MONEY MULTIPLIED™

GENERATE PASSIVE INCOME AS A PRIVATE MONEY LENDER

HEATHER DREVES

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INTRODUCTION

What if I told you that you could build a passive income stream using funds you already have? In fact, what if I said you could do this with money you've just got sitting around and doing nothing with? While this sounds like a tall order, that's exactly what becoming a private money lender can do for you.

There's always a reason to invest in real estate. After all, you can profit by jumping in on an upward trend when prices are rising. And when you look at prices as they're trending down, it becomes obvious that you can get in the market at a better entry point to secure a higher profit down the line.

If you've considered investing in real estate before, though, your brain probably came up with a million reasons to not do so. Some folks envision real estate investing as flipping homes, so they anticipate having to spend their free time rehabbing a dilapidated property or paying someone else to do so.

While this is certainly one method of investing in properties, it's definitely not the only one. You might have found yourself thinking, *"I don't want to deal with tenants and the hassles of being a landlord,"* or simply, *"even if I buy this house at a discount, I don't want the headache of trying to sell it."*

Both these concerns are completely understandable, but this is where most people make their first mistake. Real estate investing is certainly all these things, but it's also much, much more.

By becoming a private money lender, you have the opportunity to invest in properties without having to do all the work you've seen on house flipping or property auction shows. In fact, private money lenders can invest their money and then just sit back and do nothing while they earn passive income. *Truly passive income.*

If you've never heard the term ***passive income*** before, you're in luck. It's actually one of the easiest things to understand about becoming a private money lender.

There are many ways you could define this term, but the easiest may be this:

> ***Passive Income****: Any earnings that come from limited partnerships, rental properties, or any other enterprise where the earner isn't actively involved in generating income.*

The best way to look at this is through an example. If you've ever been an employee somewhere, you earned active income. You put in the hours required to gain wages, and your efforts were rewarded at the end of each pay period. When you look at a 401(k) or individual retirement account (IRA), you can say you're earning passive income. You've worked to build up those retirement accounts and they're supposed to make money on their own.

Now you're probably wondering why I would even bring up these earning streams if the point of this book is to convince you that private money lending is the *best way* to get passive income.

That's because -- by the end of this book -- you'll understand how real estate investing is than 401(k) or IRA plans. In the pages that follow, you're going to learn just how easy it is to become a private money lender.

You'll discover how you can enter the industry, the main reasons you should do so, how to protect your investment while avoiding volatility *(while still taking a passive role!),* and even the important differences between buying real estate funds and notes. The final chapter of this book will provide you a step-by-step guide for getting started and succeeding in private money lending.

The most important thing you might take away from this book is why ***now is the time*** you should do this. The simple fact of the matter is that your money should work for you. Unfortunately, many of the traditional ways of doing this (e.g. retirement accounts, investment funds) simply aren't bringing in the money you should be earning. This means you're actively missing out on profits.

People are making millions of dollars every single day doing this, so if you're sitting on the ramp wondering whether you should get on, you're missing out on a passive income that could secure your financial future.

What's the most common response I expect after people read this introduction? *"This sounds too good to be true, right?"* It's probably what you're thinking at this very moment, isn't it?

I understand the hesitation, but if you can do one thing for me, I know you'll immediately recognize the possibilities. *Just read* ***one chapter.***

That's not a major commitment, right? In just the first chapter of this book, you'll learn everything you need to know about why private money lending in real estate can help you build a passive income with the potential to reach the stars.

If you make it through the first chapter, I'm confident you'll be ready to read the rest of this book. Later chapters will describe exactly how you can get into private money lending -- even if you choose to start investing without our program.

But I think that once you've garnered this knowledge, which many people attend school for years to learn, you'll want to schedule a 30-minute consultation with one of our expertly trained investment consultants. We've built an entire system geared towards profit so that when one member succeeds, everyone succeeds!

The following pages can change your life if you let them. And next time you hear about people finding the *"perfect side hustle,"* you'll be able to chuckle, knowing you've found something even better that requires a fraction of the effort.

CHAPTER 1:
FIVE REASONS YOU SHOULD BEGIN LENDING

Private money lending isn't right for everyone, but it can certainly be right for you. It's best for people who can fund real estate transactions that are not easily liquidated. These individuals have sufficient monthly cash flow to support themselves without needing to access the money used to fund real estate transactions.

If you've taken up my challenge and decided to read the first chapter, you're off to a good start. To convince you of why private money lending is right for you, I think it's important to start out with the benefits of getting into this industry. You're going to learn how easy it is to get into real estate investing, without taking on the traditional headaches of doing it yourself. Before starting out on that road, though, it's vital that you know *exactly* what being a private money lender entails.

At the most basic level, a ***private money lender*** is exactly what it sounds like. It's an individual who lends their own private money as an investment.

When building a passive income in the world of real estate, though, it takes on a much more in-depth meaning. Simply put, you're investing in real estate investors who can't turn a profit unless *you make money.*

There are countless people out there hoping to purchase properties, rehab them and then flip them for a profit. In most cases, though, those individuals don’t have the capital to do so.

The most unfortunate thing about this is that they *don’t need the capital* to make the investment -- at least not in their own bank account. Successful “flippers” typically get funding from private money lenders to secure a property and then resell it for a profit. Of course, you could go out right now and find someone with an entrepreneurial spirit and toss your money into their dreams of flipping a home. And in some cases, you might get a great return on your investment for doing so. If you choose to go this route, though, it’s important that you finish this book.

Why? Because private money lending is not a complex task, but it's really only easy if you know what you’re doing. If you run out and jump at the opportunity to invest on your own, you need to know how to deal with the legal and financial aspects of doing so. If you don’t, it will become very easy to lose money.

Finish reading this book and then sign up for one of our seminars -- online or in person -- so that you have a solid understanding of what to expect. If you still want to go out on your own after that, at least you'll have a few of the necessary tools to increase your odds of success.

You've now got a basic understanding of what it means to be a private money lender. Take a moment to review the following benefits of jumping into this industry, and if it sounds like something you're interested in, the remaining chapters in this book will guide you down the path of getting started.

Benefits of Private Money Lending

1. It's Simpler Than You Think

If you're looking into becoming a private money lender, you've no doubt heard somewhere that you need to be accredited to invest in real estate. And if you encountered that information, we can honestly say what you were reading was correct ***at one point in time***. This meant the industry typically priced the average investor out of a great investment opportunity -- potential investors who then got stuck watching multi-millionaires gain massive returns. This is no longer the case.

The Reg A+ Fund from Secured Investment Corp is just one example of how you can invest as a private lender without being accredited. That means no jumping through hoops to get certified. Additionally, you’re not doing *any of the work* in most cases. Lots of real estate firms will get your money to investors who handle all the heavy lifting, but at Secured Investment Corp, our private money brokers ensure your money is only going to the best potential investments. These brokers have a very specific type of property they bring to us to ensure maximum profitability.

That’s because we train them on how to identify great investments through the Lee Arnold System of Real Estate Investing. While you could start private money lending with other companies, none of them have access to the pool of professionals we utilize to ensure everyone involved benefits from each other.

2. Make Your Money Work for You

If your money is sitting in a checking account, you’re losing money. The inflation rate is nothing to play with. Imagine sticking $100 in the bank back in 1984 and leaving it there until now. You go to the ATM and withdraw all your funds, and what do you have? You’ve still got $100 -- assuming the bank didn't take out fees -- but now it’s worth a fraction of what it once was.

Literally, any positive return on income from an investment would've been better than this. But by becoming a private money lender, you're doing more than fighting back against inflation. You're letting your money actively make you more money.

The common response to this is, *"But I've already got a 401(k) or IRA!"* If that's the case, you're ahead of the game compared to many other folks. Ask yourself, though, when was the last time you did anything with the account? Around 25 million people left a 401(k) behind at their former job during a recent 10-year period, and a quarter of those were worth $10,000 to $50,000. So if you even know about your retirement plan, you're doing much better than tens of millions of Americans.

Doing better than others, though, doesn't necessarily mean you're doing great. If you have done nothing with your 401(k) or IRA, you're probably losing money. Even if you've moved an account to a self-directed custodian, you'd be astounded by just how often these custodians do nothing with the accounts while collecting massive fees.

By becoming a private money lender, you're putting your capital into real investments that are actively managed.

And since 90 percent of people who work with Secured Investment Corp have a self-directed account, you know the system is IRA-friendly. This means you can finally take control of your financial health using the money you worked so hard for.

3. A Dedicated Commitment to Your Success

It’s easy for any company or its representatives to sit back and say they're committed to your success. I’ve said it a million times about Secured Investment Corp, and though I’ve meant it every single time, that’s probably what you’d expect to hear from a private lending company. If you really want to see someone dedicated to your success, though, you need only look towards the borrowers.

You’ll learn in Chapter 3 how to differentiate borrowers who can make you money from those who can’t, but these individuals always commit themselves to ***your success.*** Because your success is their success.

Of course, you don’t have to worry about identifying good investments when you’re using our system. After all, that wouldn't be very ***passive.*** That’s one of the many areas where we do all the heavy lifting.

But regardless of how you enter the world of private money lending, you can rest assured that success is the primary goal of our borrowers. When they make a commitment, it’s not some hourly job they can just switch out. They have a contract saying they’ll pay back a certain amount of money by a certain date. They want to do this and make as much profit as they can. This means they’re dedicated to making every investment a success. Just imagine: there are droves of individuals out there committed to your success without you having to do a thing.

4. Nonstop and Immediate Flow of Investment

The benefit of “nonstop and immediate flow of investment” has a caveat. The latter benefit (i.e. immediacy) doesn’t apply to all real estate funds and investments. In fact, many reputable private lending companies have a grace period between when you invest and when your money gets deployed. They may set a goal of raising $5 million before they do anything, and this means your funds could sit stagnant -- earning no interest -- for several months until the fund hits its mark.

Secured Investment Corp doesn’t work that way. You’ll see a 10-day wait -- solely for your funds to clear the bank -- and then your money is immediately put to work.

This type of immediacy in putting your money to work isn't something you will find with every private lending company. A full 100 percent of the population needs somewhere to live. We’ll touch base on just how big of a benefit this is in Chapter 3, but for now, you just need to know that everyone has to call somewhere home. Even during the Great Recession when the real estate market plunged, people still needed to live somewhere. This means there will always be a need for private money lenders.

And even if originations drop during a particular month, Secured Investment Corp has multiple and diversified streams of income. That’s why our funds have performed so well over time. Not putting your eggs all in one basket is a basic rule of investment, and it’s one that we live by. Because of that diversification, you’ll notice that our returns are relatively consistent. Such a safety net means investors have a better idea of what they can expect to see in returns.

5. Low Entry Point and Short Commitment

The fourth benefit we mentioned was half referencing private money lending in general and half referencing advantages you’d get from Secured Investment Corp. The final benefit we’ll cover here, though, relates directly to Secured Investment Corp.

I've told you that this method of real estate investing is one of the easiest and most profitable you can get into. Even if you realize just how great of an opportunity this is you might still think, *"I just don't have the money to do this."*

In fact, that's really the chief complaint we hear from those who want to get involved in the real estate industry. Fortunately, this fear is just as unjustified for private money lenders as it is for home flippers. While many people who start lending end up devoting tens of thousands of dollars -- or even more -- this isn't where many of them start out.

At Secured Investment Corp, we have a fund with a minimum investment amount of $1,000. This is one of the lowest barriers of entry you'll find in the entire real estate market. And if you're worried about your money being tied up, you can toss those fears out as well.

The "tie-up period" -- essentially how long your money remains held up in an investment -- is a meager 12 months, after which you can request to start the divesting process that takes another 12 months.

Without a doubt, this is a much shorter commitment than you'll find at other funds, but many of the private money lenders who work with us don't take out their money after this time.

They simply roll over their earnings to create a compound interest effect. This means you can take the profits from our diversified funds, or you can put that money back to work for you. Because if your money isn't earning money, it's simply not doing its job.

Are there Challenges to Private Money Lending?

The phrase *"it sounds too good to be true"* typically comes from people who get inundated with messages of *"this is a perfect opportunity and there's nothing to worry about!"* In reality, there are always risks and challenges to everything we do in life. We discuss some of the most common concerns our private money lenders initially have below. These are all legitimate reasons to be apprehensive, but Secured Investment Corp has been doing this for a long time.

We've heard all the worrisome talk from folks before, and we've taken active measures to deal with these issues. So while you'll learn some of the biggest challenges and risks here, you'll also learn how we manage them.

How do I Find a Reputable Company?

Whenever there's a lot of money to be made, you can bet that there are bad actors willing to take advantage of people. This is why many people have unpleasant experiences with real estate funds. Just like any other investment, though, it's important to do your due diligence. This is why when you reach out to us, we're more than happy to share success stories from actual people. And if you're making a significant investment, we can even put you in contact with other major investors who got into real estate through our firm.

Secured Investment Corp. maintains Verivest approved gold member status. Verivest is a third-party company with a mission to create and enable the conditions to increase the speed of trust in the private middle-market real estate investment space. Its goal is to help enable investors to direct capital to sponsors and managers who can objectively demonstrate they are trustworthy stewards of that capital and keep it away from those who cannot.

As a Verivest sponsor, we are verified to have no personal or business bankruptcy petitions for controlling principals of the sponsor in the past seven years; no unfavorably resolved lawsuits involving allegations of fraud or similar misconduct made by investors; no regulatory sanctions in the past seven years; no felony criminal conviction in the past seven years; and we signed the Verivest Code of Conduct.

Verivest has a team of independent, unbiased professionals united in core values of trust, transparency, collaboration, grit, and “get it,” who are focused on creating the world’s leading community for mutual benefit and high trust between sponsors and investors. We are proud to be part of a company that prizes accountability, oversight, transparency, and due diligence because it means our lenders can invest in private real estate deals with the utmost confidence.

What if the housing Market Crashes?

Anyone thinking of investing today remembers the housing market crash during the Great Recession. It’s smart to be concerned about this happening again. If something like this occurs, it's important to remember one word: *diversification*.

A full 25 percent of each of our funds are composed of residential real estate assets in the Pacific Northwest. The other 75 percent of a fund gets held in notes or trust deeds we originate. Additionally, we never exceed 70 percent loan to value on our loans, so there's a 30 percent equity position.

This might all sound complicated, but it comes down to this: *we spread your money out* so no single event can dictate its success.

What if the Company Goes Under?

People also voice their concerns over the potential that their real estate investment company could go out of business. What happens then?

Well, at Secured Investment Corp, you lose nothing. When you invest through our firm, you gain equity ownership in it. So, if something drastic happens and our doors shut down forever, the fund is still there because we only manage it. We don't have any actual ownership in the fund. This means all our members can get together and manage the fund however they want. If they decide they want to wind it down and take their profits, there's nothing stopping them from doing so.

WHY *NOW* IS THE TIME FOR PRIVATE MONEY LENDING

Private money lending in real estate is nothing new. It's been around for thousands of years in some form or another. As we've already discussed, people have to live somewhere. This has always been true. So, you're probably wondering why it's so urgent that you get started now.

The real question, though, is *what are you waiting for?*

There are people going 120 miles an hour down the freeway of income -- making millions of dollars -- and then there are people who say *"I'll get around to it."* Unfortunately, that statement is often followed by a year or two of making no moves, and sometimes, the dream of building a passive income is just left behind.

If you want even better reasons explaining why now is the time to get into private money lending, just look at the state of the economy. The government has printed out trillions of new dollars in recent years, and with each crisp bill that comes off the line, the money in our pockets decreases in value. Even worse, the money that's *supposed to be earning you income* (i.e. 401(k) and IRA) is often sitting there doing absolutely nothing.

Every day you wait and think, *"I'll get around to it,"* is a day you're losing out on profit -- and in many cases, you're actively losing the money you already have.

And while we're here, it's important to mention that the current fund at Secured Investment Corp -- the Circle of Wealth Fund III -- will not stay open forever. While we get your capital deployed as soon as possible, our funds are similar to other companies' in the fact that there are limited openings. But knowing that there's limited space shouldn't be what drives you.

The fact is that investing your money now means you can *immediately* start seeing returns. Every moment you delay is a moment of lost capital value, so stop waiting and start building your future today.

What Comes Next?

You've reached the end of the first chapter, and if I've done my job, you're ready to keep reading. Then again, maybe you're one of those people who don't need constant convincing. Some folks recognize what's in front of them and are quick about taking it, and whether or not that describes you is absolutely fine.

If you're ready to start making money right away, take a moment and sign up for a consultation, seminar, course, or funding tour right now. But even after you do that, you might as well keep on reading. It will give you a distinct advantage coming in, and you'll learn what you need to get started and how we built our system on protecting your investment.

CHAPTER 2:
CAPITAL PRESERVATION

I can tell you about potential double-digit returns all day long, and if you made it through the first chapter, you've got a decent grasp on how private money lending can make you money.

Even when people have this knowledge and know exactly how our system works, though, they still worry about one major issue. That issue is ***capital preservation.*** When you invest money, you want it to make you more money. Even if this is a person's motivating factor for becoming a private money lender, the urge to ***not lose money*** always exceeds the urge to ***make money.*** Science has proven it repeatedly. It's called *loss aversion bias,* and it's a powerful thing.

But what if I told you this has never been an issue with our funds? What if I told you -- right now -- that *none of our funds have **ever lost money***? Sounds crazy, right? Fortunately, facts don't care how crazy they sound. It's a ***fact*** that none of our funds have ever lost money, and that's because we're committed to capital preservation.

Yes, our primary goal is to get high yields on your funds. In doing so, though, we never forget to preserve your capital. We take a variety of important steps to ensure this continues to happen.

One of the most significant things we do is avoid volatility, but we'll go over that in more depth in Chapter 4. For now, here are just a few of the other steps we take to focus on capital preservation.

First Lien Position Notes

One of the biggest steps we take for capital preservation is first lien position notes. If you choose to get out there and invest on your own, this is a lesson you should carry around forever. The fact is that there's no guarantee that a borrower will pay back their loan when they're supposed to. If that happens, it's possible to liquidate the underlying property in order to cover the loan cost. What most people don't know, though, is that there's usually a line of debtors waiting in the shadows.

This is because it's possible for more than one person, organization, or corporation to place a lien on a property. Whoever holds the first lien position has priority over anyone else who may have some claim to a property. Whoever holds this position is the only one guaranteed to benefit from the asset liquidation.

The rest may be out of luck if the liquidation doesn't net enough to repay them. This is why Secured Investment Corp ***only*** invests in first lien position notes. Any other lien position makes it hard to secure capital preservation.

Secured Investment and its wholly-owned subsidiary Cogo Capital, a brick-and-mortar private money lender, originate private money loans secured by non-owner occupied residential properties. All Secured Investment loans are evaluated with asset-based standards as opposed to conventional standards utilized by banks and other institutions.

Secured Investment and Cogo Capital provide you the opportunity to review their entire due diligence packet on the borrower and the subject property, which allows you to make a fully informed lending decision prior to funding a particular loan.

Short-Term Real Estate Investments

In real estate, long-term investments can be dangerous. Even with diversification, the fluctuating market can have massive effects on capital over the long term. This is why we only work with short-term real estate investments.

We already mentioned that your commitment with us is very short -- just a minimum of 12 months -- but we also like our real estate deals to go through quickly. That's why we fund investors who want to flip houses rather than live in them.

Our trust deeds are all short-term notes. This means there's less time for something to go wrong. And since we're funding individuals who flip homes, their goal is to rehab a home, sell it and pay off their loan as quickly as possible. With owner-occupied lending, money could be tied up for decades and get hit with many fluctuations in the market. That's not how we do business -- because our goal is capital preservation.

Avoiding Risk Inherent to Foreclosure

A private mortgage is a loan made by an individual or a business that is not a traditional mortgage lender. If you're thinking of borrowing for a home, or considering lending money, private loans can be beneficial for everybody if they're executed correctly.

A deed of trust or mortgage is a legal document that provides a lender with a lien on real estate.

The connotation of “first” position deed of trust or mortgage signifies that the lender’s lien on the property has a first priority status, which means the lender has the primary right to collect in the event of foreclosure.

One big thing most people overlook when getting into private money lending on their own is the potential for foreclosure. This can be very costly, take a long time to complete and create an abundance of other headaches. That hardly sounds like a passive income stream, does it? By investing in one of our funds, you’ve essentially parked your money in a place where it's backed by residential real estate without taking on any of the risks of someone not paying. If someone defaults on their loan, we’re the ones who go in and deal with it.

Ultimately, should the borrower default, the lender’s remedy is to foreclose on the property. In many circumstances, the lender will be the highest bidder during the foreclosure process and thereby become the legal owner of the property. This is why the beginning equity position is so important.

Of course, some people opt for trust deeds over our funds. These individuals prefer choosing where their money goes, and while it's far from passive, this is a completely acceptable form of real estate investing.

Going that route could leave the responsibility of foreclosure in your lap, but it could also offer you a better opportunity for getting a higher return. This is something that requires in-depth research if you're loaning money on your own.

Take a moment to sign up for one of our classes, though, and it's one of the many things we'll teach you to better prepare your investment strategy.

HOLDING 30 PERCENT EQUITY IN RESIDENTIAL

One of the most significant capital preservation steps we take is investing in residential properties only. This is so important that a significant part of Chapter 3 will focus on this very strategy. Remember when we discussed never exceeding a 70 percent loan to value, though? That's the caveat that makes our residential investments so successful. Every single property we loan on has to meet a rigorous set of requirements, and even when properties check every box, we still maintain 30 percent of equity by maxing out loans at 70 percent.

This means any downturn in the real estate market would have to be ***significant*** to affect capital preservation drastically.

And since we already discussed how investments are short-term, the risk of this occurring is greatly reduced compared to other property investments.

There are certainly no guarantees in this life -- especially with investing money. But through the Lee Arnold System of Real Estate Investing and Secured Investment Corp, we've taken as many steps as humanly possible to preserve your capital and help you build a steady income stream.

Where Do I Go From Here?

You've hopefully gained a grasp on just how important capital preservation is to Secured Investment Corp. As I'll say a million times throughout this book and in life, if you're not making money, *we're not making money.* This is why protecting your investment and growing it is a primary concern for us. At this point, though, you might still have concerns related to volatility. We touched on this issue earlier in the book -- particularly how diversification can help protect your investment. In the following chapter, we'll offer a thorough analysis of the issue.

Of course, I'm under no illusion that *everyone* who reads this book will sign up for one of our seminars or classes to learn how to become a private money lender the right way.

After all, there’s plenty of information in this book that could help you get started on your own. I certainly want to remind you that doing this is only advisable if you seek help from experts in the legal, financial, and real estate industries.

If this is the route that you’re taking, though, the next chapter on avoiding volatility is an absolutely essential read. It will explain a method that can substantially reduce your risk in the real estate world -- which is precisely why Secured Investment Corp uses this system.

Whether you’re coming on this journey with or without us, keep reading to make sure you take the safest path possible.

CHAPTER 3: AVOIDING VOLATILITY

One of the main reasons people don't invest their money is a fear of volatility. We've seen countless examples of how investments -- and even entire markets -- can skyrocket or crash and burn at a moment's notice.

Excitement over meme stocks such as GameStop and AMC drove their prices to levels far removed from fundamentals, and off-the-cuff tweets from Elon Musk have resulted in Bitcoin losing more than $10,000 of value in a single day. Of course, most people only need to think back to the Great Recession to remember a time when the real estate market became so volatile that many people lost their homes and retirement savings.

If you're still on the fence about becoming a private money lender, it's probably because of these fears. And from a completely rational and financially savvy point of view, this is certainly something you should concern yourself with. You should research any investment you're considering making before jumping in. After all, it's rare for someone to make money on ***any*** investment without first doing their due diligence.

Fortunately, that's exactly what you're doing by reading this guide. Before you get to the end of this book, though -- or even the end of this chapter -- it's still important that you remember one thing from the previous chapter: ***none of our funds have ever lost money.***

This isn't because it's impossible to lose money in real estate. In fact, I learned this the hard way when the bottom fell out of the housing market in 2008. Great things come from difficult lessons, though, and what was learned from the housing bubble plays an integral part in the Lee Arnold System of Real Estate Investing. Because even when the market is booming, it's imperative to not have all your eggs in a single basket. Doing so often results in a one-way ticket to volatility and negative returns.

When you sign up for a one-on-one consultation with us, you'll learn every way our system avoids volatility, but regardless of whether you speak with us or not, it's important to know some of these strategies before starting out.

In the pages ahead, that's exactly what you're going to learn. The fact is that traditional investments are always exposed to potential volatility. This is one of the many downfalls of frequently choosing the well-worn path in life.

Truth be told, half the people reading this book discovered our system because a friend, family member, or colleague referred them to us.

But regardless of whether or not you fall into that category, you're here because you recognize money managers and financial advisors might not always have your best interest in mind. And even when they do, your funds are constantly exposed to volatility.

When you're earning passive income within the Lee Arnold System of Real Estate Investing, you can rest assured that we're taking every step possible to avoid this volatility. And once you're finished with this chapter, you'll have a better understanding of ***just why*** our funds have never lost money.

How Can Real Estate Investing Avoid Volatility?

Your big question at this point is something along the lines of *"How can this investment avoid volatility?"* After all, we've seen what can happen to real estate values during recessions. We've also seen home prices skyrocket in a "seller's market."

What about the innumerable abandoned properties and "For Sale" signs outside of businesses that popped up during the COVID-19 pandemic -- nearly concurrently with a residential "seller's market"? Each of these is a great example of how volatility can affect even the world of real estate.

Fortunately, you're not making a traditional investment when you get into private money lending. This is why your capital has safeguards against volatility.

This is accomplished in a few ways. One of the most important is the diversification of your investment. When you invest in one of our funds, a large portion goes into trust deeds originated by us. A smaller but still significant portion goes into residential real estate assets. The operative word here is ***residential.***

While diversification is certainly a fundamental aspect of how our system minimizes volatility, a focus on residential real estate is where the big secret comes into play. This is important even if you choose to go the route of a less passive income stream by investing in notes rather than our funds. Because residential real estate avoids the volatility experienced with commercial properties.

All those shuttered businesses we discussed when recessions hit? They have nothing to do with the world of residential real estate investing. Because while people might stop buying cell phones, vehicles, computers, and other items when the economy is down, they'll *always need somewhere to live.*

Of course, now you're wondering what happens if someone defaults on their payments. It may sound strange to say, but that ***simply is not your problem.*** We deal with the problems if this happens, and even if that means foreclosure and renting out the property, our goal is to ensure that money is consistently coming in.

Since all our funds and notes (more on this distinction in the next chapter) have residential real estate backing them, there will always be a demand for what your money is invested in. Additionally, we make sure to invest in no residential property with more than four units.

Once you venture into this area, you're seeing bigger risks with capital due to an increased potential for volatility. And since everything we do is about avoiding volatility, we maintain strict adherence to this rule. Even with a diversified investment that focuses on more stable investments, though, the potential for significant market shifts still exists.

This is another instance when our unique private money lending system comes into play. Unlike many other funds out there, your commitment is only for 12 months. This means you're exposed to potential volatility for a minimal amount of time. Once that 12 months is over, you can choose to roll your profits over to benefit from compound interest. If you decide you want to pull out your profits and go along your way, though, you can do so without worrying about the extensive commitments required by most other funds.

Volatility is a terrible thing in an investment, so we take every step possible to reduce the effect that any single outside factor can have on your money.

Why Is Real Estate a Good Investment?

You've now got a better understanding of just how focused we are on avoiding volatility with your money. If you choose to set out on your own in the private money lending world, this should be something you pay extreme attention to as well.

Of course, the avoidance of volatility doesn't necessarily mean something is a great investment. If you stash thousands of dollars into a savings account, for instance, very little volatility is going to affect your money. Unfortunately, you're also not going to see a significant return. For example, the annual percentage yield on some of the best savings accounts is only 0.50 percent. This may seem like a respectable return, but it's not impressive when you get down to the nuts and bolts.

Imagine you place $10,000 into a savings account with that amazing return of 0.50 percent. In 10 years, you would've earned a grand total of just over $500. Once you add inflation to the calculation, you've essentially tied up your money for a decade for next to nothing. Unfortunately, this is the case with many other investment types too. At this point, you're likely asking what makes real estate so different. After all, a system built around avoiding volatility couldn't possibly see impressive returns. *Right?*

While this assumption isn't completely off base, it ignores several key factors of private money lending. And when considering each of these factors on their own, you might just find that the most important relate to the general benefits of a real estate investment.

Consider some of the basic advantages of investing in the housing market:

- **Appreciation**: While real estate prices can fluctuate -- even in the residential realm -- property values tend to rise over time. The average sales price of an American home increased from about $210,000 in 2001 to $403,000 in 2021.

- **Inflation Hedge**: Inflation is typically seen as a poor economic sign. As prices on items rise, though, the prices on homes do as well. This means real estate is a great hedge against inflation.

- **Regular Cash Flow**: Whether it's through rent payments, property lien notes, or returns on a fund investment, putting money into real estate is one of the best ways to build a consistent cash flow.

- **Portfolio Diversification**: Be wary of anyone who claims that real estate is the ***only thing*** you should invest in. This is why our funds contain residential real estate assets *and* trust deeds.

- **Tangible Assets**: Whether you hold a lien against a property or invest in a real estate fund, your money is going into a tangible asset. Digital currencies, ETFs, and even traditional stocks don’t offer this benefit.

The greatest thing about these benefits is that they exist regardless of how you choose to invest in real estate. As long as you're able to avoid volatility in some way, this is one of the greatest investments you can make. And since that's an underlying feature of the Lee Arnold System of Real Estate Investing, you'll know that your money is in good hands.

As I've mentioned several times throughout this book, capital preservation is the name of the game. And when you break this down into its basic components, everything relies on avoiding volatility. The simple fact is that real estate is always a good investment -- as long as you're making smart moves when getting involved.

If you've never jumped into the housing market because you're unsure what "making smart moves" actually requires, now is the time for big changes. Going out on your own and buying lien notes, investing in properties to flip, purchasing multi-family residential buildings, and other ventures into the world of real estate can all offer promising returns.

If you're not doing this with knowledgeable professionals on your side, though, it becomes very easy to lose money. This is why you should schedule a consultation with one of our real estate experts today.

It's understandable if you have reservations about investing, and that's exactly why our folks are ready to answer any and all of your questions.

Even if you walk away from reading this book and decide that developing a stream of passive income to secure your financial future isn't for you, I still hope you recognize just how important it is to ***invest in real estate***. I don't mean you should throw your money into something without professional advice, but if you've gone your whole life renting and never owned a home, the time to change that is now.

The only thing that hedges against inflation and devaluation of the dollar effectively is real estate. Even if you have other income streams, you're losing money as inflation occurs and rents go up. Every day that goes with you not owning real estate, you're effectively becoming poorer.

I think a single phone call with our private money lending experts will show you how easy it is to earn a passive income. If you never take the initiative to make that call, though, at least walk away from this book having a better understanding of why real estate is such a good investment.

An Alternative Investment Strategy

Many people overlook the opportunity to become a private money lender because they believe other investments are safer or more profitable. Unfortunately for those who go on thinking this, there's no real evidence to support the assertion.

The stock market can fluctuate for innumerable reasons. The Fed suddenly altering interest rates in an effort to change the direction of inflation, for instance, can have ramifications on stocks in all industries. And considering the massive effect these changes can cause, it's scary how little of a warning regular individuals get that this will occur. Of course, changing interest rates is merely one of the many factors that can affect traditional investments.

Decreases in industrial output can drive the price of silver into the ground. Lowered inflation can cause gold to lose value. The worth of art, antiques, collectibles, coins, and countless other tangible assets can fluctuate based solely on public opinion. Regardless of which traditional investment strategy you look at, volatility is a constant threat.

Private money lending is an alternative to each of these, and that's exactly why you may hear it referred to as an "alternative investment." When you hear this term, it's important to remember that private money lending isn't "alternative" because it's less established or effective. On the contrary, it simply stands out from other investment methods because of the additional diligence that goes into it.

If you're wondering how this investment *really* stands out as "alternative" relative to others, though, you need only look towards the barriers to entry. Even if you invest in stocks that skyrocket, you typically have to inject large amounts of capital to see any significant returns over time. You'll also run across various funds and opportunities that require $10,000 or more to invest.

In our system, you can get started with as little as $1,000. This is another area where we pride ourselves on proving that our approach minimizes volatility. While your returns will be less impressive by jumping in at the minimal level, you'll quickly learn just how safe your money can be with private money lending. Once you see this, I have no doubt you'll roll over your profits and increase your initial investment.

The best part? We do all the heavy lifting. You don't have to conduct hours of research like you would before investing in a stock, and you don't have to watch the Dow Jones ticker all day in hopes that you sell at the right time. This truly is an alternative investment strategy that takes every possible step to avoid volatility and protect your investment. And when you consider our funds are IRA-, self-directed and tax-deferred friendly, there's very little to stop you from getting on the path to passive income and financial success.

WHAT'S NEXT?

An integral part of our system is the training our private money brokers receive. They play a major role in bringing great real estate investments to us, but our hope is that each of them will eventually earn enough money to become a private money lender themselves. Once we get to the stage where we're explaining how they can avoid volatility and still have passive income, they're essentially hooked and prepared to go.

If you're at this point and ready to get started, take a moment to schedule a consultation with our private money lending professionals. If you still have a few questions on the technicalities of your investment and how to get started, though, the final two chapters of this book are definitely for you.

In the next chapter, we'll discuss the difference between our real estate funds and trust deeds (i.e., notes). This will give you a better idea of your investment options. And while one is certainly less "passive" than the other, they both offer great opportunities for those who want to make their money work ***for them***. And in the final chapter, we'll get in the nitty-gritty of what you need to do next.

Where you go from here is up to you, but one thing is for certain: *right now* is the moment that will define your financial health in the years to come. You can either look back in five years and thank yourself for making a smart investment, or you can stick with the status quo and just see where it takes you.

Schedule a consultation call with us today to ensure you're making the best decision based on your financial goals.

CHAPTER 4:
FUNDS VS NOTES

Throughout this book, you've heard the terms "notes" and "funds" discussed while learning about becoming a private money lender. We haven't delved into the definitions of these thus far, so you might have concluded that they're interchangeable. This couldn't be any further from the truth.

These are two very different types of real estate investments, and the one you choose to put money into could depend on your goals, financial situation, willingness to take on an active role, and a variety of other factors. Knowing the difference between these two investment vehicles is vital if you hope to understand where your money is going and how it's working for you.

When I refer to "notes" in the upcoming pages, I'm speaking about trust deeds. These are an integral aspect of the real estate investment world and without them, the Circle of Wealth at Secured Investment Corp would cease to function. These trust deeds are how our private money brokers get funding for individuals who want to buy and flip homes for a profit.

We'll touch base on this in the following pages as well so you've got a better understanding of how the entire system works. The difference in trust deeds and funds, though, really all comes down to one thing: ***you choosing your own level of involvement.***

While there are several other factors to consider, there's nothing stopping you from becoming more involved at any point you choose. This can have a tremendous effect on the profits from your investment, and you could end up seeing double-digit percentage returns on investment if you go certain routes.

Once you've completed this chapter, you'll have a solid idea of whether your best investment option is in real estate funds or trust deeds. And if you still have questions, one of our investment professionals will be more than happy to answer them during your consultation. So if you haven't done so already, schedule a call today and get started on building your financial future.

What Are Real Estate Funds?

While both funds and notes are investments in real estate, the former is where you secure ***real passive income.***

You can invest in our funds for as little as $1,000, and once you do that, you don't have to worry about anything else. Everything is handled for you. Your biggest decision would be choosing whether to take your profits after an initial period or roll them back into the fund to create compounding interest and higher returns.

And, as I’ve pointed out several times throughout this book, none of our funds have ever lost money. This is because we have a solid system in place that focuses on diversification of investments and capital preservation.

Trust deeds -- which we’ll discuss in the next section -- make up 75 percent of the funds we manage. The other 25 percent of the funds consist of residential real estate assets. By focusing solely on residential properties, it’s possible to reduce potential volatility in your investment.

If you decide to go this route and invest in our real estate funds, there are two options to choose from. The Circle of Wealth Fund allows any investor to put their money to work with a minimum contribution of just $1,000. How many great investment opportunities do you come across with such a low barrier of entry?

In addition to trust deeds and real estate assets, income also comes through the fund via capital management, loan servicing, and even real estate education. The Preferred Rate for this fund is 6 percent, but with our High Yield Fund, you'll see a Preferred Rate of 9 percent.

The Secured Investment High Yield Fund II (SIHYF II) is a 506(c) fund that has existed since September 2014. Our fund is fully audited by an outside auditing firm on a yearly basis.

The fund targets assets are two-fold: 75 percent of the fund balance is deployed through newly originated trustees on residential, non-owner-occupied properties nationwide with no more than a 70-percent loan to value; another 25 percent of the fund balance is held in real estate assets in Spokane, Washington, as a fix-and-flip strategy. This fund has historically returned double digits to our fund members year after year.

Because Fund II is a 506(c) fund, the members must be accredited investors. If you're not sure whether you're accredited, please contact us and we can talk to you further. The minimum initial contribution into the fund is $50,000. If you're looking for an opportunity to diversify your portfolio and increase your returns, please contact Heather Dreves, Director of Funding at Secured Investment Corp. and one of the fund managers.

However, even if you don't meet those qualifications -- being an accredited investor and making a minimum initial contribution of $50,000 -- there's nothing stopping you from investing more into the Circle of Wealth Fund. In fact, many people start by "dipping their toes in" with a minimum $1,000 investment, but once they see their return on investment, it often only takes them 30 or so days to inject more capital into the fund.

Due to how easy it is to invest in these funds and make passive income, they're among the most popular real estate investment vehicles currently available. The historical success of the Circle of Wealth and High Yield Funds is also very appealing.

It's hard to find any investment that's shown such a solid return over the years, and once you start seeing the profits you're bringing in, I have very little doubt that you'll go from "dipping in your toes" to *"watch out everyone, cannonball!"* The best part is that all this happens without you having to lift a finger. Truly passive income is within your grasp, and all you have to do is contact us to discuss your options.

If you've got bigger dreams of real estate investing that aren't quite as passive, though, you may want to consider investing in trust deeds as a private money lender.

What Are Real Estate Notes (i.e., Trust Deeds)?

Many of the private money lenders that work with Secured Investment Corp love the idea of truly passive income. They're more than content to place their money into a real estate fund and watch it grow from the sidelines. Not everyone interested in real estate investment, though, wants to take a back seat to wealth management. For these individuals, investing in a trust deed might be the best way to go.

As opposed to having Secured Investment Corp manage where your money is going, you'll have a direct hand in choosing where to invest capital. When you do this, you are purchasing an entire real estate note. This means you're now the lienholder of the property.

This comes with a variety of benefits and disadvantages. The biggest issue that scares off potential investors is the fact that there's a risk of default on the note. As the lienholder, this means you'll have to foreclose on the property. Of course, this may not seem like a hassle to everyone.

In fact, many people invest in trust deeds for that exact purpose. If the borrower pays back the money like they're supposed to, the owners of these notes make a nice profit. If they default on the loan, though, you'll then be able to take ownership of the property. This means you'll have a valuable asset you can garner income from in a variety of different ways.

Obviously, just because you choose to invest in a real estate note rather than a fund doesn't mean that you're on your own. Secured Investment Corp does a lot of legwork to ensure you're getting the best investment possible. The biggest way we do this is by working directly with our private money brokers to find the best possible investments. They bring us investors who are looking to buy and flip *residential* properties.

These properties must meet specific criteria before we even consider offering money on them. And when we do decide that a certain investment is a good one, we never exceed 70 percent loan to value (LTV). This means there's a massive cushion for a solid profit.

We also go the extra mile by ensuring there are no other liens on the residential dwelling. This means when you invest in a trust deed, you have first dibs on the property if the borrower doesn't meet their obligations. This is another important aspect of capital preservation.

The point of this entire system is to ensure that *everyone* involved makes money. Secured Investment Corp originates and closes these loans on their two funds. From that point, we offer these trust deeds to individuals who want to take a more active role in their real estate investment venture. You choose your own level of involvement in this system, but the eventual goal of a great return on investment is always the same.

SIMILARITIES BETWEEN NOTES AND FUNDS

By now it should be pretty obvious that real estate notes and funds are two very different creatures. Which you choose to invest in will depend on many factors, and the most important will typically be your eventual financial goals.

Fortunately, this isn't an all-or-nothing decision. Some people have opted to invest in both funds and trust deeds. This increases the diversification of their invested capital and also offers them the opportunity to take a hands-on approach to their wealth management. Other individuals chose to start by investing in our funds but then later moved over into real estate notes after seeing the profit potential.

Regardless of whether your journey involves both or just one of these investment vehicles, the biggest similarity between the two is that they're ***each backed by residential properties.*** As we discussed earlier in this book, this is an integral part of the Lee Arnold System of Real Estate Investing and the primary focus of Secured Investment Corp.

Residential real estate is simply a safer harbor than commercial and industrial properties. And since our system revolves around properties that meet specific requirements -- thus making them better investments -- you'll have a great revenue producer in your hands whether you choose trust deeds or the more passive route of a real estate fund.

An important distinction that should be mentioned, though, is the barrier of entry into these investments. You can put as little as $1,000 into a fund and start seeing quick returns, but this isn't the case for real estate notes.

Since investing in trust deeds means you're taking ownership of the note itself, a higher level of investment is required to get started. The minimum note that we'll fund is $30,000. By setting our benchmark at this level, we're able to ensure that the returns on your investment are worth the effort.

Even if you invest the minimum amount for a trust deed, though, you're still able to manage where your money goes.

Most people will choose to invest in real estate funds due to a variety of reasons, but if you're leaning towards notes, our investment professionals are more than ready to help you along that path. Schedule your first call with us today and we can discuss even more in-depth the intricacies of trust deeds and real estate funds. If you're ready to start earning money now, we're ready to help you get the ball rolling.

Should I Invest in Real Estate Funds or Trust Deeds?

Now that you've gained a better understanding of how real estate funds and notes are both alike and similar, you should be better able to make a decision on which investment is right for you. If you're still on the fence, a conversation with one of our investment experts can give you more clarity. If you're close to a decision on your own, though, this section could point you in the right direction.

In fact, there are two primary factors you should consider that will make your decision a simple one: ***level of investment*** and ***desire for passive income.*** This book has taught you a wealth of information on private money lending, but your choice in investments really might come down to these two basic issues.

Your first consideration should be your ***desire for passive income.*** When you invest in a fund, Secured Investment Corp handles everything. We service the notes in the fund, collect all the payments, clear funds and disperse profits to investors. This is very similar to the process we go through for trust deeds as well, but with our real estate funds, we also handle defaulted loans and foreclosure management.

If you want to put your money into real estate and then not hear from us until an earnings report comes in and it's time to count your profits, a fund is certainly the way to go. If you're looking for a more hands-on experience in real estate investing, consider trust deeds.

The second major consideration is your desired ***level of investment***. If you're not willing or able to invest $30,000, then the choice becomes very simple for you. Since this is the minimum note level that we'll fund, you must at least meet this threshold to take ownership of a note.

Of course, deciding to invest tens of thousands of dollars into real estate doesn't mean you have to take an active role. Thanks to the High Yield Fund, you can invest much more than our trust deed's $30,000 minimum and still take a completely passive role. Regardless of which investment vehicle you choose, the sky's the limit.

Getting Started in Private Money Lending

In the following chapter, we'll offer a quick overview of how you can get started in real estate investing ***right now.*** Regardless of whether you go the route of trust deeds or real estate funds, the steps to get started are pretty similar. Once you're moving along this route, you'll also get a better grasp on which investment vehicle might be best for your financial goals.

Even if you choose to invest in trust deeds rather than a fund, you're still part of the Circle of Wealth with Secured Investment Corp. When one person in the circle makes money, everyone in the circle makes money -- from the folks on the ground flipping houses to the owner of the notes.

If you're just getting started in the real estate investing world, there's no harm in investing in a fund first. In fact, the people who invest in trust deeds typically have a long history of capital management. It's rare for someone with no experience in the real estate industry to jump right into buying notes.

And if you want to get started with smaller investment amounts, that's perfectly acceptable as well. In just a short period of time, though, you'll learn why our current investors and those who have gone through our real estate education are quick to invest higher levels of capital.

The simple fact is that there are very few investments out there that can offer the opportunities of private money lending. And when looking at alternative investment vehicles, there are even fewer with a track record as stellar as the one we have at Secured Investment Corp. Should you need just a little more information to get started, continue reading into our short final chapter.

However, if you're one of those folks who immediately seize the opportunity when they see something they want, our investment professionals are standing by to help you along this journey. Either way, there's something very special in store for you!

CHAPTER 5: GETTING STARTED AS A LENDER

If you've made it through this entire book, you've already shown a level of commitment that most people don't have. It's easy to sit back and say *"I want to invest in real estate so my money is working for me,"* but actually taking steps to make it happen is something different altogether.

Having dreams is a simple goal to achieve, but following through and making them a reality takes commitment. Even if you've decided to go the passive income route of investing in real estate funds, it all starts with your decision to put money into a fund or contact us directly to learn where to go from here. I can honestly say that many of the folks who dream without commitment did not have it in them to finish this book and have already gone back to the status quo.

So, how do you get started as a private money lender? If I've done my job when creating this book, then you're already excited about the opportunity to become a private money lender. Maybe you even started out by reading our guide on private money brokering and are simply ready to move to the next level.

Regardless of where you're at in this decision-making journey, it all starts with a call to one of our folks. We have business development consultants on hand to discuss brokering, and our funding department is ready to answer any questions you may have about private money lending.

Of course, completing this book means you have something more than just higher commitment levels. It also means you have more knowledge in private money lending than most people who show an interest in the investment opportunity. If you've attended one of our seminars or watched one of our webinars, you've got even more knowledge backing you up. This leads many people to ask *"why can't I do this myself?"* In reality, many people do embark on their own lending journey. Before you do so, however, there are a few things you should know.

Can't I Start Private Money Lending on My Own?

Many people have found success in the private money lending world on their own. Decades ago, founder Lee Arnold was just a young adult with a dream of flipping a house for profit. His dream came true when a friend decided to invest capital in his dream.

This was the beginning of his journey, but the path along the way wasn't always easy. There were difficult lessons learned, and those lessons are the very things that crafted how Secured Investment Corp and the Lee Arnold System of Real Estate Investing function today.

We've done all the hard work to set up a system that can maximize your investment returns. If you decide to attempt private money lending on your own, though, you'll have to do this on your own. And even if you go that route, you should never actually go it ***on your own.*** Do not ever attempt a private money loan by yourself without first seeking expert legal and financial advice.

In fact, I would highly recommend contacting our office first to learn how the lending process works. While it's simple once you know what you're doing -- especially if you opt for earning passive income through a real estate fund -- there are many moving parts to consider if an investment via private lending is going to be profitable.

Our system has a very specific list of requirements that residential real estate must meet before we'll offer it to our investors. Years of experience in the housing market have shown us that these factors are what most frequently predict success.

If you decide to lend money on a property and fail to mark even ***one of the 50 boxes*** we check off when choosing properties, you could end up losing a lot of money.

Even if you elect to go out there and do this on your own, we want to make sure you're not making mistakes that could destroy your investment. Have a quick conversation with someone in our office, and if you still think you're ready to go out on your own, then good luck on your journey.

WHAT ARE THE RISKS ASSOCIATED WITH LENDING?

Some of the risks involved in lending can include the following:

- The debt instrument and associated security instrument are not insured by the FDIC or any other governmental agency.
- The value of the property is given by an appraiser reflecting his or her opinion of the value at a specific date. There is no assurance that the appraised value will reflect a fair market value, as general and local economic conditions may change.
- The borrower's ability to repay the loan will depend upon the borrower's financial conditions which could change over time.

- There are general risks associated with real estate investments, including general or local economic conditions, neighborhood values, interest rates, real estate tax rates, the supply of and demand for properties of the type involved, the ability of the borrower to obtain necessary alternative financing, governmental rules, and acts of nature.

- Default by the borrower could interrupt the lender's monthly payments; under extreme cases, it may be necessary to foreclose or take other actions to protect the lender's investment. It is possible for the total amount recovered upon foreclosure to be less than the amount of the total loan investment, with resulting loss of capital to the lender.

- If the borrower files a reorganization or full insolvency bankruptcy, the foreclosure process could be stalled. The lender could incur significant legal fees and costs in attempting to obtain relief from the automatic freeze on collection proceedings provided by the bankruptcy code. Relief consists of obtaining court approval to release the property out of bankruptcy so that the property can be foreclosed upon. Furthermore, the court could modify the terms of the loan by extending the due date, changing the interest rate and payment structure, or causing the priority of the loan to be subordinated to a bankruptcy court-approved financing plan.

- The loan cannot readily be liquidated, transferred, or sold.

- Challenges to the enforceability of the loan documents (including lender liability claims, claims of defective documentation, and usury claims).

Please contact our expert representatives, who can answer questions and help guide you through the private money lending process, even if you decide not to move forward with us.

Why Secured Investment Corp?

We've hopefully convinced you that private money lending isn't a solo endeavor, but you're now probably asking why Secured Investment Corp is the way to go. After all, you've no doubt come across a few other options while researching how to become a private money lender. What makes our system stand out? In reality, there are many reasons. We've discussed a few of these throughout this book -- such as your money ***immediately*** being put to work rather than waiting for a fund limit -- but there are many other important factors to consider as well.

The thing we most pride ourselves on is our system of choosing great investments. There aren't many real estate funds out there that can claim they've never lost money. That's because they don't use our system. The fact is that we have a vested interest in seeing our lenders succeed. Since our funds are backed by trust deeds, they only succeed when the notes we provide are profitable.

That's why we handle everything -- from funding to servicing -- in house. If our notes aren't paying, our funds aren't profitable. And if that happens, we simply aren't making money.

This is why we take a different approach from others that sell trust deeds. Those folks typically send off investors with a real estate note and a *"Good luck, buddy!"* That's not how we work, and what's more, we have a team in place involved in every step of real estate investment. We have our own financing team, contracting crews, acquisition teams, private money brokers, and more. Our goal is to see you succeed -- regardless of whether you're investing in funds or notes -- because *your* success equals *our* success.

WHAT NOW?

At this point, there's only one thing left to do: ***get in contact with us.*** People are making millions of dollars in all aspects of private money lending every single day, so what exactly are you waiting for? Every moment that you wait is one in which your money isn't working for you. And with the purchasing power of the dollar dropping -- and inflation remaining a constant and looming threat -- there's simply no excuse to not get started immediately.

Maybe you don’t have the money to become a private money lender right now, but you can still start building towards your future by working as a private money broker. If you have the capital to start investing today, though, your financial well-being is waiting for you. Are you ready to start making money?

Schedule a call with one of our people today, and you’ll quickly learn just how easy it is to get into the world of real estate investing.

Your Next Step: Call **800-898-2717** to schedule an appointment with one of our funding experts today.

This fact-finding call is designed to learn more about you, your level of investment and experience, and how we can better help you reach your individual Financial Goals through Passive Investing!

Spots are Limited. These popular one-on-one calls with a member of our funding team can give you clarity and a successful pathway toward passive income generation and therefore are in short supply. Grab Your Spot Today to get the most out of your individualized session!

DID YOU KNOW THAT OVER THE LAST TWO CENTURIES, ABOUT 90% OF THE WORLD'S MILLIONAIRES WERE CREATED THROUGH REAL ESTATE INVESTMENT?

DID YOU ALSO KNOW THAT YOU DON'T HAVE TO FIX AND FLIP OR RENT PROPERTIES TO MAKE MILLIONS IN REAL ESTATE?

Let me ask you a few questions:

1. Are you busy with a full-time job and other activities, but still want to invest in real estate?
2. Do you want to receive the benefits of owning property, but don't have the capital, knowledge, or passion to acquire and manage it by yourself?
3. Would you rather have someone else handle the due diligence, paperwork, purchasing, management, rents, accounting, etc., on your behalf?
4. Would you like to generate true passive wealth in real estate and make money the same way banks do – by lending money on properties – without the headache and time?

At its core, real estate is one of the only assets available to build ongoing and sustainable wealth in today's world. And the best thing about real estate is you don't have to buy, manage, live in, or rent out properties to actually enjoy its wealth-building benefits. In fact, there are ways to invest in properties without ever being solely responsible for ANY of them. I'm talking about passive investing, and it's quickly becoming the model many smart millionaires are using to increase their net worth while they live out their normal, daily lives. The best way I know how to build this kind of passive wealth is through private money lending. And you can find out EXACTLY how it works in this book!

HEATHER DREVES Director of Funding Heather Dreves manages a team that is responsible for raising capital through Secured Investment's High Yield Funds and the sale of Trust Deeds. A tenured employee that has been in the private money industry for over 15 years and previously held her Series 63 license, Heather has been directly involved in the sale of more than $100 million in Trust Deed Mortgages and raised over $30 million in capital through three Secured Investment Corp's High Yield Equity Funds. An active real estate investor focused on rentals, she has experience in assisting underwriting, managing origination, servicing teams and investor relations, as well as flipping properties.

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