

11 FREQUENTLY ASKED QUESTIONS*

What exactly would I be investing in?

We negotiate the purchase/sale of real estate, partnering with you as our private lender. So you would own the note associated with a loan on the property, rather than the property itself.

How is this different from the more traditional landlord investment model?

With private lending, you can get the same benefits of receiving regular payments, but without the headache of dealing with tenants, toilets & termites—we take care of that!

How much do I need to get started?

The “sweet spot” for decent homes in decent areas that tend to generate decent cash flow or returns is about \$150-200K (or more for higher-end homes in better neighborhoods), though we also have opportunities for smaller amounts.



Are these short or long-term investments?

Both. There are short-term options for “flips” or temporary funding (2 days - 2 years) or longer projects for notes, rentals, or owner financing (up to 30 years).

What kind of returns will I get?

There is no way anyone can guarantee a specific rate of return on a legitimate investment, but we consistently apply proven methods of informed investing as we strive to match or outperform the S&P 500 lifetime average.

What are the risks?

Real estate involves similar types of risk as with any other wealth-building investment. Since everyone’s situation is different, please contact us with specific questions.*

What assurances do I have if things go wrong?

In case of default or other unfortunate scenarios, you should have the same remedies available as would anyone who makes a loan on real estate, including insurance claims, foreclosure, eviction, mediation, litigation, etc.*

What kind of fees do you charge?

We don’t charge our private lenders any funding fees, but your bank may charge a wire fee and/or transaction fee associated with transferring funds.

Could I cash out my investment if needed?

Real estate takes time to liquidate. Depending on the situation, it might be possible to withdraw funds early, but it is not a quick process, and there would be penalties.

Can I use my IRA to invest?

Absolutely! Funds can come from traditional or Roth IRA’s, 401K’s, ESA’s; bank accounts; mattress cash; or other self-directed sources.*

Why would I choose this route instead of just saving with a bank that I’m familiar with?

Banks are businesses with one goal, which is not to help *you* get ahead. Compare what they offer to pay you to use your money (savings account interest rates) with what they charge others to borrow that money from them (loan rates) and think...

Isn’t it time to use my resources to build wealth for *my* family?