



Special Report: How to Grow Wealth Through Private Lending in Real Estate

Savvy investors know that *true* wealth is found not in making money, but in making your money work for you!

Proven foundations of personal financial success include spending less than you earn, getting out of and then staying out of debt, generous charitable giving, and wise investing. The basic concepts of budgeting and spending plans are rather straightforward, but when it comes to the numerous options for investing, the waters can get very muddy very quickly. And all investments involve some degree of risk, which plays a large part in determining which investments you will actually choose to move forward with in order to obtain your goals.

Some people prefer a varied portfolio of stocks, bonds, mutual funds, or other complicated strategies. These can prove lucrative... if you're looking for a very long-term investment. But they can also be extremely volatile. Many individuals have seen their retirement funds effectually disappear with one poor trade or one bad day on the market.

Others prefer to stow their savings in high yield savings accounts, CDs (Certificates of Deposit), or even Treasury bonds, bills, or notes. These can show positive returns over a much shorter term, but the returns are also much smaller. However, this might be the easiest option for someone who doesn't have access to larger scale platforms that require larger amounts of funds. And even earning ½% interest in a basic savings account is better than nothing (which is the going rate for keeping your cash stuffed in your mattress or in a jar on your shelf).

Then there are those individuals who see the value and flexibility of holding real estate, where their investments are backed (or 'secured') by the property. They are also able to evaluate the risk of each asset and tenant according to their specific standards. Real estate investments can be short or long-term, generally appreciate, and can be controlled directly by the investor more so than many other investment vehicles, thereby providing greater ability to leverage your funds as you see fit. And there should always be a demand for housing, because people will always need somewhere to live.





So the question then becomes: Real estate sounds great—how can I get all of these benefits without any risks?

The short answer is... **you can't.**

While there may be tax or cash flow benefits, the landlord life also has many, *many* drawbacks and pitfalls. It seems everyone knows someone who has a great horror story about troublesome tenants, toilets, and termites, along with the headaches, sleepless nights, and hits to the wallet they bring. Many respected financial analysts and advisors agree that real estate is a great investment... *if it's done right*. According to nationally noted personal money-management expert Dave Ramsey:

"Real estate investments can give you a greater return than a mutual fund investment, but it's a lot more work, too. Dave calls this the hassle factor.

"To find out if you have what it takes to be a landlord, Dave recommends you start with low risk – one small house or condo. Your renters will likely be lower income, and that can be good and bad: Good because they will probably be low-maintenance, but bad because collecting rent from them may be difficult. But that's the best way to learn the ropes of being a landlord.

"If you don't want to be a landlord, you can invest by flipping houses. In addition to saving up the cash to do a flip, you'll need to study the market and have a realistic budget for repairs."

In May 2016, the U.S. News & World Report put it quite simply: "One thing is clear: for a beginner, real estate is a different game. The lessons you learned with stocks, bonds and mutual funds aren't much of a guide... 'I would advise to start with vacation property rather than a fixer-upper,' says Peter Anadranistakis, president of Caliber, The Wealth Development Company, in Scottsdale, Arizona. 'Get a property in a dense neighborhood, close to cafes, museums, restaurants, attractions and public transportation.'"

At this point, you might be thinking: **Wait a minute...**
...I've never done anything like this before, and I don't know how to study the market or figure out repairs. One expert says start with a small rental, one says start with a vacation property, my neighbor says start with a flipper, my cousin says find something to live in while I fix it up, my dentist says air bnb is the way to go...



Sharon Vornholdt, a successful real estate entrepreneur, investor, and coach in Louisville, Kentucky, started out with many of the same concerns. "Getting started in real estate is hard. It can be tough to know exactly where to start when you are a brand new real estate investor. Do you feel like you are missing pieces of the puzzle? It can really be confusing! The amount of information available is overwhelming and there are so many different strategies. Which one should I choose? What should I do first?"

The answer to this question is the same as for nearly every other real estate question out there: **It depends.**

How you choose to invest your hard-earned funds depends on your short and long-term goals and how much risk you are willing to take to get there. Your goals and acceptable risks probably differ from those of your dentist, your doctor, your cousin, your uncle, your neighbor, your best friend, and others you meet, and that's okay. Be sure you're listening to the right advisors when it comes to choosing what is best for you and your family's financial well-being.



While there are risks inherent with any type of investment, what you **must** do in **every** case is find a way to minimize the risks while maximizing the returns. One great way to do this is by becoming a private lender for real estate notes.

When you're a private lender, you are the bank rather than the landlord. You don't own the house; you own the note for the loan on the house. Your investment can still be secured by the property, but you lose the hassle factor of dealing with tenants, toilets, termites, taxes, contractors, nosy neighbors or pesky homeowners associations. This can even be done through certain types of retirement accounts (401k, IRA, ESA, etc).

And that's where we come in... As a network of experienced real estate professionals, we take the guess work out of finding good investments, negotiating for their purchase and/or sale, and customizing the most beneficial plan for each situation, whether that be a quick flip, holding a rental, offering owner financing, or other programs we have available. We take care of all the paperwork, repairs, maintenance, high-quality tenant screening, collecting payments, closing costs, insurance or homeowner association issues... we deal with all the hassle, so you don't have to!

We are searching for people who not only see benefits to investing in real estate but who are also ready for a more approachable, sustainable option for using your resources wisely, honestly, and deliberately. Savvy investors know that true wealth is found not in making money, but rather in making your money work for you!

**ARE YOU READY TO TAKE CONTROL OF YOUR FUTURE
AND BUILD A LEGACY OF TRUE WEALTH
FOR YOUR FAMILY??**



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MAXIMIZING RETURNS

One of our goals is to consistently outperform the S&P 500 lifetime yearly average. So depending on your situation –your risk tolerance and comfort levels– you could earn more than you would in the stock market, and in less time! Short and long-term investments are available, but each property is different, and every investor is different...

Contact us today to learn how we can work together to help you reach your goals!



HOW WE MINIMIZE RISK

1. Analyzation

Many investors have paid for the mistake of investing on speculation, or relying on an anticipated future increase in value in order to see a return. Like any other market, real estate is constantly changing with time and circumstance, so we plan our investments on current market valuation and conservative positioning... We prefer to follow the sage advice: Structure your deals so you make your profit when you *buy* and realize it when you *sell*, rather than buying blind up front and hoping there's something left on the back end. You can even specify what types of deals you prefer your funds to be invested in!

2. Security

One of the great benefits of investing in real estate is having your investment backed by the property itself. This is done by giving you a lien on the property, as well as maintaining adequate homeowner's insurance policies. We also close with local title companies and attorneys, giving you peace of mind that all the i's are dotted and t's are crossed.

3. Experience and Education

We are not financial planners or advisors who will tell you where we want you to put your money so we can get a kickback. Instead, we are real estate professionals with years of experience and formal and informal education. We love what we do, and we love involving you in the process, educating and helping as many people along the way as we can.

4. Communication

With regular updates about your assets, you're always in the know. And whenever you have questions, feel free to contact us! We know we can't succeed without the highest standards of integrity and customer service.

CONTACT US TODAY!

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