

WELCOME TO GRANITE

Who is Granite Loan Solutions?

Granite is a premier principal seller of distressed 1st lien whole loans. GLS is a unique team of highly accomplished real estate industry professionals with over 150 years of collective experience in identifying, acquiring, renovating, operating, and creating profitably through selling income producing real estate. In addition, GLS has hired management team with over 40 years of combined operational and financial experience to lead the Distressed Asset Division. Granite offers a highly evolved asset investment model and has consistently delivered high returns since 1995. Since its inception Granite has acquired in excess of \$1.3 billion dollars of real estate assets in 7 states. Granite's continued success in creating economic returns from acquired and repositioned income producing properties has cumulatively produced over \$400 million in asset value. Moreover, the firm has attracted participation by a growing pool of savvy institutional and individual investors, domestically and abroad.

What Do We Do

We acquire bulk portfolios of non-performing whole loans from the largest banks in the country and immediately re-trade the un-worked loans to secondary market investors at wholesale pricing.

Our Value Proposition

- When buying from GLS our customers can choose to buy specific loans or they can buy in bulk.
- We cover all diligence costs so our buyers do not have to incur costs when buying from us.
- We have a seasoned acquisition team which covers V.O.T.T. (Value-fresh BPOs, Occupancy-all occupancy statuses are verified, Title-fresh O&E reports, Taxes-all outstanding taxes are verified) on all assets we acquire.
- We rep and warrant all loans we sell to be in an enforceable 1st lien position.
- We have an internal trade desk that creates custom lists of assets for our customers so they are not wasting time looking at anything other than what they want.
- All diligence documents are available to our customers via a secure on-line site.
- By providing the above mentioned we accommodate a transparent and velocity driven loan trade environment. Speed of transacting is the key to our business model and it allows us to sell at extremely low, wholesale price points.

What Differentiates GLS from its Competitors?

- We sell all of our assets versus selling only the tails or overworked assets
- We provide due diligence documents and recent value, occupancy, title, and tax reports
- We sell all loans at wholesale pricing regardless of the volume being purchased
- We only sell loans that we own

Who are our Clients?

Our clients are mostly real estate investors although we have seen a trend of other investor types entering into this investment platform. Most R.E. investors are challenged when attempting to place their capital into today's R.E. marketplace. Normally they try to purchase REOs or short sales through retail channels or they are placing bids at trustee sales. These practices are widely known, highly competitive, and as a consequence overpriced. Given these challenges conversion to note acquisitions is becoming highly popular. Note trading is rapidly becoming the highest growing segment in R.E. Investing Today. The challenge most entry level companies have is finding a real seller of notes. When acquiring notes investors who are connected to real sellers such as GLS can purchase as many assets as they desire at much lower price points than any retail channel can provide. Our note buyers purchase notes from 10% - 50% of the assets low 30 day quick sale value, giving them room for substantial profits.

What our Clients Expect from Us

- Loans that are guaranteed to be in 1st lien position
- High level of transparency during transactions
- Wholesale price points
- Constant flow of new and un-worked assets to choose from
- High level of integrity, professionalism and customer service

GLS's Mission Statement

GLS is committed to being a solution to our countries housing crisis. We create solution by acquiring major banks distressed assets in bulk, working with homeowners, and by selling to private regionalized note investors or non-profit organizations. We also accommodate larger investment groups with structured sales of un-worked assets so they too can become a part of the solution by offering the homeowners various workout opportunities. We believe that together we can work towards the stabilization of our countries economic challenges by creating profits, jobs, and ultimately a stable real estate marketplace.



“COME BE SUCCESSFUL WITH US!”