

KEVIN STONE

REAL ESTATE INVESTOR | STONE LEGACY HOME BUYERS

PRIVATE LENDING OVERVIEW

A quick look at how qualified lenders may participate in real-estate-backed opportunities

100+

TEAM HOMES TRANSACTED

\$12M+

TEAM HOME SALES

\$3M+

RENTAL / CONTRACT ASSETS

INDIANA

PRIMARY MARKET

WHO I AM

I am Kevin Stone, an Indiana real estate investor and the founder of Stone Legacy Home Buyers. I acquire distressed residential properties, improve them, and exit through resale, wholesale, or long-term rental. My approach centers on disciplined underwriting, practical solutions, transparent communication, and People Before Profits.

HOW I STRUCTURE A PRIVATE LOAN

- 1 I identify and underwrite a property-specific opportunity.
- 2 The lender reviews the deal, proposed terms, and supporting documents.
- 3 Funds are placed through closing and tied to one property - not pooled.
- 4 The borrowing LLC repays the loan according to the note, typically at sale or refinance.

BUILT-IN RISK CONTROLS

- Recorded mortgage or deed of trust securing the loan
- Promissory note defining rate, term, payments, and remedies
- Title search and title policy; hazard insurance with lender listed as mortgagee
- Property-level due diligence, comparable sales, repair review, and exit analysis

COMPLETED PROJECT SNAPSHOT

PURCHASE

\$85,000

RENOVATION

\$65,000

SOLD

\$208,000

Evansville, Indiana | Past project shown for illustration; results vary by property.

TYPICAL OPPORTUNITY

TARGET RATE

8% - 12% annually

TYPICAL TERM

8 - 12 months

MINIMUM

\$25,000

COLLATERAL

Real estate

LIEN POSITION

1st or 2nd, deal-specific

PAYMENTS

Usually at payoff; monthly on longer notes

NEXT STEP

Schedule a brief Zoom conversation with me to discuss your goals, answer questions, and review the full pitch deck and current opportunities.

LET'S TALK

Kevin Stone, President & CEO | (812) 840-1276 | kevin@stonelegacyhomebuyers.com

stonelegacyhomebuyers.com

For informational and discussion purposes only. This is not an offer to sell or a solicitation to buy securities. All lending involves risk, including possible loss of principal; returns are not guaranteed. Terms vary by property and are subject to underwriting and final loan documents. The borrowing entity may vary by opportunity and will be identified in the deal documents. Prospective lenders should perform independent due diligence and consult their advisors.