



MONTHLY DISTRIBUTIONS

MAY 2026



ANTHONY GERACI
FOUNDER & CEO

Fractionalizing Loans Without a PPM Is Playing With Fire

Let me tell you something I've seen play out more times than I'd like to count. A private lender builds a solid book. Good borrowers, good collateral, solid returns. The pipeline gets bigger than the balance sheet, so the lender starts calling investors. "Hey, I've got a great deal, want to take a piece?" The investor says yes, money moves, everybody's happy...

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The NMLS Explains Always Takes Longer Than You Think

Everyone Thinks They're Ready to Submit

One of the most common conversations we have with private lenders starts the same way: "We're ready to get going. Can you submit tomorrow?"

And while I appreciate the urgency and excitement behind that statement, the reality is that NMLS licensing almost never moves as quickly as lenders initially expect.

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JASMINE DAYA
COO

The CCP 726 Trap: How Multi-State Lenders Quietly Forfeit Their California Lien

by Keanne Soto, II, ESQ.



KEANNE SOTO, II, ESQ.
ATTORNEY

A private lender we recently advised faced exactly the scenario this article addresses. The client had funded a \$5.8 million cross-collateralized loan secured by one California property and two Pennsylvania properties.

The borrower signed through a single LLC, and the individual principal joined as a co-borrower for additional recourse. Months in, payments stopped. The lender called us with the obvious question: how do we get our money back?

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