

WEBB CAPITAL INVESTMENTS LLC

Private Money Lending
Investor Opportunity Guide

Earn competitive, secured returns through real estate-backed private lending — with your capital protected at every step.

Real Property Collateral Secured	Fixed Returns Agreed Upon Upfront	Confidential 100% Privacy Guaranteed
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webbcapitalinvestments.com
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WHAT IS PRIVATE MONEY LENDING?

A Smarter Way to Grow Your Capital

Private money lending is a powerful wealth-building strategy where you — the investor — act as the lender, funding real estate transactions directly. Instead of letting your capital sit idle in low-yield savings accounts or volatile markets, your money is put to work in tangible, asset-backed real estate deals.

Webb Capital Investments LLC connects private lenders with carefully vetted real estate acquisitions. Every loan is secured by real property, structured with clear terms, and managed with the professionalism and confidentiality our partners expect.

1 WHY PRIVATE MONEY LENDING?

- **Asset-Backed Security:** Unlike stocks or bonds, your investment is secured by real physical property. If a borrower defaults, the property serves as your collateral.
- **Predictable, Fixed Returns:** You know your interest rate and payment schedule before you commit — no market guesswork, no surprises.
- **Passive Income:** Earn interest without managing tenants, contractors, or daily operations. We handle the entire process.
- **Portfolio Diversification:** Real estate-backed loans behave independently of the stock market, reducing your overall investment risk.
- **Speed and Flexibility:** Private lending moves faster than traditional banking, allowing us to capture time-sensitive deals — and pass those returns on to you.

"Your capital doesn't just earn — it builds communities."

Every loan Webb Capital Investments structures helps revitalize neighborhoods, create affordable housing, and generate lasting community value — while delivering you a strong, secured return.

HOW THE PROCESS WORKS

Simple. Transparent. Secure.

2

THE PRIVATE LENDING PROCESS — STEP BY STEP

STEP 1

Initial Consultation

We begin with a confidential conversation to understand your investment goals, preferred loan amounts, desired return rates, and timeline. There is no obligation and no pressure — just a straightforward discussion.

STEP 2

Deal Presentation & Review

Webb Capital presents you with a specific real estate opportunity that aligns with your criteria. You receive full details on the property, the loan-to-value (LTV) ratio, the proposed interest rate, and the repayment structure — before you commit a single dollar.

STEP 3

Legal Documentation

If you choose to proceed, a promissory note and deed of trust (or mortgage) are prepared by a licensed attorney. These legally binding documents protect your rights, outline all terms, and record your lien position against the property.

STEP 4

Funding the Loan

Your capital is transferred directly and securely. Webb Capital then closes on the acquisition and puts the property revitalization plan into action — all while your investment is actively earning interest.

STEP 5

Interest Payments

You receive interest payments according to the agreed schedule — monthly, quarterly, or at maturity. Terms are clearly defined upfront so you always know when and how much to expect.

STEP 6

Loan Repayment & Return of Capital

At the end of the loan term — or upon property sale/refinance — your full principal is returned along with any remaining interest owed. The process is complete, and you're free to reinvest or receive your funds.

HOW YOUR MONEY IS PROTECTED

Multiple Layers of Security for Every Investment

3

YOUR CAPITAL PROTECTION FRAMEWORK

At Webb Capital Investments LLC, protecting your capital is not an afterthought — it is the foundation of everything we do. We have built a multi-layered protection structure that safeguards lenders at every stage of the investment.

1

Real Property Collateral

Every loan is secured by a recorded lien on real property. This means you hold a legal claim against a physical asset — one that has verifiable, tangible value. If the borrower defaults, the property backs your investment.

2

Conservative Loan-to-Value (LTV) Ratios

We structure loans at conservative LTV ratios, ensuring there is meaningful equity cushion between the loan amount and the property's market value. This buffer protects your principal even if property values fluctuate.

3

Legally Binding Promissory Notes

A professionally drafted promissory note defines every term: loan amount, interest rate, payment schedule, and default remedies. This is a legally enforceable contract in your favor.

4

Deed of Trust / Mortgage Lien

Your loan is recorded against the property title through a deed of trust or mortgage. This public record gives you priority claim rights and prevents the property from being sold or refinanced without your loan being satisfied first.

5

Title Insurance

Title insurance protects against ownership disputes, undisclosed liens, and title defects — ensuring the property you're secured against has clean, clear ownership.

6

Property Insurance Requirements

Borrowers are required to maintain adequate hazard insurance on the property during the loan term, protecting the collateral — and therefore your investment — from physical loss.

7

Transparent Deal Disclosure

Before you commit any capital, we provide full documentation: property details, valuation, deal structure, and borrower use of funds. You have complete information to make an informed decision.

8

Confidentiality & Privacy

All investor relationships are handled with absolute discretion. Your participation, financial information, and investment details are never disclosed to third parties.

INVESTMENT PARAMETERS

Flexible Structures Tailored to You

4 TYPICAL LOAN PARAMETERS

Parameter	Typical Range / Detail
Minimum Investment	\$25,000
Loan Term	6 – 24 Months
Interest Rate	Negotiated — Fixed, Agreed Upfront
Payment Structure	Monthly, Quarterly, or At Maturity
Collateral	First or Second Lien on Real Property
Property Types	Vacant, Distressed, Pre-Foreclosure, Residential
Geographic Focus	North Carolina & Surrounding Markets
LTV Ratio	Conservative — Negotiated Per Deal

5 WHO WE WORK WITH

Webb Capital Investments LLC works with a select network of private lenders — individuals who understand the value of real estate-backed returns and appreciate a partner who leads with integrity and confidentiality.

Ideal Private Lender Profiles

- Accredited or experienced investors seeking alternative income streams
- Self-directed IRA holders looking for real estate-backed assets
- High-net-worth individuals diversifying away from market volatility

■ Business owners seeking passive, secured returns on idle capital

■ Real estate investors expanding into the lending side of transactions

Ready to Put Your Capital to Work?

Connect with Webb Capital Investments LLC today for a confidential, no-obligation conversation about how private money lending can work for you.

webbcapitalinvestments.com

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