



THE CAPITAL CATALYST NEWSLETTER

Compliments of Edana Thompson, CEO of AEG Legacy LLC

Black History Month is a time to celebrate the achievements and contributions of African Americans throughout history.

Here are a few ways to celebrate.

- Learn about African American History: Read books, watch documentaries, or visit museums to learn more about the history and culture of African Americans
- Support Black-owned businesses: Shop at black-owned businesses in your community to support entrepreneurship and economic growth.
- Attend Black History Month events: Many communities host events throughout February to celebrate Black History Month. Check your local community calendar for events near you.
- Volunteer with a Black-led nonprofit: This is a great way to give back to your community and support important causes.
- Celebrate African American Arts: You can celebrate by attending performances and visiting art galleries

Remember, Black History Month is a time to celebrate the rich history and culture of African Americans and to reflect on the progress that has been made and the work that still needs to be done.



Hard money and private money are two types of loans that real estate investors can use to finance their projects. They both have advantages and disadvantages, depending on the situation and the borrower.

Here are some of the differences between them:

Hard Money Loans

Hard money loans are offered by professional lenders who specialize in real estate financing.

They usually have strict criteria for the property value, loan-to-value ratio, interest rate, and repayment term.

They also charge higher fees and interest rates than conventional loans.

Hard money loans are typically used for short-term projects that need fast funding and have a clear exit strategy.

Private Money Loans

Private money loans are provided by individuals or groups who have personal relationships with the borrower.

They are more flexible and negotiable than hard money loans, as they can consider the borrower's financial situation, credit history, and personal goals.

They also have lower fees and interest rates than hard money loans. Private money loans are usually used for long-term projects that need creative financing and have a potential for high returns.

