

UP TO
10.25%*
FIXED RATE RETURN



DO WELL BY DOING GOOD
HIGH FIXED RATES
STRONG PERFORMING COLLATERAL

ARE YOU LOOKING FOR STRONG FIXED INCOME?

ACCREDITED INVESTORS

This is a Private Placement Offering under Regulation D 506(c) and is for Accredited Investors, only.

MINIMUM INVESTMENT

\$50,000.00

MAXIMUM FLEXIBILITY

You have the liberty to:

- Take Interest Income monthly, OR
- Re-invest (compound)
- Turn income up or down, in each Term, monthly
- Roll mature Investment(s) to a longer term
- Partial or full liquidity feature **

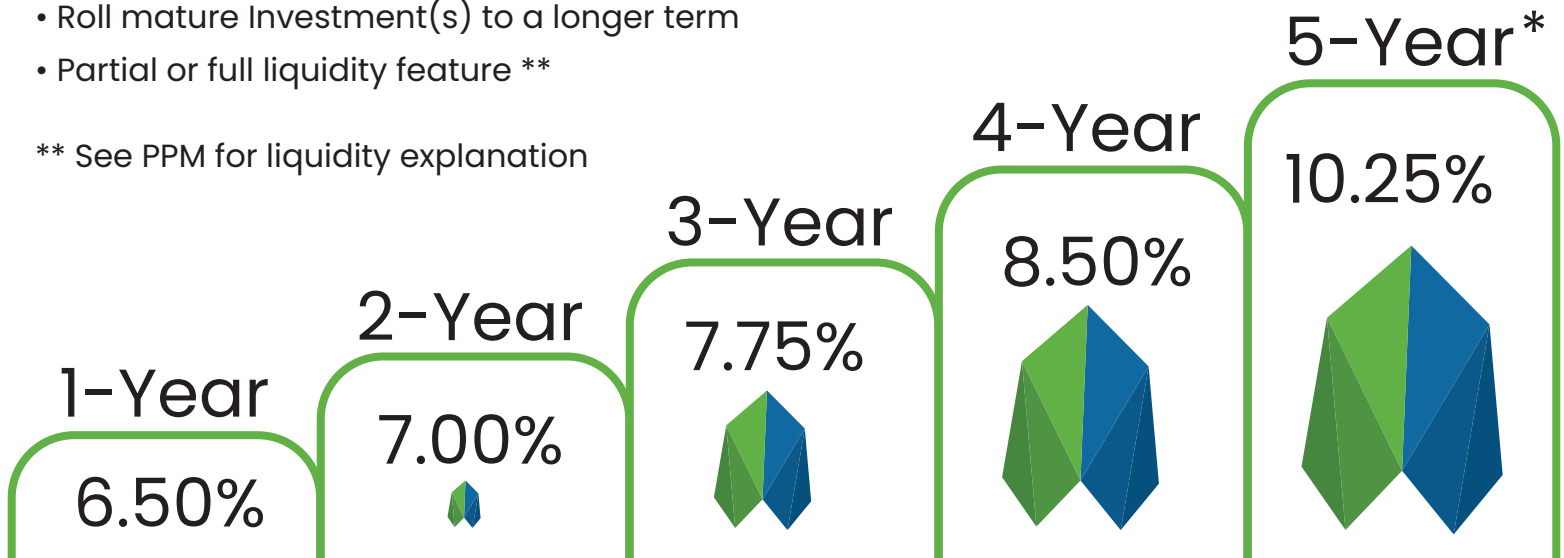
** See PPM for liquidity explanation



LAINE SCHONEBERGER
CHIEF INVESTMENT OFFICER

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Yrefy SLP4, LLC is a Regulation D 506c as filed with the SEC and is for Accredited investors only, please visit www.slp4.yrefy.com to view the Private Placement Memorandum, the risk disclosures and other important information about this offering. This offering is not FDIC or SIPC insured. Investing involves risk and each investor is responsible for understanding the risks of investing. Yrefy does not give tax or investment advice.



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Taylor P. – Borrower

WHO WE ARE

Founded in 2017, Yrefy is a student loan lender, specializing in refinancing distressed and defaulted Private Student Loans.

Yrefy negotiates with the original lenders and agencies for a deep discount on the original loans. Through this discount, we leverage investor funds, providing a very low fixed rate for our borrowers and give a healthy and secured return to investors.

SOCIAL RESPONSIBILITY

Your investment dollars are helping our young people honorably repay their Private Student Loans. Student loans crush many new graduates.

A Yrefy Student Loan Refinance builds their credit, financial reputation, and confidence through escrow and ultimate loan repayment.

INDUSTRY EXPERIENCE

We have over 120 creditor and agency relationships in our industry, including all major name-brand lenders. Each executive staff member has 20+ years of student lending, negotiations, and estate and financial planning experience.

SECURE INVESTMENT

- Loans are Private – **NOT Federal Student Loans.**
- Your Investment is **secured** by a portfolio – not individual loans.
- Borrowers escrow for **six months** (average) before your capital is committed.
- Portfolio loans have a **70 co-borrower rate** (usually parents or grandparents).
- Portfolio loans are **bankruptcy remote.**
- **5-Year** aggregate default rate less than 2%.

investyrefy.com



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