



CREATIVE FINANCING

made easy with THE PRIVATE CAPITAL GROUP

Mark Dodson, president of The Private Capital Group, has mastered his niche in providing jumbo-sized residential mortgages for clients in Georgia and Florida—now expanding into the Carolinas and Alabama—for over 10 years. They work with loans starting at \$250,000 and going up to over \$5,000,000, although the average-size loan is typically around \$1,000,000. What makes them so unique is their ability to provide creative financing solutions that other mortgage companies cannot provide for their clientele.

The Private Capital Group has the ability to work with a diverse range from the most basic of loans to the more complex and creative loans their clients need. They are able to provide everything from stated income loans for clients who do not wish to disclose their income, to creative financing for the credit challenged. They are also specialists in closing loans with 100% financing for basic and construction to permanent loans. It is this wide range of expertise that makes them the right choice for all of your residential loans.

They have become a top mortgage banker in the city by closing loans that other lenders cannot. Just this past month alone, Dodson was able to secure financing on a \$6,360,000 stated income, cash-out refinance with a start rate of 1.375% for a client. Most investors will not go above \$2,500,000 on a stated income loan, which sets them apart from the competition. Long-standing relationships with investors and experience in private banking enables them to provide loans that other mortgage companies cannot. For the client, this translates into the ability to buy the home or

vacation home of their dreams.

The Private Capital Group has worked with clients like Elton John, along with many other athletes and musicians, to secure personal financing for their many properties. They also work extensively with doctors, attorneys and other small business owners who want to maximize their fluctuating monthly incomes.



“With one of our recent closings,” Dodson states, “we were able to help a client with a credit score slightly lower than the minimum requirement get into a \$3.2 million home with lower payments than the prime based loan he had previously been on, helping to improve his cash flow. The only reason we were able to get such a great deal for this client was because of my long-standing relationship with my investor.”

It is that type of advantage that The Private Capital Group is able to bring to the table for their clients.

Also unique that is the majority of the work can be done using e-mail and their personalized Internet application process. The convenience this provides clients is just another one of the attractive traits of this company. Clients are able to apply directly online, saving them the time and effort of filling out a written application. However, The Private Capital Group is always able to meet with clients one-on-one to review different loan programs and give clients the personal attention they desire.

Right now, The Private Capital Group is able to offer their clients a 1.25 - 2.25% start rate with guaranteed low payments on residential loans from \$250,000 to over \$5,000,000. They are also offering a 5/1 ARM with interest only payments at 5.375%. This allows the borrower to have a fixed rate of 5.375% for five years, paying only the interest on their loan and improving their cash flow for other investments. ■

The Private Capital Group can be reached at 404-240-4067. To learn more, please visit their website at www.theprivatecapitalgroup.com.