

# Warren Ifergane of UBC Helps Real Estate Investors Attain Much Needed Funding



With the lack of conventional lending products available to today's real estate investors, many investors turn to "hard money" financing as a bridge loan between the acquisition of a property and the permanent financing of that property. Once a property is acquired and renovated using hard money, an investor can avail himself the services of a conventional lender for permanent financing at lower rates.

Warren Ifergane, author of *"The No Nonsense Guide to Real Estate, Necessary Knowledge for the Novice Investor"*, teaches real estate investors about the time value of money and helps them to attain hard money loans.

"If you're a borrower out there and you're looking for a loan, you really need to look into educating yourself what the true cost of your loan is. That's not something a lender will typically give you. That's not something that the federal government requires and it's something that you need to educate yourself on" Ifergane informed.

Ifergane further explains "I think you need to learn the time-value of money. This is because when you add cash flow now and cash flow a year from now together, they aren't equal. You should earn interest on that money so you need to make adjustments. That's called time-value. Most people have misconceptions about the real cost of their loans."

As the Executive Director of Private Lending at United Bridge Capital (UBC) Ifergane helps investors to get the bridge loans they need in minimal time.

"A lot of borrowers can't get financing for their investment deals. When you're waiting 45 to 60 days to buy an investment property,

you're going to lose out versus somebody who buys in cash. Our products [allow us to] close a deal in as little as two days, and on average we'll probably close closer to a week or two" Ifergane noted.

Ifergane revealed that there is currently a borrower's market saying "There's a lot of [competition] now and the benefits [to] the borrowers are that a lot of lenders are yield chasing so [borrowers] are going to get better rates. This is probably a good time to finalize your flipping."

When asked about the programs his firm offers he detailed, "United Bridge Capital is essentially our 8th fund. We focus on hard money lending to residential investment properties. Essentially we have three types of loans. We've got what I'll call a true hard money loan which is for borrowers that are asset-rich, but need liquidity now...[who] take out some [equity] from their property. The second is for the real fix and flip investor who has [a] track record and [is] looking to have more leverage to their portfolio and do more deals so they can borrow more money. Then we've got a third type which is [for investors] acquiring [rental properties] and then...they essentially get a refinance from a bank at a cheaper rate. Banks won't lend right now to these types of borrowers unless they're seasoned and they have maybe two years of rental income."

United Bridge Capital works directly with mortgage brokers, who serve as intermediaries between the borrower and the lender.

For more information, connect with [Warren Ifergane on LinkedIn](#) or visit United Bridge Capital at <https://unitedbridgecapital.com>.

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## Mortgage Banker, Brad Roche,

# Shares Success Formula With Mortgage Originators

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With more than twenty years of success in the mortgage and real estate industries, Brad Roche has packaged his mortgage origination success formula and system and is making it available to individual mortgage originators as well as to mortgage lending branch offices. Roche is offering a complete turnkey business growth system that is for all loan originators that want to grow their business, whether they are just starting out, or are experienced loan originators.

The complete system is called “Before, During and After” which refers to the business success growth strategies that are applied at each stage of mortgage client engagement. At the heart of Roche’s system are strategies that provide “white glove” service to clients that differentiate from the typical lenders that are focused on just getting the deal closed. The system leverages client satisfaction with a proven process to grow the business rapidly through referrals.

The Before Tools are a kick-start to any loan originator’s business. Processes are provided to create a pool of referral partners and a platform to stay in front of them that is not time consuming. A presentation is provided to use in one-on-one meetings with potential referral partners. Lead and referral tracking systems are also

included. Training is also provided on how to build a successful radio show without having to pay for it.

The During Tools provide processes and systems that guarantee client satisfaction beyond the norms for the mortgage industry and make it highly likely they will refer other qualified clients. Proven email templates and a loan tracking system are also included. The variety of referral partner sources is expanded by use of the dynamic cross-selling platform. Recommendations on vendors and apps to use are also provided.

The After Tools are designed to automatically connect with clients and partners over the long-term so they generate referrals for a lifetime. A master script book is also included for talking with clients and referral partners.

Roche said, "When a mortgage client gets into contract, this is the peak opportunity for us to maximize the results for the client, where they talk about us to all their friends, family and co-workers. We typically get at least one out of every three clients to refer us before we even close and the referrals are usually some of our best new clients."

Mortgage Industry leader Barry Habib, Founder and CEO of MBS Highway, echoes Roche's comments, "One of the most effective ways to profitably grow your mortgage origination business is to make sure you are always adding value to your clients." Habib continued, "When you provide superior service and give clients more than expected value, they will want to work with you again, and more importantly, they will refer other clients to you."

Brad Roche is a mortgage banker and loan originator for Element Funding in Charlotte, NC. He has been a loan officer for twenty-one years and has been ranked as one of the top 1% of all mortgage originators in the United States by Mortgage Executive Magazine from 2012 through 2014. He is a bestselling author and has a weekly radio show that is broadcast in North and South Carolina by five stations including, CBS, Fox and ESPN. Roche has three offices in the Charlotte

region and is widely known as “The Mortgage Planner.”

For more information about Brad Roche or the “Before, During and After” system, visit: <http://www.MortgagePlannerMarketing.com>.

Source:: [Mortgage Banker, Brad Roche, Shares Success Formula With Mortgage Originators](#)



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## Mortgage Business Coach Tim Davis Says Networking is the Key to Success

Tim Davis, a speaker, trainer and business coach in the mortgage industry says the number one key to success is a person’s ability to network and grow their influence. “A consumer today can go online and find any professional in a matter of minutes, but if you really want to grow your business you must do so by building a personal network of referrals.” says Tim.



Tim was recently named one of the Nations 25 most connected Mortgage Professionals. He attributes that nomination to years of networking and building relationships. In an industry that has seen massive regulatory changes, a number of mortgage professionals left the industry over the last several years. The rebound in housing has seen an surge of people re-entering the business, but could their success be limited?

“When you look at successful people, they have a few common traits. One is their ability to grow networks of people and then get referrals from their tribe. Another attribute is one’s ability to stay the course. Any business will have peaks and valley’s, but the true professionals maintain their course along the way.” said Tim.

As a business coach, Tim teaches mortgage professionals the following 7 pillars of success.

1. Be intentional about growing your network
2. Be diligent in maintaining your database and relationships with the people you meet.
3. Don’t wait for an opportunity, go make one.
4. Build your influence by becoming the educator and advocate for your clients success.
5. Have an online presence, but take the online, offline to build real connections.
6. Invest in yourself and your personal growth.
7. Be the person who always delivers values and results.

“When I was sixteen, I went to work at a local grocery store just so we could have food on our table. Our family was on the welfare system and we lived in the projects. When I got that job stocking bottles for \$2.15 per hour, my supervisor told me that I must always be more valuable to the company than the company was to me. That is a lesson for everyone. Bring more value each and every day and you will always have opportunity.” said Tim.

When asked about the award of being one of the industries 25 most connected people Tim said, “It’s due to one thing. Make lots of friends. Anyone can do that.”

Tim works with Movement Mortgage as their National Sales Coach. He is the author of the best selling book, The Daily Difference and is the founder of Personal Branding Mastery Seminars for Real Estate Agents.

For more information visit <http://www.themarketingevangelist.com>

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# Auxesis Outreach & CEO Dehaven Fields Poised For Rampant Growth



Dehaven Fields, the CEO of Auxesis Outreach, Inc. has recently awarded the revamping of the organization's website to 03 Strategies, Inc. in an attempt to keep up with the company's exponential growth. Auxesis offers financial aid services and solutions to communities facing difficult financial conditions.

Mr. Fields' background is an interesting one. He had been involved in the mortgage industry prior to the subprime lending cut before the bubble burst and the mortgage industry was still highly lucrative. "When the mortgage bubble burst, it negatively affected both international and national economies, including the financial markets," remarks Fields. "It was a ripple that went beyond continental boundaries."

During this period Fields referred back to his time spent with corporate mortgage banking and his involvement with everything from mortgage modifications and loss mitigation to short sale underwriting and legal mitigations. "Throughout my career it became increasingly apparent that the issues that fueled one of the worst recessions seen by our nation largely stemmed from individuals lacking the knowledge and resources to position themselves for financial success," Fields recalls. "I started the non-profit in an effort to try to provide that

knowledge and resource to our nation – and as a solution to attempt to balance-out the selfish lending principals that have placed us in our current financial state. I do this as a promise to those who I have helped throughout my career thus far, and to try to make up for those I couldn't."

When asked exactly what Auxesis does, Fields explains, "We provide industry leading financial services and resources to communities through grant funding and education. These services and resources allow our community members to position themselves for financial success, homeownership and the development of community." He continues, "Through strategic partnerships and sponsorships with the nation's elite companies and brands, we are able to put individuals in a position to take advantage of these services and take advantage of the high quality results."

However, Auxesis doesn't just stop there as Fields explains, " We also connect organizations and companies to the community and to causes through event coordination. By bringing the right sponsors and vendors together through strategic and dynamic planning and execution, we can truly do something magical for the community and those in need. These events allow us to connect to a broader audience nationwide and to get these grant services to people throughout the nation who need them."

All of these services and initiatives are starting to pay dividends for Fields as his organization is growing at an exponential rate. Fields explains the secrets to this success, "I have a wonderful core of advisors and mentors from very affluent positions to include executive experience from Fortune 500 companies. They provide guidance and resource which have allowed Auxesis to project, plan, and strategize, to achieve six sigma grade efficiency. I feel we are equipped and positioned appropriately to generate tremendous support to our fellow Americans."

Of course, such rapid growth does not come without some growing pains. The organization feels it has outgrown its existing website and online infrastructure and so is in the process of remedying this situation. Fields explains, "Based on our rapid growth, we have had to grow our



infrastructure to support the influx of heavy volume.” He adds, “ We were fortunate enough to partner with 03 Strategies, Inc. who are winners of the 2014 Golden Hermes Award, an international award for recognition in website design and functionality.”

Auxesis also gained a great deal of support from InfusionSoft to bring its professional management system up to par with other leading financial institutions. Fields explains, “As an organization who focuses on providing results utilizing elite level services, it made sense for us to partner with elite companies to deliver something truly historic to citizens throughout the nation.”

Interested parties – and there seems to be a growing number of them – can expect to see the new website unveiled before the fall. Fields excitedly explains some of the new functionality of the site and how site visitors stand to benefit, “The website will better serve our clientele by simplifying the user experience while also providing resources to clearly outline and define each of our business segments.” He continues, “The website will also provide our clients with a calendar outlining financial education and homeownership seminars throughout our communities. These seminars are provided by industry leaders and local professionals who know the market. Finally, the new website will also provide our community members with events that will allow them to connect with companies and organizations who bring events and opportunities to support causes in their community.”

Anyone wishing to learn more about Dehaven Fields or Auxesis Outreach is encouraged to visit their site at: <http://www.auxesisoutreach.org>.

Source:: [Small Business Trendsetters](#)

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## Bloomfield Capital Funds \$2.5 Million Bridge Loan on Decatur,

# GA Apartment Community

Bloomfield Capital, a specialty real estate finance firm, has announced the closing of a \$2.5 million senior bridge loan to purchase and renovate a 148-unit apartment community located in Decatur, GA. The project sponsor used Bloomfield's senior bridge loan to purchase the asset and fund a renovation reserve. The...