

Ron LeGrand
9861 Old St. Augustine Rd.
Jacksonville, FL 32257

Behind On Your House Payments?
Jacksonville Man Will Loan You The Money To Make Up Your Back Payments...And Save Your Home

Seller
10006 Seller Way
Jacksonville, FL 32223

Dear Seller,

It's true. I can indeed make you a loan to bring your payments current. Your credit or past history is irrelevant to me as long as you can show me you have the means to repay the loan. I can get you the money in a few days and there are no institutions involved. I loan my money and I'm the only one who makes the decision and I do it quickly.

No games or tricks and you can stay in your home and keep ownership of it. All I want is interest on my money and I'd just as soon loan it to you as get killed in the stock market like I did last year. Actually, there're a couple good reasons why.

First, I can relate to your current position because I've been there. I remember a time in my past when I was working on a construction job on Lane Avenue building apartments. Times were tough and I was barely making ends meet. Every time I'd get a paycheck it was gone before I could cash it. There was no disposable income in my family. It was disposed of long before I got it.

Well, due to a series of unexpected expenses I got four months behind on my house payments. I remember it like it was yesterday. I was ashamed and didn't want to tell anyone and I had a knot in my stomach from worry. I remember coming home from work one day and lying across my bed all sweaty and smelly and all of a sudden a flood of tears started flowing. I felt useless and out of control. Then my wife came in and sat down beside me and said something that brought me to my senses instantly. It's been 20 years now and I still hear her say..

"Ron, I'll Love You Whether We Live In This House Or A Trailer."

Suddenly I realized I was just feeling sorry for myself. Here I was, a grown man, lying there balling because I was behind on my mortgage, while my only real asset was sitting beside me. I thought to myself, how could I let her down? Instead of feeling sorry for myself, why don't I go find a way to get out of this mess and grow up? And that's what I did!

I started working looking for an answer. I went to my boss for an advance. No dice. Then I tried to get a part time job until I realized by the time I could put enough money together it would be too late to save the house.

Then I called the lender and asked for mercy. They said four months was as much mercy as they could give me and within a week I could expect to be served foreclosure papers. I got them three days later. Then I went to my parents for a loan. They were broke. I thought about friends but I knew none of them could help. They had problems of their own, Finally, I accidentally ran across a man who had some money and talked him into making me a loan for enough to cover my back payment.

I paid him a high interest rate and some closing costs but he loaned me all the money to cover it so I didn't have to come up with any money. He didn't care about my credit because he had a mortgage on my house as security and honestly I think his motivation was more about lending a helping hand then security.

That experience stuck with me for years and I never forgot it. I got out of that mess, he got a good rate of return on his money, the bank didn't have to foreclose and everybody won. Over the years I've been fortunate enough to make a little money of my own and I can't think of anything better to do with it than extend a hand to deserving families who are serious about saving their home.

So I Have Become A Private Lender Just Like My Friend 20 Years Ago.

I can't promise you I can help everyone. I'm not a magician. I have my limitations and yes, if I loan you money it won't be cheap money. But it will be quick and easy and since it's in small amounts compared to your mortgage, the interest rate won't make much difference on the payment anyway.

If you could use a helping hand to save your home, all I ask you to do is call my secretary, Donna, and answer a few questions. She'll relay them to me and I'll tell you within 24 hours it's a go and answer your questions. She'll need to know a few facts about your house, how far you're behind, and your approximate loan balance after we bring you current and the condition of your house. Please have these answers when you call along with any other information you think might help.

All information is confidential and will go no further than us. Your loan will be closed at my attorney's office and you may have your attorney there if you wish. Don't try to prejudge whether I'll grant you a loan or not. Sometimes I make loans to folks you wouldn't think would be approved. Let me make that decision. All you have to do is call.

By the way, we only want to talk to the homeowner who can give us the info we need. Please help us avoid phone tag by being prepared when you call. We'd appreciate it. Donna can be reached at 506-****. I'll get back to you shortly after you talk to Donna.

Warmly,

Ron LeGrand

P.S. If you feel like you'd rather just sell your house quickly and get some cash and go, I buy houses too. I've enclosed a check for \$1,000, which is the least you can get if I buy your house. Most people get much more. When I come out I'll replace it with one you can cash. Whether you want an easy loan or to walk away today, call Donna.