

www.investyrefy.com



DO WELL BY DOING GOOD **HIGH FIXED RATES** STRONG PERFORMING COLLATERAL



### **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



www.investyrefy.com 🖉 855-316-3087 🖉 investorrelations@yrefy.com



## 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 125 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 financial services 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 investor capital is committed.
- Portfolio has an average 70% **Co-Borrower rate** (usually parents or grandparents).
- Portfolio loans are **bankruptcy** remote.
- 7-Year aggregate default rate less than 2%.



### **INVEST TODAY GET IN TOUCH**

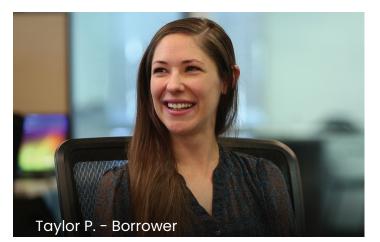


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# WHO WE ARE

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 healthy, secured, and collateralized return to Investors, while giving borrowers a custom tailored loan with low fixed interest rates.