



State of the Industry:

# How the Top Lenders Transformed Their Businesses in 2021

with Ray Sturm

November 15, 2021

# AlphaFlow's Mission:

**Empower private lenders by  
connecting you to the world's  
capital markets.**

# How the Best Evolved

**Loan  
Products**

**Capital  
Partnerships**

**Technology**








**Loan  
Products**

**Capital  
Partnerships**

**Technology**

# The Evolution of Hard Money

The background of the slide features a teal-to-blue gradient at the top, transitioning into a dark blue band where the text is located. Below this, there are dynamic, wavy light trails in shades of orange, red, and yellow, suggesting motion or data flow.



# Hard Money

vs.

# Private

# Lending



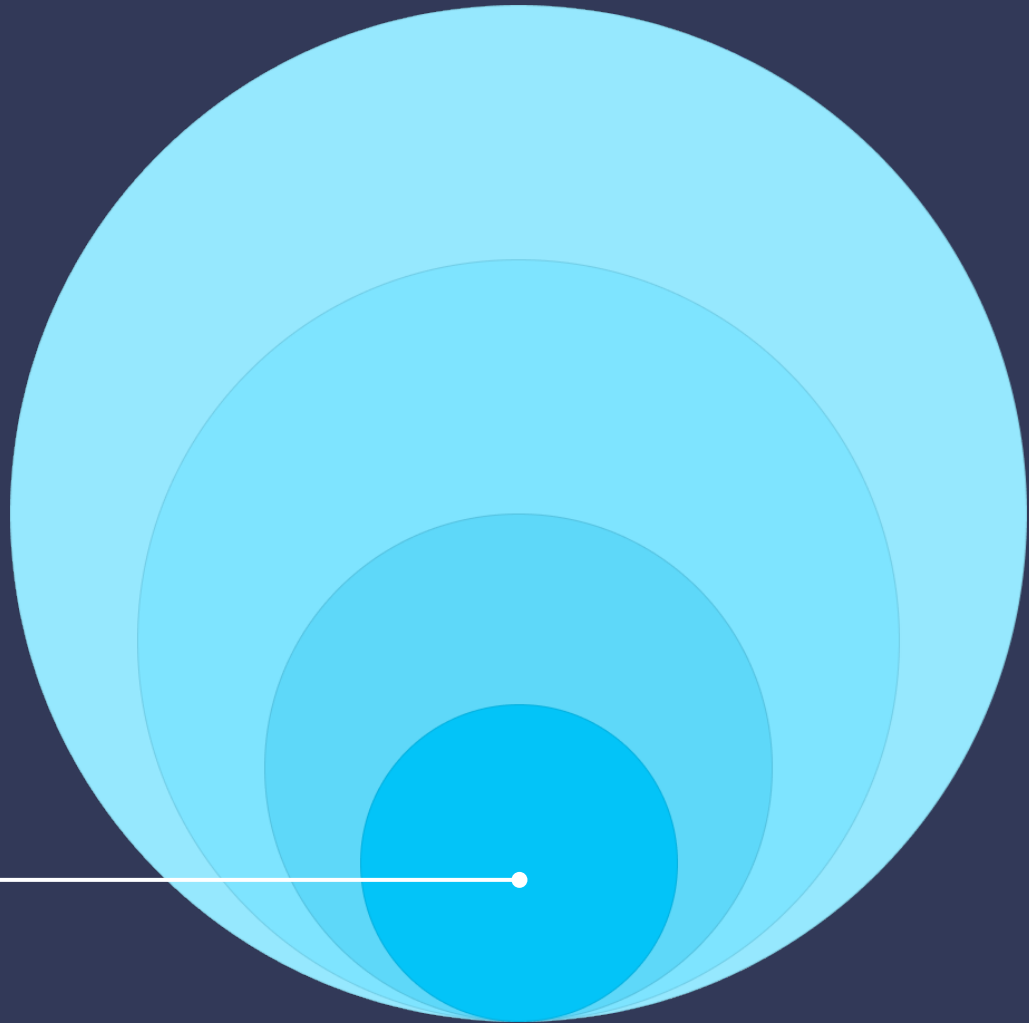
## Hard Money Lending

\$50 - \$75 Billion



## Hard Money Lending

\$50 - \$75 Billion



# Private RE Lending

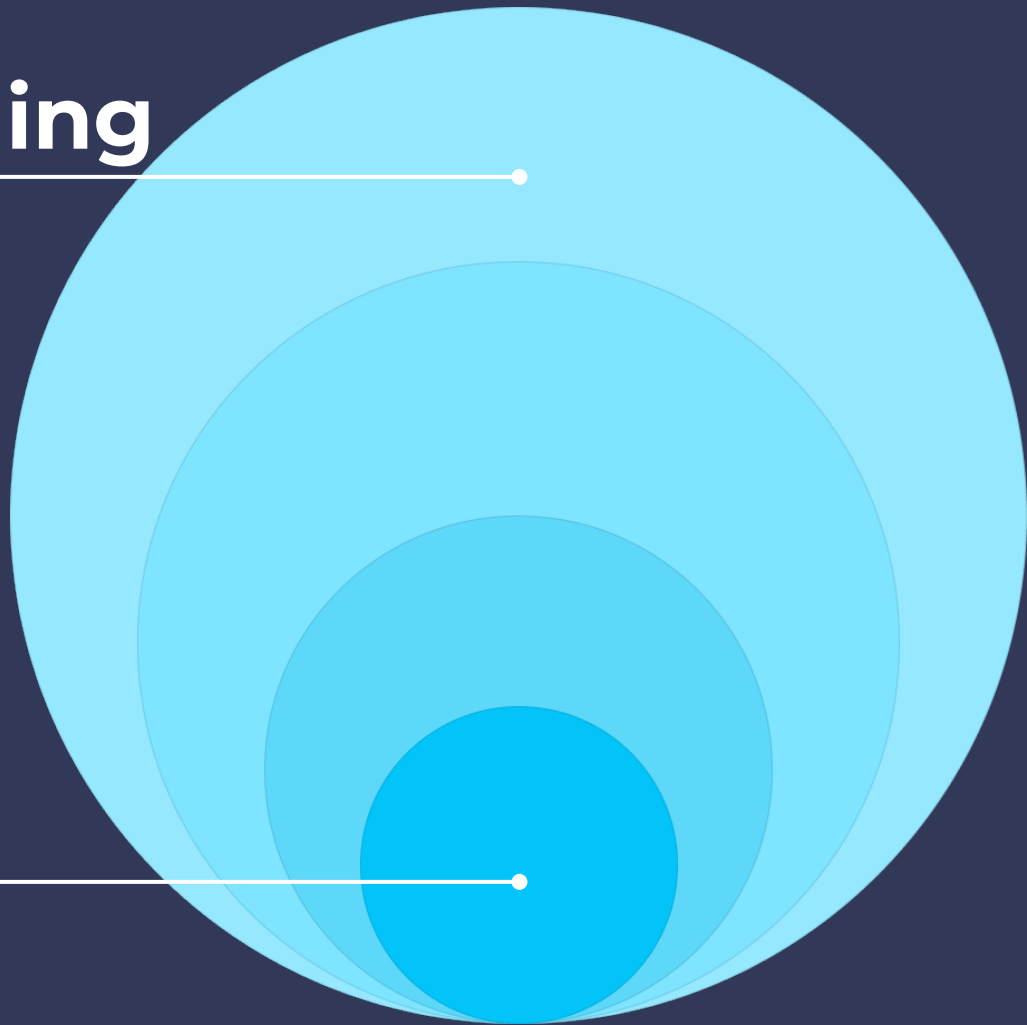
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\$600 Billion - \$1 Trillion

## Hard Money Lending

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\$50 - \$75 Billion



# Loan Products






# Fix & Flip Ground-up





# **Fix & Flip** **Ground-up** **Rental Loans** **Larger Multifamily**





# Bankable Borrowers

## Credit Lines

### Single-Close Loans

## Pre-Qualifying



Focus on **expanding**  
the market, not  
taking the market.







# Capital Partnerships







**Commit to Your  
Strategy**





**Technology**



**More Products Require  
Better Systems**





# System of Truth



**Significantly More Volume  
with Fewer People**





**Tying It All Together**

# Questions?

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