

MASTER BROKER PROGRAM

Develop Your Success Plan As
A Private Money Broker

THE
Lee Arnold
SYSTEM



Lee's programs have taken our business from
dreams to realities. I am now reaching higher
and further than I ever expected.

— Terri Wickman-Whalen. Atlanta, GA



Legal Information Is Not the Same as Legal Advice

This book provides information about real estate investing, private money borrowing, lending, and/or brokering. It is designed to help users safely determine their own legal needs. Please understand that legal information is not the same as legal advice. The application of law varies with an individual's specific circumstances. Laws vary from state to state and are in constant change, and although we do everything we can to make sure our information is accurate and useful, we recommend you consult a lawyer if you want professional assurance that this information, and your interpretation of it, is appropriate to your situation.

FOR OREGON RESIDENTS AND OREGON ENTITY HOLDERS ONLY:

Oregon requires two license types when making any loans involving residential 1-4 unit property: (i) a company level Mortgage Lender License ("Company License"); and (ii) individual level Mortgage Originator License ("Individual MLO") for any person(s) working for the company that take loan applications. Therefore, Brokers in Oregon must obtain both the Company License and Individual MLO. The Oregon licensing requirement is triggered if any of the following are true: (i) the property is in Oregon; (ii) the Borrower is in Oregon; or (iii) the Broker is in Oregon. As of the writing of this training manual, there is no exemption from licensing even if the only contact with Oregon is the Broker (For example, the Broker is in Oregon, but the borrower and property are not in Oregon, the Broker would still need to be licensed).

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“

“You learn more quickly under the guidance of experienced teacher. You waste a lot of time going down blind alleys if you have no one to lead you.”

W. Somerset Maugham

”

Monday:

Tuesday:

Wednesday:

Thursday:

Notes:

Notes:

Notes:

Notes:



**WELCOME &
INTRODUCTION**



WELCOME & INTRODUCTION

Why We're Here

- Create an environment where we can collectively learn from each other
- Provide solutions for each other
- Operate with an abundance outlook
- Increase bottom-line profitability
- Build stronger relationships with greater understanding of respective talents and necessary collaboration for growth and success

The purpose of our time together is to educate you on what it means to be an **Independent Master Private Money Broker**.

- Be respectful, supportive and encouraging of your fellow brokers.
- Have fun, participate, be an active listener, and share.
- Important! Cell phones must be on silent mode during the sessions.

Reasoning Behind the Training

- Our alignment of interests...we win when you win
- Condense the deal experience to jump-start your business
- Begin to build the systems you need
- Walk you through the process for success
- Generate a steady flow of leads...marketing!
- If your phone rings...you're selling!

“Anyone who stops learning is old, whether at twenty or eighty. Anyone who keeps learning stays young.”

— Henry Ford

Notes:



WELCOME & INTRODUCTION

Program Structure & Assessment

This program is not just about passing a test. **It is about building a real broker business with structure, discipline, and momentum.** Here is what you can expect — and what will be expected of you.

To maximize your results:

- Get involved and stay involved
- Take notes
- Ask thoughtful questions

Engagement increases retention, and retention increases execution.

MASTER BROKER BENEFITS VERIFICATION ASSESSMENT:

- Will be available at the end of the training
- Is accessed through the membership site
- Prepare intentionally. Certification validates your competency.

Notes:

THE CIRCLE OF WEALTH, THE CENTER OF EVERYTHING WE DO

We are an integrated ecosystem of companies working together to create leverage through education, lending, servicing, and real estate execution.

Our vision is to transform lives by equipping people to build wealth, purpose, and influence through real estate and biblical discipleship.

We operate from core convictions:

- Abundance
- Collaboration
- Integrity
- Community impact

The Circle of Wealth illustrates how every division works in alignment. It is not a collection of separate entities, but an integrated model.

Clients may begin with education, but they are encouraged to leverage the full circle:

1. Training
2. Borrowing
3. Lending
4. Strategic partnerships

Each element reinforces the others. The objective is not a single transaction, but durable financial independence, recurring income, and expanding influence.

When knowledge, capital, execution, and servicing operate together, opportunity multiplies and risk is reduced.

“We get more of what we want, by helping others get more of what they want.” – Lee Arnold, CEO

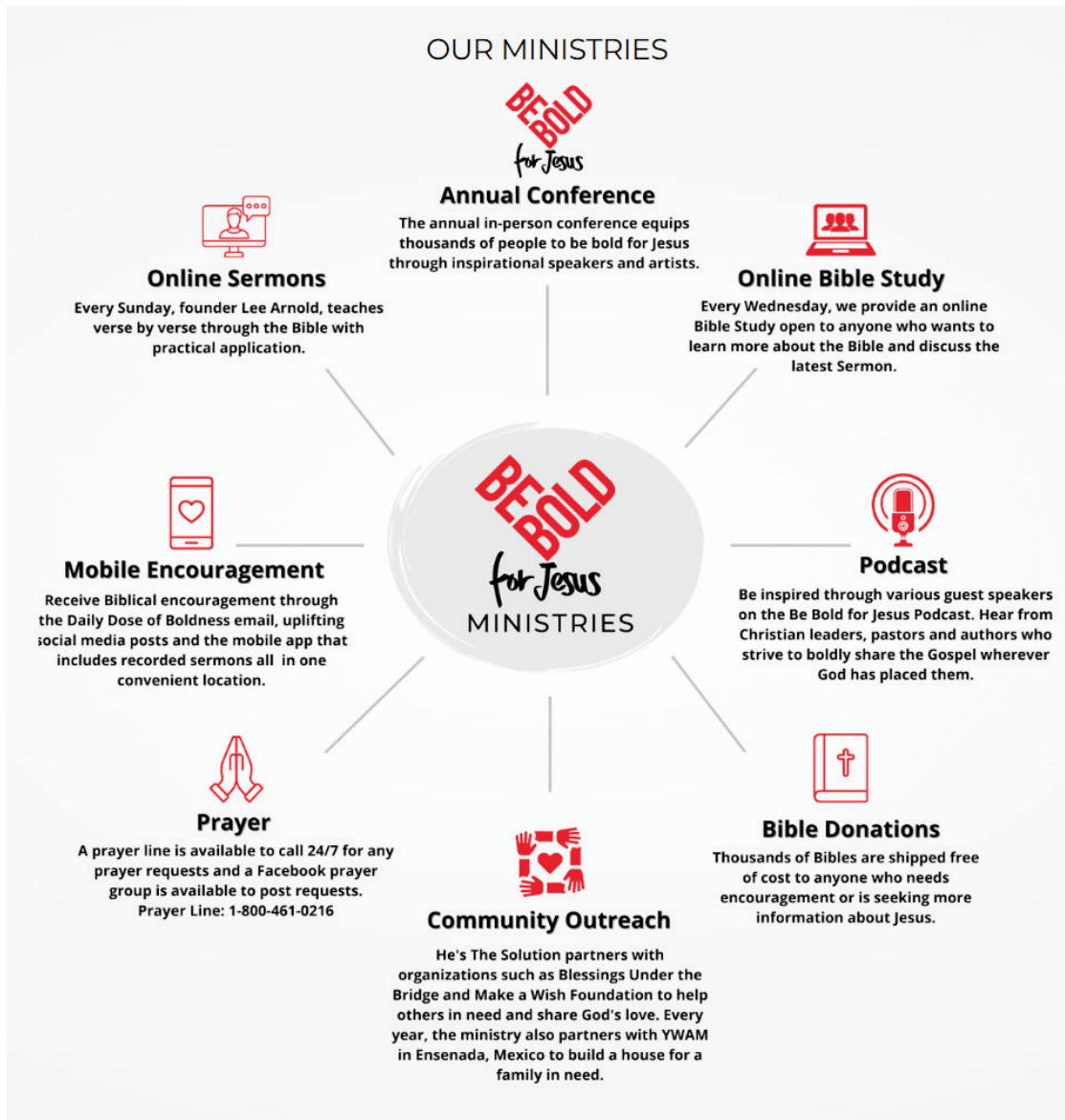
That is not branding language. It is the *operating model* behind the Circle of Wealth.



KEEPING GOD FIRST

Our business foundation includes faith-based outreach and discipleship. We believe:

- Integrity is non-negotiable
- Service matters
- Influence carries responsibility



“Improving communities one soul at a time.”

<https://bebold4jesus.org/>

BE BOLD
for Jesus

Sign up for Lee Arnold's Daily Dose of Boldness

This daily devotional will lift up your spirits and encourage you to be bold in your faith every, single day! Sign up today so you don't miss out on any of the boldness!

<https://bebold4jesus.org/>



Join Us to Help Build Homes in Ensenada, Mexico

In Ensenada, many families live in dire conditions, often with multiple generations squeezed into a single room. We will give these families not just a home but a fresh start—a safe place to grow, thrive, and feel God's love.

Together we can give families a home and a future. Be part of this mission of love and transformation, providing shelter, safety and hope for families in need.

<https://bebold4jesus.org/donate/>



Experience a transformative 2-day gathering at the Be Bold for Jesus Conference, where faith and courage intersect. This event is designed to inspire and equip you with the confidence to share the Gospel boldly. Hear from renowned Christian speakers who will inspire you to be bold in your faith. Be prepared to leave this conference with renewed passion and a clear mission to spread the Good News. Check the website for more details.

<https://BB4J.com/>



Secured Investment Corp connects private lenders and real estate investors to create strategic alliances. Through managed private equity funds, note opportunities, and turnkey investment vehicles, investors are able to:

- Grow capital
- Generate consistent returns
- Diversify investment strategies

At the same time, real estate investors gain access to capital needed to scale.

“Improving communities one investment at a time.”



The Lee Arnold System provides focused training in all aspects of real estate investing and private money brokering. Education is foundational.

You cannot successfully:

- Find deals
- Finance deals
- Structure deals
- Hold or exit deals

Without understanding the mechanics. This is where real estate investing success begins.

“Improving communities one student at a time.”



Cogo Capital is the private lending arm of the organization.

It originates, processes, and closes loans for real estate investment properties across most states in the U.S.

“Improving communities one borrower at a time.”



Lake City Servicing manages the servicing of loans originated by Cogo Capital and other third-party loans.

Servicing includes:

- Payment processing
- Escrow management
- Reporting
- Ongoing loan administration

Professional servicing protects both borrower and lender.

“Improving communities one loan at a time.”



These are the real-world application arms of the organization. This is where the company practices what it teaches.

They operate in:

- Property acquisition
- Renovation
- Holding strategies
- Disposition
- Brokerage services

These teams improve and enrich communities in the Spokane, WA and Coeur d’Alene, ID markets.

“Improving communities one home at a time.”

Notes:



WELCOME & INTRODUCTION

Cogo Nation Contacts

Secured Investment Corp

701 E Front Ave., 2nd Floor
Coeur d'Alene, ID 83814
(800) 341-9918

Be Bold For Jesus Ministries

info@hesthesolution.com
(208) 209-7183

Business Development Consultants (BDCs)

sales@securedinvestmentcorp.com
(800) 971-5988

Client Success

cs@securedinvestmentcorp.com
(800) 971-5988

Cogo Capital

cs@cogocapital.com
(800) 473-6051

Investor Relations

info@securedinvestmentcorp.com
(800) 971-5988

Lake City Servicing

cs@lakecityservicing.com
(800) 630-9252
fax: (800) 380-6492

Lee Arnold System

cs@securedinvestmentcorp.com
(800) 341-9918

Must-Have Resources

Kiplinger

Kiplinger (pronounced KIP-ling-er) is a Washington, D.C.-based publisher of business forecasts and personal finance advice.



Timely, Trusted Personal Finance Advice and Business Forecasts

The company is known for their website Kiplinger.com as well as [The Kiplinger Letter](#) and the monthly Kiplinger's Personal Finance magazine. They also publish a line of print and email newsletters, and custom information solutions.

To be a successful investor, it is crucial to subscribe to **The Kiplinger Letter**, Forecasts for Executives and Investors. Unlike most other news sources, The Kiplinger Letter doesn't report news that already happened. Rather, it anticipates future events and trends that other publications will report as news later.

This periodical will help you profit and prosper in your business, investments, and personal finances. Think of the Letter as your personal consulting service, filled with insight and intelligence on everything from how the economy will perform this year, to innovative technologies currently under development, to emerging investment opportunities you should consider — or avoid.

Local Journal of Business

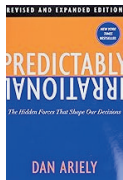
Another must-have resource is your local journal of business, which covers news in your local investment area. Journals of business will report on local upcoming and ongoing projects, initiatives, events, economy, industry, capital options, education, business leaders, and more.

By subscribing to your local journal, you can connect with leaders and other investors, grow your professional network, find new leads, market business, and stay informed about your regional business community.

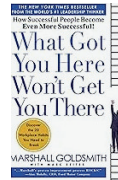
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SUGGESTED READING LIST

Reading these books provides valuable insights into personal development, leadership, and strategic thinking, **essential for success in both business and life**. They cover a range of topics, from building effective habits and understanding decision-making to mastering communication, fostering customer relationships, and achieving financial independence. By learning from the experiences and expertise of successful leaders, entrepreneurs, and behavioral experts, **you gain practical tools to overcome challenges, inspire others, and continuously grow**.



Predictably Irrational by Dan Ariely (2008)
Explores how hidden forces shape our decisions, often defying logic and reason.



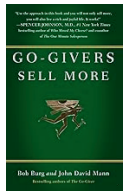
What Got You Here Won't Get You There by Marshall Goldsmith (2007)
Offers strategies to overcome personal and professional roadblocks to reach the next level.



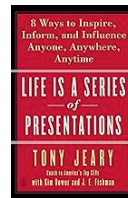
Millionaire Shoes by Lee Arnold (2020)
Shares insights on building wealth through real estate investing and entrepreneurship.



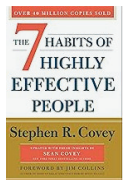
Excellence Wins by Horst Schulze (2019)
Lessons in leadership and customer service from a co-founder of the Ritz-Carlton.



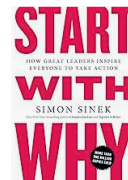
Go-Givers Sell More by Bob Burg and John David Mann (2010)
Highlights how generosity and focusing on value create success in sales and business.



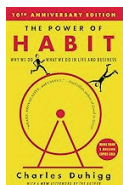
Life is a Series of Presentations by Tony Jeary (2004)
A guide to mastering communication and presentations for maximum impact.



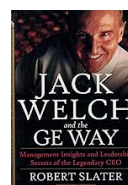
The 7 Habits of Highly Effective People by Stephen R. Covey (1989)
A timeless guide to personal and professional effectiveness through key habits.



Start With Why by Simon Sinek (2009)
Explores the importance of identifying your "why" to inspire others and drive success.



The Power of Habit by Charles Duhigg (2012)
Explains how habits work and how they can be changed to achieve success.



Jack Welch and the GE Way by Robert Slater (1999)
Chronicles Jack Welch's transformative leadership at General Electric.



The Miracle Morning by Hal Elrod (2012)
Introduces a morning routine to improve focus, productivity, and overall well-being.



The Millionaire Next Door by Thomas J. Stanley and William D. Danko (1996)
Reveals the surprising habits and traits of America's wealthy.

DISCLAIMER

The Lee Arnold System and its affiliates and employees are not registered investment advisors, and as such, do not hold themselves out to be.

The Lee Arnold System does not render financial or investment advice. If you are seeking financial or investment advice, please consult a competent financial or investment advisor.

We are not a law firm and do not provide legal advice. By participating in this class, you acknowledge and agree that we are not providing legal advice or acting as your attorney, and you assume full responsibility for any consequences and costs associated as it relates to your business activities. Should you have questions about legal matters, you should contact your own, independent legal counsel.

As stipulated by law, we cannot and do not make any guarantees about your ability to get results or earn money with any of the ideas, information, tools or strategies we share. Nothing in this class or on any of our websites or our affiliate websites is intended to be a promise or guarantee of results or future earnings. These programs, and those of our affiliates, are intended to help you be successful and profitable, but require your desire, dedication and action.

“

For the word of the Lord is upright, and all his work is done in faithfulness.

—Psalms 33:4

”

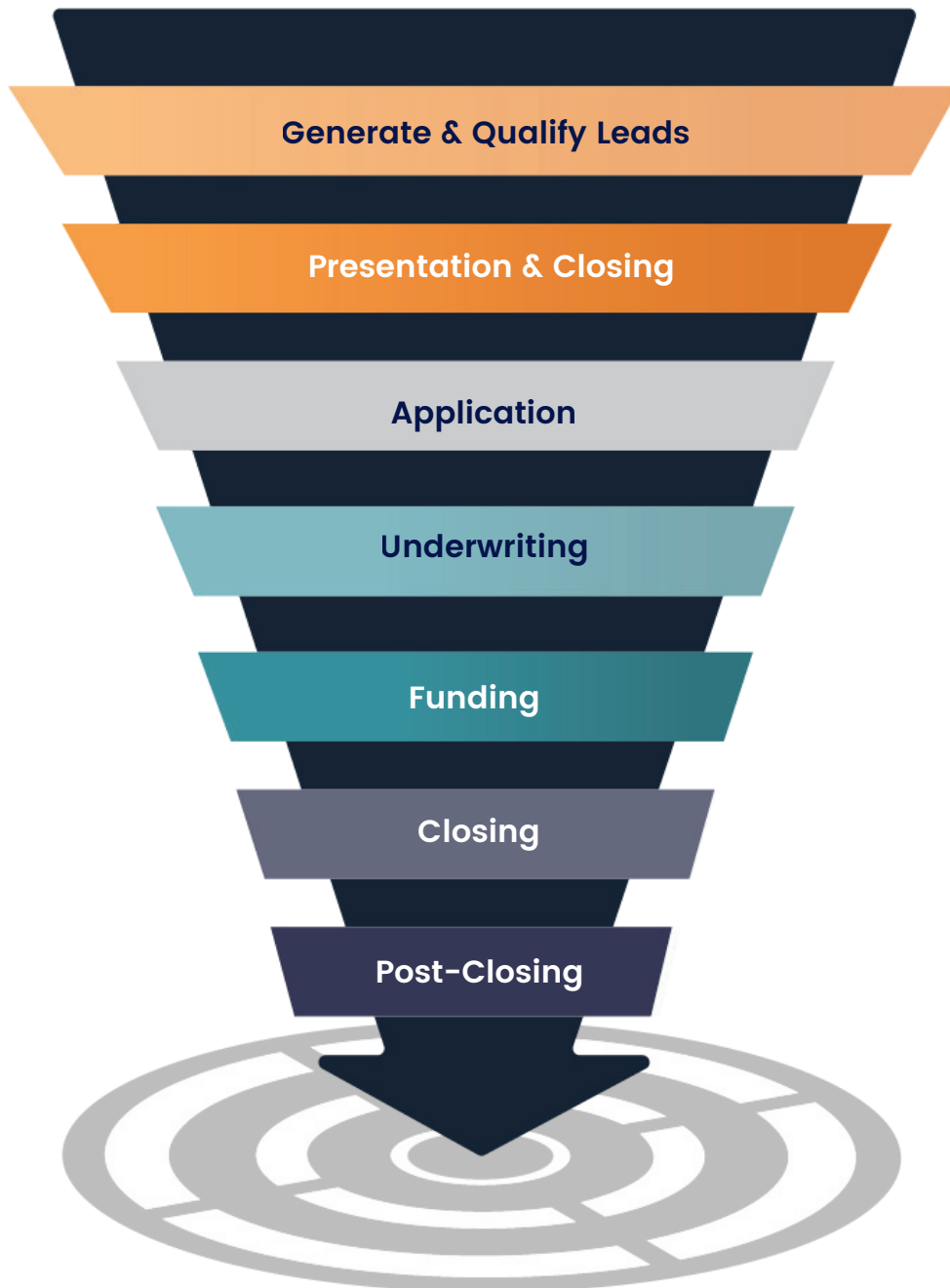


Master Broker Workbook Overview

This material **follows the full progression of a broker business**. It starts with the role and setup, moves into planning, market understanding, and positioning, then into lead generation and marketing. From there, it covers converting deals and working with underwriters and lenders, and concludes with partner-specific processes and the reimbursement path—*providing a complete view from setup to funded deals*.

1. **The Broker Business** — Defines the broker role, how deals occur, the three core activities, and how consistent, clear, and timely action produces funded deals and momentum
2. **Setting Up Your Business** — Covers entity setup, operational systems, CRM and intake, team building, information handling, communication standards, and professional positioning
3. **Understanding Your Market** — Focuses on defining target borrowers, building customer avatars, identifying traits, motivations, and objections, and applying those insights to marketing
4. **Your Positioning** — Covers defining a USP, differentiating your value, aligning messaging with your audience, and testing and refining positioning
5. **Lead Generation System** — Explains lead-generation structure, copywriting, borrower messaging, ads, emails, Craigslist and LinkedIn outreach, compliance, follow-up systems, and Dealio.pro usage
6. **Marketing Channels** — Covers paid and organic marketing, PPC/AdWords basics, campaign and keyword structure, landing pages, SEO fundamentals, ethical practices, and channel selection
7. **Converting Opportunities & Closing** — Covers intake, qualification, deal review, borrower guidance, fee agreements, deal structuring, expectation-setting, objection handling, and closing
8. **Meet the Underwriter** — Explains denial factors, identifying owner-occupied issues, reviewing financials, and pre-submission evaluation
9. **Working with Lenders** — Covers lender selection, submission strategy, requirements, file quality, pre-screening, fee agreements, post-submission process, and lender credibility
10. **Working with Cogo Capital** — Positions Cogo as your lending partner, outlining relationship expectations, considerations, and process guidance
11. **365-Day Timeline to Reimbursement** — Outlines reimbursement steps, milestones, tools, ongoing training, activity expectations, social media use, portal access, criteria, and support

What Are The Steps To Brokering A Private Money Loan?





THE BROKER BUSINESS

(WHAT YOU ARE ACTUALLY BUILDING)

The broker role, how deals occur, the three core activities, and how consistent, clear, and timely action produces funded deals and momentum

What a Broker Does

At its core, your role is simple: *you connect borrowers who need capital with lenders who provide it, and you guide that transaction from introduction to funding.* You are also the connector, organizer, translator, and driver of the deal.

Your value comes from:

- Finding opportunities
- Matching those opportunities with an appropriate lending solution
- Organizing the transaction so it can move efficiently from conversation to funding

Every funded deal is the result of those actions executed with speed, clarity, and consistency.

How Deals Actually Happen

1. A borrower has a deal.
2. The borrower needs funding.
3. The broker identifies the opportunity.
4. The broker gathers key information.
5. The broker evaluates whether the deal is viable.
6. The broker matches the deal to a lender and loan type.
7. The file is submitted, reviewed, conditioned, and completed.
8. The loan is approved and funded.

Your role exists at every step.

Notes:



The Three Core Activities of a Broker

1. Generate opportunities.

This is where everything begins. You create visibility, start conversations, and place yourself in front of borrowers who may need capital. This includes posting ads, direct outreach, networking, and participating in investor communities.

2. Qualify and structure deals

Once a conversation begins, your job is to determine whether the opportunity is real, whether it is fundable, and what it will require to move forward. This is where borrower intake, deal analysis, and lender matching begin.

3. Execute and close

Once a deal is viable, execution takes over. You gather documents, submit a clean file, communicate with all parties, and keep the deal moving until funding.

Notes:

What Success Actually Looks Like

Success is *not* one good week or one funded loan. It is the result of *repeated activity over time*.

On a daily basis, that means:

- Reaching out
- Responding quickly
- Following up
- Structuring live opportunities
- Advancing deals already in motion

Each action may seem small by itself, but together, they create momentum. Conversations begin, opportunities develop, and deals move forward. This is why pipeline thinking matters. You are not depending on any one lead. You are building enough flow that deals can emerge consistently from the top of the funnel.

What You Can Control

Execution is how you learn the business in a durable way.

Real activity teaches you:

- Which messages get responses
- Which channels produce real borrowers
- Which deals are worth pursuing
- Which explanations create clarity
- Which follow-up patterns create movement

Unanswered messages, missed calls, and stalled deals are not wasted effort. They are feedback and show you what to improve in your messaging, targeting, timing, qualification, or process.

Notes:





Your Early Business Reality and Your First Deal

At the beginning, you are building from zero. There is no pipeline yet, no established reputation, and no momentum. This stage requires *repetition and patience*. Progress may feel gradual at first. The goal is not perfect execution but consistent execution with continuous improvement.

Your first funded deal matters because it proves something deeper than the fee itself and comes from sustained effort, not one isolated action

It demonstrates:

- The process works
- Your actions create outcomes
- You can move a live opportunity from start to finish

The Importance of Speed and Clarity

Borrowers often move forward with the broker who makes things *easiest*.

That usually means a broker who:

- Responds quickly
- Explains the process clearly
- Gives simple next steps
- Keeps the deal organized

Notes:



Building Momentum and A System

Momentum develops when consistent activity continues long enough for opportunities to overlap. As this happens, conversations become more frequent, follow-up becomes more intentional, and deals begin to stack. Your confidence will increase, and execution becomes more efficient as patterns emerge.

You are not closing isolated loans—you are **building a system**. That system is made up of consistent opportunity flow, a repeatable outreach process, clear qualification, effective lender matching, and a growing network of borrowers, lenders, and professional contacts.

Over time, this system produces repeat business, referrals, more predictable deal flow, stronger lender credibility, and faster execution.

This business favors people who:

- Take action daily
- Respond quickly
- Communicate clearly
- Stay organized
- Follow through

You are not just learning a skill. You are becoming a reliable operator in a business that *rewards structure, speed, and discipline*.

Your Success System and Plan

Without a plan, effort becomes reactive. *With a plan*, effort becomes directional and measurable. Success in this business is not accidental. It is the result of a clear plan, disciplined activity, and ongoing adjustment.

Your success plan should define what you are working toward, what you will do daily and weekly, how you will measure progress, and how you will respond when results are weak.

Your Master Broker Back Office contains a **fillable activity PDF and video instructions** to assist you in creating your initial **Success Plan**. You are encourage to work through this activity after class and submit it for review.



SETTING UP

YOUR BUSINESS

THE OPERATIONAL FOUNDATION

Entity setup, operational systems, CRM and intake, team building, information handling, communication standards, and professional positioning

Business Setup Basics

Before you begin generating leads or working with borrowers, your business must be set up to operate properly *from day one*. This is not just about having a business name. It is about being ready to receive, manage, and move opportunities immediately.

A properly structured business allows you to *operate professionally, protect yourself, and build credibility* with both borrowers and lenders.

Establishing Your Business Entity

This is not a formality. It is part of preparing to handle real transactions. Your entity allows you to:

- Enter into agreements
- Receive compensation properly
- Present yourself as a legitimate business
- Build operational credibility from the beginning

Notes:

Setting Up Your CRM

Without a system, information gets lost, follow-up becomes inconsistent, and live opportunities become harder to manage. Your CRM (such as Dealio.pro) should be used to:

- Capture incoming leads
- Organize borrower and property information
- Track deal stage and next steps
- Log communication and follow-up
- Preserve visibility across the pipeline



Being Operationally Ready

Leads do not wait for you to get organized. If you are not ready when an opportunity appears, it often goes to someone who is.

Operational readiness means:

- Your entity is established
- Your CRM is set up
- Your intake process is ready
- Your fee agreement and basic documents are accessible
- You can respond immediately when someone reaches out

Notes:



SETTING UP YOUR BUSINESS YOUR POWER TEAM

Required Professional Support – Your Power Team

You are not expected to build the business in isolation. A strong business foundation includes access to professionals who help you operate correctly and avoid unnecessary mistakes. A Power Team is a group of people of “complementary” professions. They work with the same clients, but do not take business away from each other.

An Excellent CPA

- Not afraid to use creative, aggressive strategies to save you a TON on your taxes
- Has taken advanced tax courses
- Owns real estate and continue to invest on a regular basis
- Attends real estate conferences to stay informed
- Has a long-standing reputation for being ethical and knowledgeable
- Competent, hungry, energetic, and willing to what it takes to help you build your wealth legally

An Excellent Attorney

- Spends 60% or more of his/her practice doing only real estate
- Has been practicing real estate law for at least five years
- Is recommended by other real estate investors
- Is an active member of your local REIA

An Excellent Marketing Expert

- Has considerable experience marketing for small businesses
- Is savvy with the latest social media and online marketing strategies

An Excellent Business Expert

- Knows how to help you convert prospects into customers
- Identifies online and offline opportunities to bring you more business

Notes:

Selecting the Right People

Choosing support professionals is an active process. You are evaluating whether each person understands your business, is responsive, and can support the way you operate. Not every qualified person is the right fit. A good selection early reduces friction later.

Asking the right questions

When speaking with potential team members, focus on clarity rather than assumption. These conversations help you build a support team that is both competent and practical.

1. How did you get started in your business?
2. What do you enjoy most about what you do?
3. What separates you and your company from the competition?
4. What advice would you give someone starting out in your business?
5. What are the coming trends in your business or industry?
6. What strategies have you found to be the most effective in promoting your business?
7. If there were anything about your business or industry you could change, what would that be?
8. What is the next big event coming up for you?
9. What is your biggest challenge at the moment?
10. What type of customers are you looking for? How will I recognize a good prospect for you?

Your Power Team Must:

1. Find Deals
2. Find Money
3. Close Deals



Successful entrepreneurs:

- Surround themselves with powerful people
- Seek out other like-minded, profitable people
- Understand that a person is the sum total of their five closest friends and family
- Seek people who share the same commitment and attitude toward success and wealth
- Partner with people who are smarter and more successful than themselves
- Understand the benefit of “cooperative marketing” or joint ventures and networking
- Communicate, share, and even help their competition
- Are always part of a group that supports, validates, accents, and accelerates their business

Listen More Than You Speak

The more you listen, the better you evaluate. Listening helps you identify strengths, spot gaps, understand how someone works, and decide whether the relationship adds value.

The Power Team Mindset

1. **Be Selective.** It takes time to build an effective partnership, one that brings value to both parties involved.
2. **Don't Rush The Process.** The closer you work with this strategic partner, the more your image and theirs become entwined together in the mind of potential clients.
3. **Know It Requires Work.** Effective Power Team members touch base regularly. Phone calls, emails, and the occasional face-to-face ensure you are always at the front of each other's minds, sharing information on projects, great networking events, and business connections.
4. **Give And Get.** To make this type of marketing work, you must be willing to create opportunities for your partners if you want them to create opportunities for you!
5. **Know The Benefits!** In addition to creating a great source of referrals, the right strategic partnerships may lead to cross-promotion opportunities, ideas for new services, or joint promotions as a way to generate business for both companies.

Notes:

7 Red Flags to look for in a Power Team Member

- 1.** Lack of integrity
- 2.** A quick temper or deep-seated anger
- 3.** Foolishness
- 4.** Offers little for a lot
- 5.** Excessive use of flattery
- 6.** Inclination to gossip or exaggerate
- 7.** Disregard for rules, regulations, and laws



Examine their walk before you listen to their talk.

Notes:



Protecting Information and Operating Responsibly

As a broker, you will handle sensitive information on a regular basis. This includes personal details, financial documents, entity records, and transaction information. You are responsible for protecting that information at all times.

Handling Confidential Information and Protecting Your Business

Careless handling of information damages trust and can create legal risk. You must be intentional about how information is shared and stored. That means:

- Only sharing what is necessary
- Only sharing with the right parties
- Storing documents securely
- Managing digital access responsibly

You are not acting as an attorney, but your actions still carry consequences. You must avoid misrepresentation, avoid making legal assumptions, and stay within the boundaries of your role. When a question becomes legal, tax, or compliance-related, *defer to qualified professionals*.

Protecting your business means taking practical, repeatable steps to reduce avoidable risk.

Notes:

Responsible Communication

Every interaction reflects your business.

Communicate in a way that is clear, accurate, professional, and realistic. Vague or exaggerated communication creates confusion, but responsible communication builds confidence with everyone with whom you interact.

Positioning Yourself as a Legitimate Operator

From the beginning, you are teaching others *how to perceive you*.

A structured business, organized systems, responsible communication, and disciplined handling of information all signal that you are credible and prepared. This matters! Borrowers are more willing to engage, lenders are more willing to trust your files, and strategic partners are more willing to refer opportunities.

Operational Readiness Creates Opportunity

Preparedness is not passive. It directly increases your ability to capitalize on opportunity. When a lead comes in, you should be ready to:

- Capture the information
- Assess the situation
- Explain the next step
- Move the conversation forward without delay

Professionalism Builds Trust

Over time, trust becomes one of your strongest competitive advantages. Trust is built through repeated evidence.

- You respond
- You stay organized
- You communicate clearly
- You protect information
- You follow through



The Bottom Line

Setting up your business is the foundation for everything that follows. When your structure, systems, and support are in place, you can focus on execution rather than scrambling for readiness. **That creates a better experience for borrowers, stronger credibility with lenders, and more consistent progress overall.**

Notes:



UNDERSTANDING YOUR MARKET (WHO YOU SERVE)

Defining target borrowers, building customer avatars, identifying traits, motivations, and objections, and applying those insights to marketing

Your Customer Avatar

One of the biggest and most common mistakes people make early in their business is that they think they already understand their customers and know what they want---*wrong*. Until you actually sit down and spend the time to analyze who it is that your business will cater to, all you will do is flounder trying to attract everyone. So many businesses skip this step altogether and jump in without having the foggiest idea who their target market is and what they want.

You may have heard this before but...

If you try to attract everybody, your business attracts nobody.

A customer avatar is an individual with a name, a picture, a specific demographic, and other characteristics. An avatar is not a real specific person; it is a composite of characteristics of many real people.

You are describing your target market, the people that you want most as your customers and will most likely buy from you again and again. It needs to be specific and focused. A common mistake many people make is to create a customer avatar that is too broad and overly generalized.

What an avatar is not:

"My avatar is anyone who is interested in Product X and wants to learn more about it."

What a good START to defining your avatar sounds like:

"My avatar is 45-55 years of age, works a full-time 9-5 job, wants to retire within ten years, has a family with two kids in college and who finds themselves frustrated and overwhelmed every day because they don't know where to find the knowledge that I'm going to provide them about X."



Your Customer Avatar

Once you have a customer avatar you can use it to do things like:

- Market to and own a niche where you become “the one to go to”
- Hone your marketing message so it appeals to a specific someone as opposed to a generic everyone
- Increase conversion rates because you’ll be able to say the sorts of things that will encourage your target customer to take action
- Attract more of the right customer because the “wrong” people won’t be attracted by your message
- Avoid spending money on marketing that just doesn’t work

With a detailed customer avatar in your business toolbox you’ll be in the minority. That’s because most business owners will not make the effort. As a result, you get to work a brilliant competitive advantage. Instead of creating advertising that is forgettable, generic, and blends in with what everyone else is saying, you can tightly tailor your message to your ideal customer.

You need to take the time to get into their heads and find:

- Key phrases or quotes they use
- Experience and expertise they have
- Emotions they experience
- Values they share
- Technology they use
- Social and cultural environments they frequent
- Demographics – age, sex, marital status, etc.
- Hair, eye color, you name it – yes that’s right
- Objections they may have to buying your product

When you manage a business, the secret to attracting new customers or to even reconnect with old ones is to connect with them on an emotional level. You may be uncomfortable with getting all deep and meaningful about complete strangers, but this is what it takes to attract new customers like a magnet. Your avatar can help you to do this.

Notes:

A Really Good Avatar

For example:

- Creatively use the language your customers use
- Closely address their buying objections
- Design the sort of offer you know your avatar will respond to
- Filter out the sort of person you'd rather not work with

In addition, instead of guessing the most effective marketing media or simply using the format that everyone else is trying, you can choose the method you know your target customers are most likely to look at. As a result, you'll increase your conversion rate, attract more of the right customer, AND avoid burning money on advertising that simply doesn't work.

Once finished, give your avatar a name. Even better, find an image that best represents the person you've described. Next, pin up your avatar somewhere prominent in your working space as a constant reminder of *who's the right who for you*. Then, every time you write a blog post, work on some new copy, or develop a new product or service you can make the effort to get into the shoes of this person and visualize their perspective.

- What do they need to know?
- What could they struggle to understand?
- What objections might they have?
- Etc...

As a result, the chances of your words hitting home will increase--what impact could that have on your bottom line? Now that's something to think about!

Notes:

A Really Good Avatar

Your avatar needs to represent your ideal customer so that when that customer does come upon your website or sees your other marketing, it's almost like you've read their mind. You've identified their pain points, fears, frustrations, desires, and dreams.

My avatar is 32. Her name is Melissa, and she is a writer. She's been wanting to start a blog for months now, but she doesn't know where to start. She's a good writer, but she could really use some help on how to structure and format a blog post – plus, she's not really sure what exactly she wants to write about most of the time.

She is working part-time and earning her graduate degree online, so she's usually studying up on how she can start her blog on the weekends. Melissa lives with her boyfriend, and they both want to travel more, hate their jobs and don't make enough money.



Notes:

Customer Avatar Step-By-Step Guide

1

Define What It Is You Sell

As a result of going through this process, you will come up with copy and sales messages that can be used on your website and in other marketing material.

What is your product?

2

Figure Out Your Customer's Profile

Think about your business and the best customers you've had or would like to have. You know those ideal customers. Now answer the questions below. Get specific. You want to be able to draw a mental picture in your mind of this customer. Some questions may be difficult to answer but do the best you can. You want to have a clear picture of your ideal customer. Get online and do some research if you have to.

Who is your best customer?

Where are they located?

Are they male or female?

What is their name?

What do they look like? (Are they overweight, thin, have long hair, are balding--what kind of clothes do they wear?)

What is their age?

What is their occupation?

What is their income level?

What do they desire, want, and aspire to?

What are their fears, frustrations, and challenges?

What keeps them up at night?

What conversations are happening around their kitchen table?

What do they read?

How do they relax?

What are some other identifying traits? (Entertainment, books, movies, magazines, TV, hobbies, education, political views, having fun, food, drinks, vacation)

How do they make their decisions?

3

Understand Your Market

If you took action and finished the previous section, you now have a clear picture of your ideal customer. Let's examine your market and the reasons why this customer is buying. Answer the following questions:

What are your customer's biggest desires?

What are your customer's biggest problem(s)?

What are their objections to purchasing your product(s)?

How can you help them now?

Now that you know who your customer avatar is, take the time to draw a detailed picture of him/her to hang in your office. Make it large. Make sure you label your avatar with character traits and the details that you have identified. When you sit down to write your marketing copy look at your avatar and use him/her to guide your content. You want to appeal directly to your avatar. After all, this is your ideal customer!

My Customer Avatar

Your USP:

Name of your avatar:

Age:

Occupation:

Income:



Notes:



YOUR POSITIONING

(WHY THEY CHOOSE YOU)

Defining a USP, differentiating your value, aligning messaging with your audience, and testing and refining positioning


Unique Selling Proposition (USP)

A USP refers to a distinctive feature or characteristic of a product, service, or brand that sets it apart from its competitors and provides a compelling reason for customers to choose it over other options in the market. Think of it as **your note business's brand**.

When you are developing your marketing and advertising, you will want to highlight the unique value or benefit that a product or service offers to your customers. This can be based on quality, price, convenience, innovation, customer service, or whatever you choose, and it aims to differentiate your service in the minds of your potential customers to generate a competitive advantage.

A USP is what your business stands for! It's what sets you apart from others. Instead of attempting to be known for *everything*, with a USP, you stand for something specific, and it becomes what you are known for.

Many businesses make the mistake of attempting to stand for everything when they first get started. They want to do everything well, and they want to be all things to all people. They want to be known for having the highest quality products AND the lowest prices. They want to have the best X, Y, or Z (fill in the blank with anything that can be sold) AND the cheapest prices.



Remember, if you attempt to be known for everything, you don't become known for anything.



What Will Your Business Stand For?

Before you can begin to sell your product or service to anyone else, you must know what it is you are selling. You must sell *yourself* on it. This is especially important when your product or service is like those around you. Your USP will help you pinpoint what makes your business unique in a world of homogeneous competitors so you can target your sales efforts successfully.

Pinpointing your USP requires some hard soul-searching and creativity. One way to start is to analyze how other companies use their USPs to their advantage. This requires careful analysis of other companies' ads and marketing messages. If you analyze what they **say** they sell, not just their product or service characteristics, you can learn a great deal about how companies distinguish themselves from competitors.

For example, Charles Revson, founder of Revlon, said "perfume is made in the factory; 'hope' is sold in the store." Some airlines sell friendly service, while others sell on-time service. Neiman Marcus sells luxury, while Wal-Mart sells bargains.

Each of these is an example of a company that has found a USP "peg" on which to hang its marketing strategy. A business can peg its USP on product characteristics, price structure, placement strategy (location and distribution) or promotional strategy. These are what marketers call the "four P's" of marketing. They are manipulated to give a business a market position that sets it apart from the competition.

- Product Characteristics
- Price Structure
- Placement Strategy (location and distribution)
- Promotional Strategy

Notes:

COMPANY	USP
DOMINO'S PIZZA	You get fresh, hot pizza delivered to your door in 30 minutes or less - or it's free
FEDEX	When your package absolutely, positively has to get there overnight
HEAD & SHOULDERS	You get rid of dandruff
M&M'S	Melts in your mouth, not in your hand
METROPOLITAN LIFE	Get Met. It Pays.
SOUTHWEST AIRLINES	We are the low-fare airline

Notes:

Developing a Great USP Requires You to:

Put Yourself in Your Customers' Shoes

Developing a USP begins with your target audience. Too often, entrepreneurs fall in love with their product or service and forget that it is the customer's needs, not their own, that they must satisfy. What do you know about your target audience, and why do they purchase items from the market you are operating in? What needs does that market meet for them? In other words, are they looking for time saver, some expertise, a trustworthy supplier, or something else?

By consulting customers, colleagues, and friends, you should be able to make a list of all the reasons why someone might choose to buy your product or service. Remember, price is never the only reason people buy. If your competition is beating you on pricing because they are larger, you must find another sales feature that addresses the customers' needs and then build your sales and promotional efforts around that feature.

Know What Motivates Your Customers' Behavior and Buying Decisions

Effective marketing requires you to be an amateur psychologist. You need to know what drives and motivates customers. Go beyond the traditional customer demographics, such as age, gender, race, income, and geographic location that most businesses collect to analyze their sales trends.

Cosmetics and liquor companies are great examples of industries that know the value of psychologically-oriented promotion. People buy these products based on their desires (for attracting people, luxury, glamour, and so on), not on their needs.

Know Your Competitive Advantage

You should be able to pull out one or two things that you believe your organization does well. Make a list of your competitors and see which needs they are meeting. Evaluate how well they meet those needs on a scale of 1-5. Just because someone currently has a position in a market doesn't mean that they're delivering on it. If you can do it better, that's a strong basis for market entry.

At the same time, you need to look at those needs that aren't being met and think about the key trends in the industry. These trends could include changes in legislation for example. Consider current trends and those issues that will be most important in five years' time. Now see if you can extend your advantage into these areas.



Test and Refine Your USP

Come up with a strong statement that conveys each USP. You could also give each idea an image to help bring the concept to life. Talk to five or ten potential customers to get their feedback on the different ways you are positioning your brand.

Communicating Your USP

Your USP should be driving the development of your company and your marketing strategy, whether you are creating a website or a logo or embarking on an online advertising campaign. Always ask yourself if your image and activity clearly communicates the benefit you are offering.

When it is all said and done, a great USP will answer these three questions:

1. What features of your business jump out at you as something that sets you apart?
2. What can you promote that will make customers want to patronize your business?
3. How can you position your business to highlight your USP?

Don't get discouraged. Successful business ownership is not about having a unique product or service; it's about making your product stand out--even in a market filled with similar items. Use the following guide to write your very own USP now!

Notes:

USP Step-by-Step Guide

Start by defining what it is that you sell. Write down your product:

Make a list of what you know about your target audience (think about your Customer Avatar):

Make a list of all the needs that your product or service could meet – these attributes are all potential USPs for your business.

Screen the potential USPs above against trends and competitors. Now remove the USPs that are already being well met by competitors. You are looking for a gap in the market. Write the remaining potential USPs below.

Match each USP above against what you and your business do well. Also think about how you want to be seen. Don't advertise yourself as always being available if you don't want to work a 60+ hour week! Write the remaining potential USPs below.



YOUR POSITIONING

For this exercise take one of the above potential USPs and create a page with words and visuals to bring the idea to life. (Later you can repeat this exercise with the remaining potential USPs if you need more options.)

Share your proposals with the others to get their feedback as to the strongest USP for your business. Write down the feedback you receive. (Alternately you could conduct short interviews with ten people in your target market to help you choose the best USP.)

Proposal:

Feedback:

Brainstorm with words and visuals below to bring the idea to life.



- Does it convey one strong benefit?
- Is it memorable?
- Is it clear who the brand is targeting?
- Can you deliver what it promises?
- Is it unique - or could a competitor claim the same thing?

Use this positioning to develop your business and your marketing strategy.

Evaluate your activities using your USP as a benchmark.

Monitor trends and new competitors that could affect how customers see your USP.



LEAD GENERATION SYSTEM

(HOW DEALS START)

Lead-generation structure, copywriting, borrower messaging, ads, emails, Craigslist and LinkedIn outreach, compliance, follow-up systems, and Dealio.pro usage



Overview of Lead Generation

Lead generation is the **starting point of every deal**. Without it, there are no conversations, no opportunities, and no business. The objective is not random activity, but a repeatable system built on three core components: *message, market, and delivery*. Your message must clearly speak to a specific borrower, highlight a meaningful benefit, and make the next step obvious. This message only works when it is aligned with a defined market, and it must be delivered consistently through a focused set of channels such as social platforms, direct outreach, networking, and basic online presence.

Execution within this system requires clarity and consistency. *Effective communication is simple, direct, and easy to respond to*. Every inbound response should be captured and organized within a lead list or CRM, allowing you to track conversations, follow up intentionally, and re-engage opportunities over time. Consistent activity—guided by benchmarks like the Rule of 54—ensures a steady flow of new leads through posting, outreach, networking, and follow-up.

A strong system also separates first contact from follow-up. Initial outreach generates attention and starts conversations, while **follow-up builds trust, gathers details, and moves leads toward qualification**. Speed of response and structured follow-up are critical, as many opportunities are won or lost early. Over time, performance improves by tracking which messages, channels, and borrower types produce results, and refining your approach accordingly.

Notes:

Writing Killer Copy

Step #1: Who is Your Target Audience?

- Focus on your Customer Avatar

Step #2: Use Your USP

- Does your product or service do anything different or unique from similar businesses?
- How much experience does your company have in this field?
- What kind of expertise do *you* have?
- How will your product or service help your target customers? (benefits vs. features)

3 Things You Must Have to Sell

1. A product or service (obviously!)
2. A sales message or marketing message
3. A delivery system to get the word out
 - Email
 - Sales letter
 - Newspaper ad
 - Billboard
 - Website

Notes:



Step #3: Get Into Your Customer's Head

Borrowers do not respond because you said a lot. They respond because your message feels relevant, useful, and timely. Most borrowers are quickly deciding:

- Does this apply to me?
- Does this help my deal?
- Does this sound clear and workable?
- Can this person move me forward?

Borrowers compare your message against alternatives, even if only subconsciously. They are looking for

- Relevance
- Clarity
- Confidence
- Simplicity
- A path forward!

Borrowers are trying to solve a *problem tied to a specific property, timeline, or opportunity*. They usually care most about speed, certainty, and solution fit.

To communicate effectively, think from the borrower's position. When your message reflects their reality, it becomes more compelling.

- What they are trying to accomplish?
- What is blocking them?
- What pressure they are under?
- What they need to know right now?
- **What would make the next step feel easy?**



People buy because it makes them feel like:

- A person they wish they could be (famous, wealthy)
- They are progressing (climbing the social ladder)
- They are proactive (improving their looks, situation, smarts, and status)

Notes:

Messaging Elements That Increase Response

Messages tend to perform better when they:

- Speak directly to the borrower
- Emphasize a useful outcome
- Use simple language
- Reduce confusion
- Include a clear next action

Attention often comes from *novelty*. Action usually comes from *trust*. Strong communication uses enough novelty to get noticed but enough clarity and realism to feel credible. Borrowers should never have to choose between being interested and feeling safe!

The easier the message is to understand and respond to, the more likely a borrower is to act. **Make it easy for them to work with you.**

- Keep the message focused
- Avoid jargon where possible
- Give one clear next step
- Explain what happens after they respond

Notes:

6 Most Powerful Advertising Words

1. You (and Your) - draws the reader in. The absolute most powerful words in sales and marketing. The issue you care most about is *you*. You're interested in your wants and needs, your family, your job, your future, your house, etc. Engage your prospect. Talk about what's important to them. Address their needs, desires, goals, concerns, priorities, challenges and so on. This makes your marketing seem personal. Learn how to "flirt" with and flatter the "you" in your audience. Then segue into how your product or service relates to and impacts them.

2. Free - it truly is the magic word with stopping power. Everybody loves *free*. Readers will instantly begin to read to see how "free" it is. People love free stuff so much they'll actually make different choices, even when the respective value of the item or service remains the same.

The danger of free: there is a certain inherent danger in trumpeting free things. Having something for free will attract more people. But that will most certainly include a fair share of "bargain hunters" who aren't likely to turn into the superstar customers that really grow your business. Remember that something you get for free has no value by definition.

Use free only when it makes sense, and only in the right context. Emphasizing the "freeness" of your free guides, courses, information, support, etc., can go a long way in attracting attention.

3. Guarantee – as stated before, purchases are emotional, not logical. The word "guarantee" helps get over the "objections" to the product or service. One of the most important things you can do as a copywriter is make your prospects believe—beyond a doubt—that they're going to get incredible results. Strong guarantees are almost sure to create more sales than refunds, so offering them makes sense (as long as your product is as good as it's supposed to be) so go ahead and offer a guarantee.

Notes:

6 Most Powerful Advertising Words



4. New — human nature always wants the latest and greatest (just look at the iPhone & iPad). The word “new” conveys youthfulness, excitement, energy, vision, and daring. This one almost seems paradoxical. According to neuroimaging research, we respond more favorably to recognized brands, and can have a hefty amount of disdain for any drastic changes. (Remember New Coke? Oh, the horror ...)

On the other hand, it’s long been known that novelty plays an incredibly important role in activating our brain’s reward center and in keeping us content with our products. “Newness” is important to products, especially because research has shown that they age far more quickly than “experiential” purchases. Meaning you’ll hate your new headphones in two years, but that concert you went to five years ago is full of fond memories.

How can you achieve balance against these two contradictory sides of the same word? The important things to consider here are which parts of your business generate trust, and which parts generate utility. It’s your brand that creates trust, and as the saying goes, if it ain’t broke, don’t fix it.

Your core brand elements like your unique selling proposition, your dazzling customer service and your quality offering in the marketplace should be approached with excessive caution if things are going well.

With your products, it’s far easier to excite customers with new features and polish. Even if things don’t work out perfectly, a majority of customers will appreciate innovation attempts over no progression at all.

New fixes to old problems, new features and improvements, a fresh new design, or even new ways of getting your message out there (Red Bull anyone?) are all essential for keeping your customers “on their toes,” without losing the trust that has cemented you as an awesome brand in their mind.

Notes:

6 Most Powerful Advertising Words

5. Because – People need a reason to do something, so give them one! Do “this” because...! A well-known principle of human behavior says that when we ask someone to do us a favor we will be more successful if we provide a reason. People simply like to have reasons for what they do.

6. Instantly — Everyone wants it yesterday. You have to figure out how to give them something NOW!. The subject of delayed gratification is an important one among neuroscientists, as many famous studies (such as the Stanford marshmallow experiment) showcase how being able to delay rewards to a later date is a skill needed to become successful.

Several MRI studies have shown just how fired up our mid-brain gets when we envision instant rewards, and how it's our frontal cortex that's activated when it comes to waiting for something (that's a no-no for sales).

Words like “instant,” “immediately,” or even “fast” are triggers for flipping the switch on that mid-brain activity. If you are in the business of selling web-based software, you already have an advantage here: “instant access” isn't a vague promise, it's often the reality. For those in the physical products or services business, reminding customers that they will receive their product quickly (or someone will get in touch with them ASAP) can go a long way in being the gentle push they need to buy.

We've seen how even “tightwad customers” can be swayed with these subtle changes in language to insinuate fast pain removal. It's a reliable tactic for converting more prospects into customers as long as you follow the one golden rule ...”Always deliver on your promises.”

This is an area where many business get too optimistic, and although it's smart to emphasize these instant rewards, it's also always a good idea to under-promise and *over-deliver*, so be sure you can actually follow through on your promises or you may end up with a “tribe” that hates your guts.

Why Message is Important



Using Your New Power Words

Note: Use your preferred AI LLM to help you complete the following activities.

Write three sentences beginning with the word “You” or “Your” to explain three different reasons why a customer will love your product:



AI language models (LLMs) can quickly generate and refine ads, messages, and marketing content.

Use them to speed up execution, while relying on your own judgment for accuracy and strategy.

Use the word “Free” three different ways to promote something about your product:



Using Your New Power Words

List as many different things as possible that you are willing to guarantee regarding your product, services, company, or the customer's satisfaction:

List as many different things as possible that are new about your product, service, or company:

Using Your New Power Words

Use the word “Instantly” three different ways to promote something about your product or company:

Use the word “Because” three different ways to promote something about your product or company:



How People Read Ads

1. Headline
2. Call box and offer
3. Photos and captions
4. Body copy

People read from upper left to the lower right... in a diagonal fashion, so make sure your most important information is at the top.

Notes:

Step #4: Creating the Sales Letter

- **Use your AI LLM as your starting point!** Adjust and refine output to customize YOUR message
- **Headline** (an attention grabbing, driven message)
- **Who are you?** (create a human element to your sales letter...make people understand you're just like them)
- **Why should someone trust you?** (credibility and experience)
- **Who cares?** (testimonials)
- **Big promise** (what awesome benefit will they receive from buying your service or product)
- **Drama** (the before and after)
- **Guarantees** (pay only if you're pleased, money back when you get your first deal)
- **Offer** (can't just be "buy now"... but give the why to buy now, like a freebie)
- **Deadline** (time is of the essence)

How People Read Sales Letters

1. **Envelope:** Make sure this has a headline teaser.
2. **Headline:** Include the benefits of the offer.
3. **Subheads:** These go throughout the letter and signal logical breaks. They also make a long sales letter easier and more enjoyable to read.
4. **Personalization:** If you can use their name, do it! It does wonders to the friendliness and conversion of the letter.
5. **Type Changes:** Bolding words, changing colors and fonts, underlining, using italics, all draw attention to the words you want to stand out. They should be benefits and strong action words.
6. **Bulleted Lists:** Put product specs, freebies, and benefits into bulleted lists. Make it easy to read and attract the reader's attention.
7. **Call to Action:** After all that, don't go soft and write a sagging close! This isn't the time or the place for a "hey, call me if you're interested" close. Direct them to get out their credit card and order your product and service NOW!
8. **P.S.:** Restate the offer and the call to action. Never introduce new information here.

Notes:



Writing the Headline

“If you can come up with a good headline, you are almost sure to have a good ad. But even the greatest writer can’t save an ad with a poor headline.”

- John Caples

Your first impression means EVERYTHING! You must appeal to their self-interest—“what’s in it for me?” Describe news about your service—has it been upgraded, or changed? Keep it upbeat and positive—people are more likely to read something that will help them... not depress them! Suggest what is quick and easy in your headline.

Headline Examples

Self-interest: “Make \$150 an Hour Starting Today”

News: “Announcing the Brand New Way to Beat the IRS at Their Own Game”

Positive: “Retire and Grow Rich”

Quick and easy: “Reduce Your House Payment with One Single Phone Call”

Headline and Buzz Phrase Samples...

- FAST Financing Available
- No Down Payment Needed
- All Credit Accepted – Yes Even You!
- Call About Our 3 Steps To Funding Program
- Fast Funding for Real Estate
- Asset Lender has Funds for Real Estate
- Need Funding for Real Estate?
- Money for Real Estate HERE
- Must Place Millions of \$\$\$ Now!

Tips for Writing a Headline

Use your AI LLM to assist!

- Emphasize the believability (give specifics like statistics to support it)
- Make the same “WOW” (big promise with backing)
- Add your company name for branding purposes
- Don’t try to be overly clever as it will likely backfire
- Headlines are teasers...don’t let the whole cat out of the bag

Notes:

Step #5: Creating the Sales Email

Get to the point and stick to the point. Don't confuse the reader with multiple messages.

- Customize the message to include the person's name:
 - Include a call to action
 - For more information
 - To sign up for an event
 - Go to this website
 - Buy something
- Watch your stats. Monitor:
 - The opens
 - The clicks
 - The bounces
 - The unsubscribes
 - The complaints



An LLM can help draft clear, concise sales emails by organizing your message, refining language, and improving readability.

Provide key details—your audience, offer, and desired action—to generate a structured email that you can quickly review and personalize before sending.

How to Write the Magic Subject Line

- **Be a student:** What makes YOU read an email, an article, or a blog. Watch what others are doing and S&D what works!
- **Test, Test, Test** (watch the trends, see what works, change your approach)
- **Support** the "from" line
- **List key info first** - people read from left to right, so don't leave your important stuff to the far right (not a political statement!)
- **Open rates don't always measure subject-line success** - don't fall into the dumps if it doesn't work... it may work later!
- **Personalize**—Put their first name
- **Urgency** drives action
- **Avoid** the spam filters
- **Lead**, but don't mislead
- **Write and test** early and often
- **Review** subject-line performance over your last several campaigns or newsletters
- **Continue** the conversation



Content Tip! Be a Giver!

- Definitions = AI LLMs, wikis
- Content = AI LLMs, video media
- Fast = Give credit to others (link back)
- Value = Consistency (value is earned)
- Secret = Use # steps or top 10's
- Secret = Divide and conquer (leverage)



Notes:

Writing Your Copy

Now that you have learned a few tricks to writing copy it is time to put your skills to work. In the proceeding text boxes write one Craigslist ad and one email. This email will become part of your auto responder that we set up in a later lesson.

Remember who your Avatar is when you write and write it to them.

Start with your subject line and then move on to the copy. If needed, pick one of the opens below to get yours started!

55 of the Most Powerful Opening Lines Imaginable

1. **Imagine...**
2. **This letter has one simple purpose.**
3. **Will you do me a favor?**
4. **Frankly, I'm puzzled...**
5. **Try this simple experiment to prove to yourself that...**
6. **Could you use an extra \$500 a week? How about \$1,000?**
7. **Yes, it is true...**
8. **I'm writing to you because I heard about your company through the grapevine.**
9. **Are you paying too much for _____? Here is how to find out...**
10. **I recently made a whopping \$ _____ by following some simple, yet powerful, concepts I'm about to share with you.**
11. **I thought I would have heard back from you by now.**
12. **If you are concerned about _____ then this letter is for you!**
13. **No doubt about it, when you choose to buy a _____, you made a smart decision.**
14. **You are among a very small group of _____ invited to use the Gift Certificate I've enclosed.**
15. **I am writing with valuable information about...**
16. **What is "business as usual?"**
17. **Anyone who tries to sell you a system to get rich quick _____ is not to be trusted.**
18. **Let's face it, no one cares more about your money than you do.**
19. **Please accept this invitation to...**
20. **Because you are a _____ customer, you can advantage of _____...**
21. **Now you can enjoy...**
22. **You spoke. We listened. Now I can't wait to tell you the good news!**



LEAD GENERATION SYSTEM

23. Did you ever think that you could...
24. Congratulations!
25. You are invited to...
26. It is astonishing.
27. Nobody knows better than you how much easier life is with _____!
28. I sure hope you want to make a ton of money!
29. You have been specially selected to _____.
30. Let me give it to you straight.
31. How to _____ in 30 days!
32. What if...
33. Isn't it nice to know [STROKING, FLATTERING RECIPIENT]?
34. Today I found out that you. . .
35. You want it. We have it.
36. In the time it took you to open this envelope. . .
37. I couldn't wait!
38. Do me a favor (I need a favor from you).
39. Get ready!
40. Time has passed since... (It's been a while since...)
41. We've all been waiting (striving) for this.
42. Who are we?
43. This gets my highest recommendation.
44. Do you have an exit plan for...
45. How long can you afford to go without a paycheck?
46. _____ recommended we talk.
47. What would it mean to you if your business was able to achieve _____?
48. I have an idea to address _____.
49. I've long been a fan of...
50. I recently came across this _____ and thought you'd find it valuable...
51. _____ is right around the corner, will you be prepared?
52. I've been following _____, and I'm curious to learn a bit more about _____
53. I don't know how you feel about _____, but to me it's...
54. I help companies like yours solve _____ by...
55. Is _____ a priority for you right now?"

Generating Leads: Craigslist

Posting ads on Craigslist is a quick, free-to low-cost marketing and should be a part of a good broker's toolkit. Craigslist is the 7th highest internet traffic site in the U.S., getting a lot of eyes on your business, particularly if you post at the right times. Sunday and Monday are the best days and Fridays the least effective. On weekdays, post at 10am and 5pm; on weekends, post in the mornings.

To start, navigate to craigslist.org and verify you are in the city you wish to advertise. Click **create a posting**. Create a Craigslist account if you do not currently have one.



Select the category **services offered**, then continue to the subcategory **financial services**.

please limit each posting to a single area and category, once per 48 hours

what type of posting is this: (see [prohibited](#) list before posting.)

- job offered
- gig offered (I'm hiring for a short-term, small or odd job)
- resume / job wanted
- housing offered
- housing wanted
- for sale by owner
- for sale by dealer
- wanted by owner
- wanted by dealer
- service offered
- community
- event / class

please choose a category:

- automotive services (\$5 per post)
- beauty services (\$5 per post)
- cell phone / mobile services (\$5 per post)
- computer services (\$5 per post)
- creative services (\$5 per post)
- cycle services (\$5 per post)
- event services (\$5 per post)
- farm & garden services (\$5 per post)
- financial services (\$5 per post)

Generating Leads: Craigslist

When you are directed to the posting page, add your title, body text, and any details. Make your message catchy, but also clear and concise with no errors, and include all pertinent information for your potential customers to reach you. Add your contact and location info. Click **continue** to add images, preview your posting, and publish.

Please be certain your ad is legal, local, and conforms with our Terms of Use [\[?\]](#)

No URLs, links, or web addresses in your text or image please.

posting title city or neighborhood postal code

description

unlicensed licensed

licensure information

contact info

email Your email address

email privacy options [\[?\]](#)

CL mail relay (recommended)

show my real email address

no replies to this email

phone/text

show my phone number phone calls OK text/sms OK

phone number extension

contact name

location info

offered in person

offered virtually

show address

street cross street city

ok for others to contact you about other services, products or commercial interests

Notes:

Generating Leads: Craigslist

Another option is to select the category for **housing offered**, then continue to the subcategory **real estate - by owner**.

please limit each posting to a single area and category, one

what type of posting is this: (see [prohibited](#) list before posting)

- job offered
- gig offered (I'm hiring for a short-term, small or odd job)
- resume / job wanted
- housing offered
- housing wanted
- for sale by owner
- for sale by dealer
- wanted by owner
- wanted by dealer
- service offered
- community
- event / class

please choose a category: (see [prohibited](#) list before posting)

- rooms & shares
- apartments / housing for rent
(no shares, roommates, or sublets please!)
- housing swap
- office & commercial
(\$5 per post)
- parking & storage
- real estate - by broker
- real estate - by owner
- sublets & temporary
- vacation rentals

In the **posting title**, choose something eye-catching like "Investor Special!" Add the details of your target neighborhood, Add a description such as "Do you have your eye on a fixer-upper that looks like this? Do you need capital for purchase or rehab? Give me a call; I have all the money you need." To complete the listing, add the required information (in green), your contact info with your preferred privacy options, your map location, a photo of an ugly house *from that neighborhood* (houses look different regionally!), and click **publish**.

posting title:

city or neighborhood:

postal code:

description:

Craigslist Ad 1:

Subject:

Email 1: Auto Email After Landing Page Submission

Subject:

Generating Leads: LinkedIn



What is LinkedIn? It is an online tool that allows you to:

Stay Connected

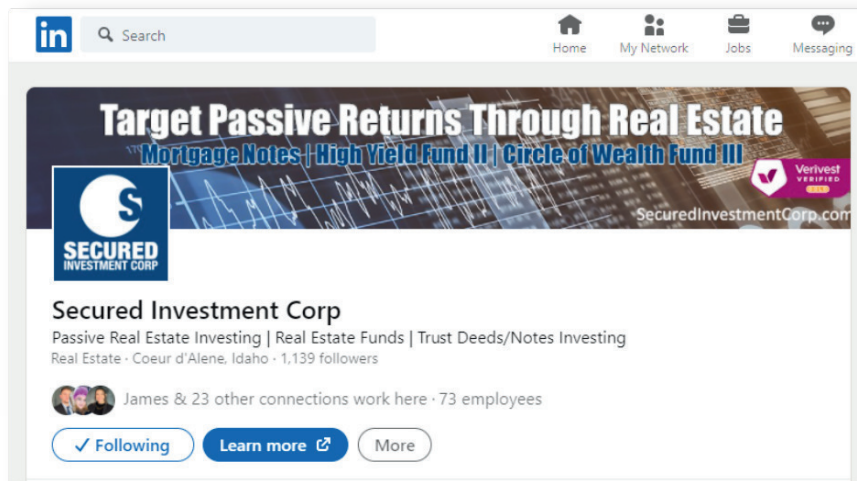
- Professional Profile
- Expand your network
- Join groups

Power Your Career

- New business
- Opportunities
- Qualified leads

Get Answers

- Ask industry experts
- Share advice
- Share ideas



Build relationships that drive results!

For businesses, relationships matter more than ever.

Why? Because people tune out irrelevant or promotional messages to focus on useful, engaging content.

Companies that inform and engage aren't just selling--they're building relationships.

LinkedIn helps marketers forge relationships with the world's largest professional community. Members are almost 50% more likely to buy from a company they engage with on LinkedIn. A whopping 80% of LinkedIn members want to connect with companies because those connections provide them with opportunities to enhance their professional decision making.

Social media leaders employ a five-step model for establishing relationships with customers and prospects.

Apply this five-step model to your social media strategy on LinkedIn:

1. Establish your presence
2. Attract followers
3. Engage followers
4. Amplify through the network
5. Analyze and refine

Follow Do Not Call Registry Laws



***Always verify with the Do Not Call Registry to avoid intruding on those who've opted out.** Some of our resources can potentially help identify phone numbers on the Do Not Call Registry, but these come with no guarantee or warranty, and it is your responsibility to independently verify that any number you dial is not identified on the Do Not Call Registry. Please consult with an independent attorney of your choosing should you have any questions. For your reference but without warranty or guarantee, there are readily available services and processes you may use as a tool to potentially verify your compliance with the Federal Trade Commission (FTC): telemarketing.donotcall.gov

Compliance is not optional. Fines are assessed per violation and can accumulate quickly.

Notes:

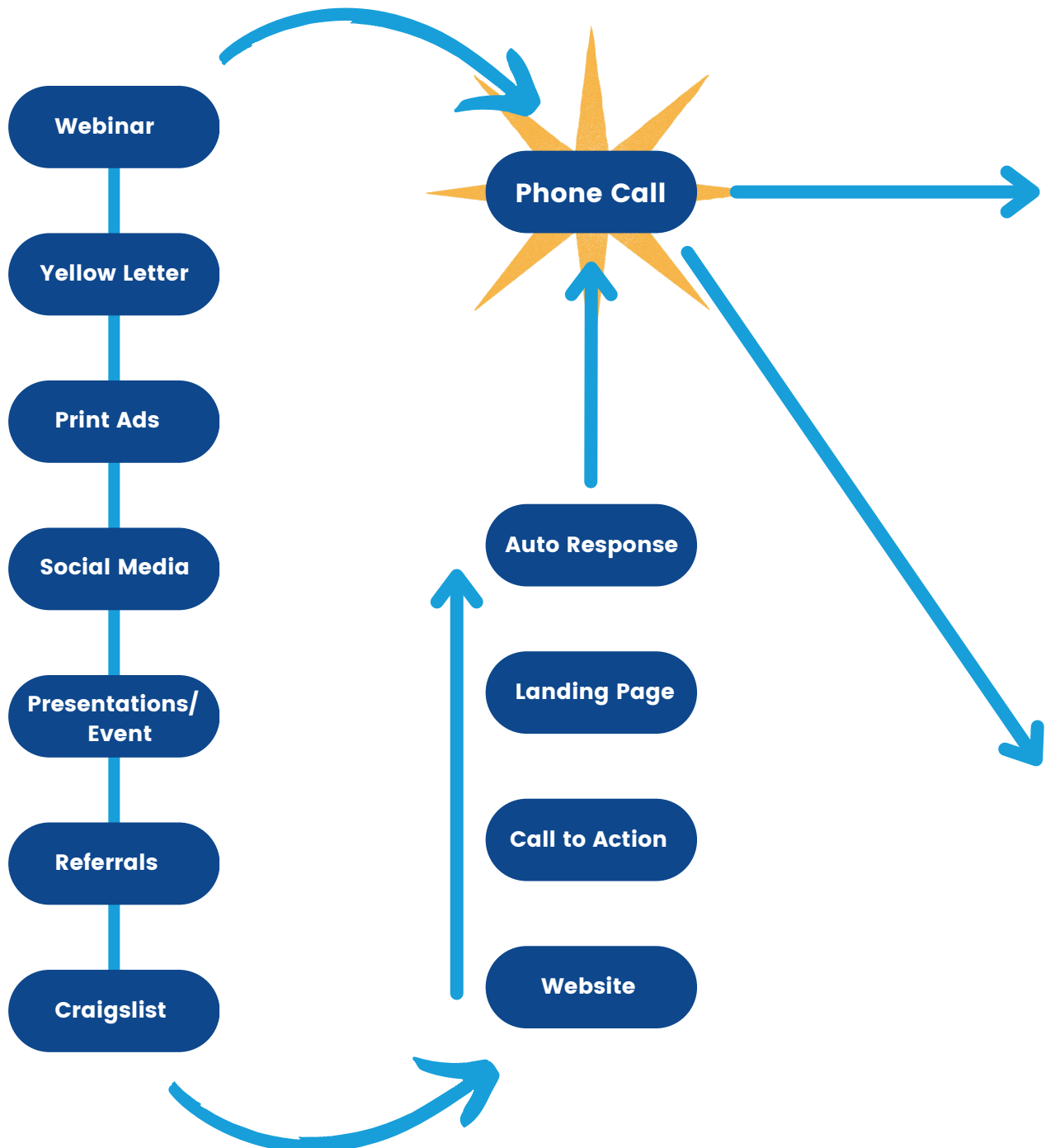


First contact goals:

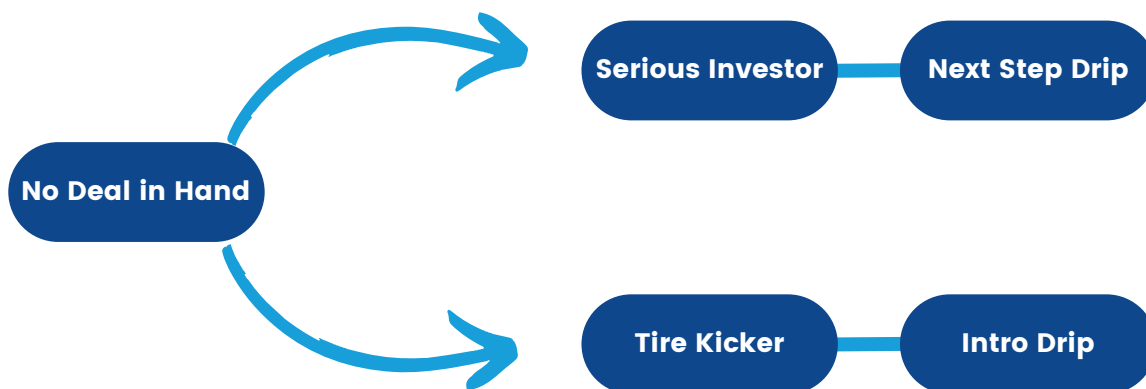
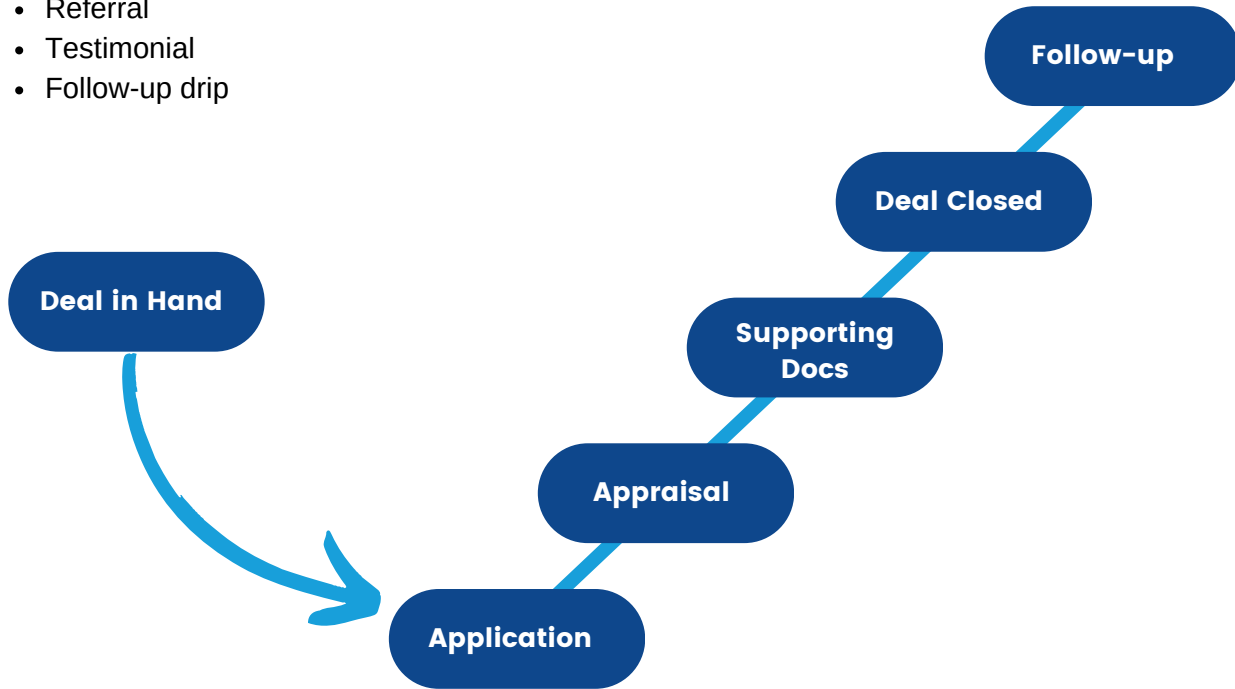
- Email address
- Phone number

Second contact goals:

- Vet the deal
- Do they have a P&S agreement?



- Referral
- Testimonial
- Follow-up drip





Lead Generation in a Nutshell

Marketing should be nothing less than “salesmanship in print.” It should do the same job that a top salesperson would do face to face:

1. Advertising only in media that reaches a sufficiently large number of the kind of people you’re trying to reach
2. Focusing the entire thrust of your communication on your prospect’s interests, not your own
3. Giving your prospects enough information and education
4. Offering them something appealing that’ll get them to respond now

Word-of-Mouth Marketing


This is the most powerful, persuasive marketing weapon available to any business.

Networking

Most people you meet have hundreds of contacts, which means that virtually anyone you might want to contact or meet is only four to five people away from you.


Notes:

Dashboard Log In



 Dealio.pro
 More Deals. More Often.™


REAL ESTATE SIMPLIFIED. WORK SMARTER.


Dealio.Pro is designed to guide you through each step of the real estate investing process. We start with lead generation and lead management, take you through the process of deal analysis and acquisition, then guide you through the steps to wholesale, rehab, and sell your properties. Dealio.Pro includes all the state-of-the-art tools real estate investors need to do business in one intuitive platform.

 **GET DEALIO.PRO**

HERE ARE SOME OF OUR USERS' FAVORITES


CONTACT MANAGEMENT
Manage all your contacts and build organized lists for Buyers, Sellers,


LEADPIPES
Fresh leads are delivered directly to each Dealio.Pro account as they become available.


WEBSITES
Create your own website with over 600 different combinations of mobile optimized designs and pre-written content.

Dealio.pro is designed to guide you through every step of the real estate brokering and investing processes, including lead generation and lead management, deal analysis and acquisition, and even steps to wholesale, rehab, and sell properties. Dealio.pro includes all the state-of-the-art tools brokers and investors need to do business in one intuitive platform.

- Contact management
- Leadpipes
- Websites
- Auto direct mail system
- Moby
- CRM
- Hammerpoint
- Paperless office
- Power linking

The A-Team is your go-to Tech Support source for all things Dealio.pro! Reach out to the A-Team if you have tech questions, concerns, or want to learn more to make it easier for you to achieve success. You also have the option of attending the **regular tech webinars and viewing recordings of previous tech webinars** to gain greater insight and develop skills in tools you will be using in your business.



The A-Team
866-736-5072
CS@securedinvestmentcorp.com



LEAD GENERATION SYSTEM

Notes:

A large, empty rectangular box with a dark blue border, intended for handwritten notes.



DEALIO.PRO

Simplify your real estate investing by working smarter.

Dealio.Pro is designed to guide you through each step of the real estate investing process. We start with lead generation and lead management, take you through the process of deal analysis and acquisition, then guide you through the steps to wholesale, rehab, and sell your properties.

Dealio.Pro includes all the state-of-the-art tools real estate investors need to do business in one intuitive platform.

- Manage contacts and build organized lists for Buyers, Sellers, Lenders, Renters, and General Contacts
- Fresh leads delivered directly as they become available
- Create your own website with over 600 different combinations of mobile optimized designs and pre-written content packs. No HTML required!
- Customize direct mail campaigns and set them on autopilot in minutes
- Gather property and seller info, pull comps 24/7, streamline tasks, synch calendars, track and store all business docs, and follow a clear path for each deal from beginning to end
- Create quick repair estimates or complete rehab plans, including labor and material costs and SKU's
- Save valuable time and energy on every deal using the Auto-Fill Paperwork tool
- "Link" and "Share" deals between real estate agents, attorneys, title companies, and other investors





DEALIO.PRO INVESTOR LEADS

Unlock a powerful new tool to search new lead opportunities.

Dealio.Pro Investor Leads launches you ahead of the competition and helps grow your business by providing FOUR powerful specialized lead types.

Leverage detailed insights to connect with the right investors, expanding your investment portfolio and increase profits. Using Investor Leads will keep you informed about active players in the market so you can make the right strategic decisions.

Identify and target FOUR powerful new lead types:

- **Active Private Lenders** - Investors who have financed deals in the last 36 months. Perfect for those seeking reliable financing options. Insights includes number, dates, average, and total value of funded deals
- **Landlords** - Active property owners looking to expand their portfolios. Ideal for wholesalers and investors. Insights includes number of owned properties, portfolio value, date and average purchase price, and distressed property status
- **Flippers** - Individuals or LLCs who have successfully flipped properties. Insights includes number and date of flips, average/ total gross profits, and average purchase price
- **Noteholders** - Current note holders, perfect for note buyers looking to analyze and acquire new opportunities. Insights include notes held and timeline, total and average property value of notes, and distressed property status





DEALIO.PRO WEBSITE BUILDER

Real estate simplified! Work smarter, and let our trained tech professional build your custom Dealio.pro website.

Once you have provided us with your basic information, we will build a powerful, lead generating, professional Dealio.pro website for you and your growing business.

Create your own website with over 600 combinations of mobile-optimized designs and pre-written content packs--no HTML required!

- You do NOT need to be tech savvy
- You DON'T need to hire expensive developers
- Simply have us customize one of the pre-built real estate investing websites inside your Dealio.pro account and you'll be able to turn your website visitors into DEALS!*

*A small, one-time fee to build your website includes ongoing editing support





MARKETING CHANNELS

(SCALING VISIBILITY)

Paid and organic marketing, PPC/AdWords basics, campaign and keyword structure, landing pages, SEO fundamentals, ethical practices, and channel selection

Why Marketing Channels Matter

Lead generation is the system. **Marketing channels are the delivery routes that create visibility.** This section is about scaling visibility, not redefining the lead-generation framework. Your objective is not to be everywhere. It is to be consistently visible in the right places, with the right message, often enough to create steady opportunity.



Campaign Structure

Effective campaigns are tightly structured. A practical campaign includes:

- One clear borrower segment
- One clear offer or scenario
- Relevant keywords or audience targeting
- A simple response path
- A landing page or intake path that matches the promise of the ad

Strong paid campaigns focus on alignment more than volume. That means matching the ad to real borrower search intent, using language relevant to the situation, and sending the lead to a page or process that matches the ad. Be sure you have relevance across search, ad, and landing experience to improve lead quality.

Paid Marketing (Speed and Scale)

Paid marketing can accelerate visibility by putting your message in front of borrowers who are already searching or who fit a defined target profile. It is useful for:

- Faster testing
- Immediate traffic
- Controlled message distribution
- Scaling a message that is already working

Notes:

PPC Search Engine Advertising

PPC (Pay Per Click) Basics

Pay-per-click advertising is designed to capture intent. In practical terms, you are paying for clicks to a page, form submissions, and calls or direct inquiries. It's a way to buy visibility in search engines by bidding on keywords related to your business. If your bid is high enough, your ad can appear at the top of search results. The goal is *relevant traffic that turns into real conversations*.

How It Works

Advertisers set a budget and bid on specific keywords. When someone clicks the ad, the advertiser pays a small fee to the search engine. Higher bids lead to more frequent ad placements, but you control costs by setting a daily budget.

Benefits and Risks

A well-structured PPC campaign can deliver excellent ROI, driving targeted traffic to your website. However, poorly managed campaigns can quickly exhaust your budget without meaningful results.

Building a Winning Campaign

Success starts with researching the right keywords. Campaigns must be organized into focused ad groups, and landing pages should be optimized to convert visitors into customers. All these factors work together to create an effective strategy.

Search Engine Rewards

Search engines charge less per click for relevant, well-targeted ads. Useful ads and optimized landing pages improve your ad quality, reducing costs and boosting profits.

Notes:

Practical Approach to Paid Marketing

Start with a focused offer, a modest test, clear tracking, and fast review of response quality. Then, adjust your headlines, targeting, keywords, landing pages, and follow-up path. *Do not scale what you have not measured!*

Organic Marketing (Trust and Longevity)

Organic marketing builds visibility more slowly, but often more durably. It works through useful content, consistent posting, search visibility, participation in real investor communities, and repeated exposure over time. Useful content explains:

- Common loan scenarios
- Typical borrower questions
- What private money is and is not
- How timelines work
- What information is needed to move forward

This useful content creates inbound trust *before* the first conversation. Organic reach comes from:

- Search-based content
- Video
- Social media
- Investor groups
- Online communities
- Email nurture
- Referral-driven relationships

Notes:

Ethical Practices and Guidelines

Operate ethically by representing your services accurately and avoid exaggerated claims! Protect borrower information, follow platform and advertising rules, and keep your communication realistic and clear. Short-term hype may create clicks, but it usually weakens credibility.

Choosing the Right Channels

A good strategy is to choose a small number of channels that reach your target market, fit your communication style, and can be maintained consistently. *It is better to be reliable in a few relevant places than scattered across many.*

Balancing paid and organic combines the best of both: paid channels create speed and organic channels create durability. Used together, they create a healthier system. Paid helps test and accelerate and organic helps build authority and lower-cost inbound opportunity over time.

Notes:



Google AdWords

Google AdWords is the single most popular PPC advertising system in the world. The Google AdWords platform enables businesses to create ads that appear on Google's search engine and other Google sites. Every time a search is initiated, Google digs into the pool of Google AdWords advertisers and chooses a set of winners to appear in the ad space on its search results page. The "winners" are chosen based on a combination of factors, including the quality and relevance of their keywords and ad campaigns, as well as the size of their keyword bids.

More specifically, who gets to appear on the page is based on an advertiser's **Ad Rank**, a metric calculated by multiplying two key factors: CPC Bid (the highest amount an advertiser is willing to spend) and Quality Score (a value that takes into account your click-through rate, relevance, and landing page quality). This system allows winning advertisers to reach potential customers at a cost that fits their budget. It's essentially a kind of auction.

How Google AdWords Auction Works

How often your PPC ads appear depends on which keywords and match types you select. While a number of factors determine how successful your PPC advertising campaign will be, you can achieve a lot by focusing on:

- **Keyword Relevance:** Crafting relevant PPC - keyword lists, tight keyword groups, and proper ad text
- **Landing Page Quality:** Creating optimized landing pages with persuasive, relevant content, and a clear call-to-action tailored to specific search queries.
- **Quality Score:** Google's rating of the quality and relevance of your keywords, landing pages, and PPC campaigns. Advertisers with better Quality Scores get more ad clicks at lower costs.

Notes:

PPC Keyword Research

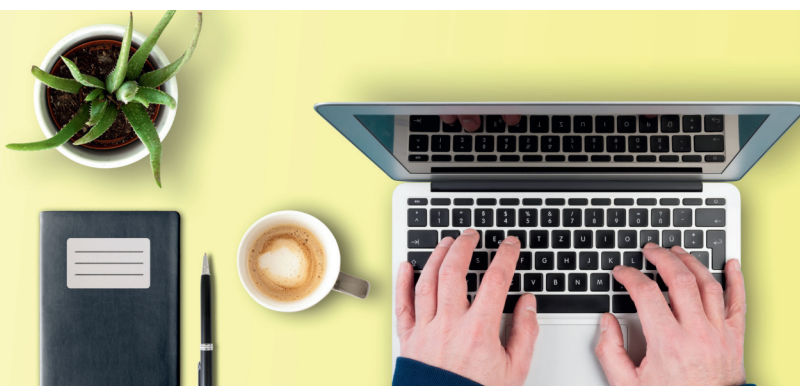
Your entire PPC campaign is built around keywords, and the most successful Google AdWords advertisers continuously grow and refine their PPC keyword list. If you only do keyword research once, when you create your first campaign, you are probably missing out on hundreds of thousands of valuable, highly relevant keywords that could be driving traffic to your site. An effective PPC keyword list should be:

- **Relevant:** You don't want to be paying for Web traffic that has nothing to do with your business. You want to find targeted keywords that will lead to a higher PPC click-through rate, effective cost per click, and increased profits. That means the keywords you bid on should be closely related to the offerings you sell
- **Exhaustive:** Your keyword research should include not only the most popular and frequently searched terms in your business, but also more specific niche words that may be used to find your product.
- **Expansive:** PPC should be iterative. You want to constantly refine and expand your campaigns and create an environment in which your keyword list is constantly growing and adapting.

Managing Your PPC Campaigns

Once you've created your new campaigns, you'll need to manage them regularly to make sure they continue to be effective. In the world of PPC, there is no such thing as one-and-done. You will find that what works today may not work a day, or a week, or a month down the road. You should be continuously analyzing the performance of your account and making the following adjustments to optimize your campaigns:

- **Add PPC Keywords:** Expand the reach of your PPC campaigns by adding keywords that are relevant to your business.
- **Add Negative Keywords:** Dictate the types of search terms for which you *do not want* to appear to improve campaign relevancy and reduce wasted spending.
- **Split Ad Groups:** Improve *click-through rate* (CTR) and Quality Score by splitting up your ad groups into smaller, more relevant ad groups, which help you create more targeted ad text and landing pages
- **Review Costly PPC Keywords:** Note under-performing keywords and shut them off if necessary.
- **Refine Landing Pages:** Modify the content and *calls-to-action* (CTAs) of your landing pages to align with individual search queries in order to boost conversion rates. Don't send all your traffic to the same page. By using multiple landing pages, you can test and measure the effectiveness of different CTAs.



Quality Score

Quality Score is Google's rating of the quality and relevance of both your keywords and PPC ads. It is used to determine your *cost per click* (CPC) and multiplied by your maximum bid to determine your ad rank in the ad auction process. Your Quality Score depends on multiple factors, including:

- Your *click-through rate* (CTR)
- The relevance of each keyword to its ad group
- Landing page quality and relevance
- The relevance of your ad text
- Your historical Google Ad Words account performance

No one outside of Google knows exactly how much each factor "weighs" in the Quality Score algorithm, but the click-through rate is the most important component. When more people who see your ad click it, that's a strong indication to Google that your ads are relevant and helpful to users. Accordingly, Google rewards you with:

- Higher ad rankings
- Lower costs

What Makes A Good Landing Page?

- **Compelling headline** - Create a striking headline that is relevant to your PPC keyword and compels prospective clients to remain on the page to fulfil your desired action.
- **Concise, targeted copy** - The content of your page should clearly communicate your offering and speak directly to the keywords associated with that ad group. Use bulleted lists to prevent copy from becoming too lengthy or overwhelming.
- **Eye-catching, clickable CTA** - Make sure your CTA button stands out visually, appears clickable and uses short, gain-focused text.
- **User-friendly lead capture form** - A good form includes all the fields needed to fulfil your offer, but not so many that prospective clients are visually overwhelmed. Think carefully about what information is truly necessary to capture as you build your form.
- **Attractive overall design** - Landing pages should be clean and uncluttered, which conveys both trustworthiness and professionalism to prospective clients. Design should also be consistent with your brand in order to prevent a disjointed browsing experience for visitors. Adhering to these best practices will keep your landing pages relevant and high quality, which will lead to a valuable boost in Quality Score.
- **Google AdWords Help** - Google is anxious to help you get started using Google AdWords to market your business. They have many tools online to assist you and walk you through the process. Conduct a quick Google search on "Google AdWords," or visit their start page <https://ads.google.com/intl/en-us/getstarted/>

Search Engine Optimization

SEO (search engine optimization) is the practice of increasing the quality and quantity of website traffic through organic (non-paid) search results. It is as much about people as it is about search engines—understanding what borrowers are searching for, the problems they are trying to solve, the language they use, and the type of content they want. Effective SEO connects your content to that intent while ensuring search engines can find, understand, and rank it.

Search engines discover content through crawling and indexing, then rank it based on how well it matches a query. Results pages include both paid ads and organic listings, but most clicks go to organic results. SEO earns placement through relevance and usability, not payment, and even basic optimization can significantly improve visibility.

At a practical level, SEO works when your content aligns with real search behavior and is easy to understand and access. This includes:

- Creating content that answers real borrower questions
- Using clear, direct titles and plain language
- Organizing pages logically
- Ensuring a strong user experience (fast load speed, easy navigation)
- Publishing consistently to build relevance over time

Core elements that support SEO include:

- Crawl accessibility so search engines can read your site
- Content that directly answers the searcher's query
- Keyword alignment with how people actually search
- Clear page structure (titles, URLs, descriptions)
- Strong user experience
- Content that earns engagement, links, or sharing

Notes:

Search Engine Optimization

Pages should be built for users first, not search engines. **Avoid practices that attempt to manipulate rankings or reduce trust**, including:

- Automatically generated or copied content
- Link schemes
- Hidden text or links
- Cloaking (showing different content to search engines vs. users)
- Doorway pages designed only to capture traffic

SEO is not required to start your broker business, but it becomes more valuable as you want a steadier stream of inbound opportunities and a stronger online presence. You can begin yourself by creating useful content and improving it over time. Outsourcing becomes useful when you want to scale output, need technical support, or prefer not to manage site details. Regardless, the message and subject matter should come from you.

Key concepts to understand:

Keywords: the words or phrases people search

Search intent: what the user is actually trying to accomplish

On-page SEO: how content is structured and written

Indexing: whether your content is stored and retrievable by search engines

User experience: how easy the page is to use and understand

A practical approach is to focus on relevance, clarity, and consistency rather than complexity. Create content around real deal scenarios, funding questions, and borrower needs. Track what generates engagement, refine your approach, and continue publishing. SEO is a long-term visibility tool, and steady, useful output is what drives results.

For further guidance:

Google Search Essentials (Webmaster Guidelines): <https://support.google.com/webmasters/answer/35769?hl=en>

Google SEO Starter Guide: <https://developers.google.com/search/docs/beginner/seo-starter-guide>

Notes:

SEO Terms & Meanings

Amplification: Sharing or spreading the word about your brand; often used in the context of social media, paid advertisements, and influencer marketing.

Backlinks: Or "inbound links" are links from other websites that point to your website.

Bots: Also known as "crawlers" or "spiders," these are what scour the internet to find content.

Bounce Rate: The percentage of total visits that did not result in a secondary action on your site. For example, if someone visited your home page and then left before viewing any other pages, that would be a bounced session.

Citations: Also known as a "business listing" a citation is a web-based reference to a local business' name, address, and phone number (NAP).

Click-Through Rate: The ratio of impressions to clicks on your URLs.

Google Analytics Goals: What actions are you hoping people take on your website? Whatever your answer, you can set those up as goals in Google Analytics to track your conversion rate.

Google Quality Guidelines: Published guidelines from Google detailing tactics that are forbidden because they are malicious and/or intended to manipulate search results.

Link Accessibility: The ease with which a link can be found by human visitors or crawlers.

Link Building: While "building" sounds like this activity involves creating links to your website yourself, link building actually describes the process of earning links to your site for the purpose of building your site's authority in search engines.

Meta Descriptions: HTML elements that describe the contents of the page that they're on. Google sometimes uses these as the description line in search result snippets.

Organic: Earned placement in search results, as opposed to paid advertisements.

Pages Per Session: Also referred to as "page depth," pages per session describes the average number of pages people view of your website in a single session.

SEO Terms & Meanings

PageRank: A component of Google's core algorithm. It is a link analysis program that estimates the importance of a web page by measuring the quality and quantity of links pointing to it.

Personalization: Refers to the way a search engine will modify a person's results on factors unique to them, such as their location and search history.

Pruning: In an SEO context, pruning typically refers to removing low-quality pages in order to increase the quality of the site overall.

Purchased links: Exchanging money, or something else of value, for a link. If a link is purchased, it constitutes an advertisement and should be treated with a no follow tag so that it does not pass PageRank.

Qualified traffic: When traffic is "qualified," it usually means that the visit is relevant to the intended topic of the page, and therefore the visitor is more likely to find the content useful and convert.

Query: Words typed into the search bar.

Ranking: Ordering search results by relevance to the query.

Resource pages: Commonly used for the purpose of link building, resource pages typically contain a list of helpful links to other websites. If your business sells email marketing software, for example, you could look up marketing in title: "resources" and reach out to the owners of said sites to see if they would include a link to your website on their page.

Responsive Design: Google's preferred design pattern for mobile-friendly websites, responsive design allows the website to adapt to fit whatever device it's being viewed on.

Scroll Depth: A method of tracking how far visitors are scrolling down your pages.

Search Traffic: Visits sent to your websites from search engines like Google.

Time On Page: The amount of time someone spent on your page before clicking to the next page. Because Google Analytics tracks time on page by when someone clicks your next page, bounced sessions will clock a time on page of 0.

Webmaster Guidelines: Guidelines published by search engines like Google and Bing for the purpose of helping site owners create content that will be found, indexed, and perform well in search results.

Notes:

Notes:



CONVERTING OPPORTUNITIES & CLOSING

Intake, qualification, deal review, borrower guidance, fee agreements, deal structuring, expectation-setting, objection handling, and closing



CONVERTING OPPORTUNITIES & CLOSING

From Lead to Opportunity

Converting opportunities is where you **stop being a marketer and start becoming an operator**. When you can intake, qualify, vet, structure, and guide a borrower confidently, more leads become real transactions. A lead is not yet a real opportunity! This is the stage where many brokers either create momentum or lose it.

Your first real conversation should do three things:

- Establish control and clarity
- Gather the information needed to assess the opportunity
- Determine whether the borrower and deal should move forward

Your goal is not to impress the borrower with everything you know. Your goal is to understand the borrower, assess the deal, and create a clear next step.

Opening the Conversation

A structured opening helps set expectations and reduce wasted time.

- You will ask direct questions
- You are trying to determine fit
- If it is not a fit, that is useful information too
- If it is a fit, you will explain the process clearly

Notes:



CONVERTING OPPORTUNITIES & CLOSING

Train Your Clients

1. How to treat *you*

- Be the professional.
- You define when and where.
- Train them to respond to you and not you to *them*.

2. About the Private Money Broker industry

- Your job is to help them borrow money
- The money comes from investors that expect a strong return
- This is short term money – you must have an exit strategy!

3. What is needed to complete the loan process

- Fewer hoops to jump through than a bank but paperwork still must get done!

4. What product is best for them – basic loan, ARV, etc.

- You are selling money! Know your products.
- Tell the borrower what options they have.

5. How they can make money working with you!

- You must sell the deal. Show the borrower why the deal makes sense. How do they still make money even with your fee and the cost of the private money?

Notes:

Ground Rules**1****Give them permission to say "NO"**

"Before we get started, if at anytime during our conversation you feel like this is not a good fit, or you are just not interested, please let me know so we don't waste each others' time. Will that be ok?"

2**Ask questions**

"I'm going to ask you some personal questions about the property as well as some personal questions. Will that be fair?"

3**Process and expectations**

"After I'm done with questions and you would like to move forward, I will explain the process and the next steps."

**"SHALL WE PROCEED?"**

Notes:

Borrower Intake

During intake, you are gathering enough information to determine seriousness, viability, and likely lender fit.

Core intake topics include:

- Borrower name and entity
- Deal type (purchase, refinance, bridge, rehab, etc.)
- Property type and location
- Purchase price or current value
- Rehab amount, if applicable
- Estimated after-repair value, if applicable
- Exit strategy
- Timeline
- Liquidity / available funds
- Experience level
- Credit or financial pressure points

You are trying to build a real picture, not just collect isolated facts.

Borrower Qualification

A borrower is more likely to move forward when the following are present:

- A real property or live deal
- Clear intent to act
- A plausible timeline
- Basic financial capacity or a workable plan
- Willingness to provide information
- A believable exit strategy

Weak signs include:

- Vague answers
- No real timeline
- No property or no meaningful details
- Resistance to providing information
- Unrealistic expectations
- Shopping behavior without action



Real Clients vs. Tire Kickers

A real client:

- Has a live deal or active target
- Can describe the property clearly
- Knows the basic numbers
- Has a reason for urgency
- Is willing to engage in process

A tire kicker:

- Wants generic information only
- Has no near-term action
- Avoids specifics
- Wants to compare endlessly without moving

Not every weak lead should be discarded, but it should not receive the same level of energy as a real opportunity.



CONVERTING OPPORTUNITIES & CLOSING

Vetting the Deal

Vetting means determining whether the opportunity is viable enough to pursue. You are not replacing underwriting, but you are screening before submission. This includes evaluating:

- Property value and collateral strength
- Loan-to-value or loan-to-cost fit
- ARV reasonableness, when relevant
- Rehab scope and budget realism
- Borrower capacity
- Exit strategy strength
- Timeline feasibility

What Makes a Deal More Fundable

- Clear borrower purpose
- Reasonable numbers
- Stronger collateral position
- A believable exit
- Sufficient liquidity or reserves
- Borrower responsiveness
- Complete information

What Weakens a Deal

- Unrealistic ARV assumptions
- No credible exit strategy
- Thin liquidity
- Incomplete or inconsistent information
- Poor communication from the borrower
- Overly optimistic rehab scope or timing
- Property or borrower conditions that conflict with likely lender guidelines

Notes:



CONVERTING OPPORTUNITIES & CLOSING

Vetting Worksheet

Name	Name	Name
Phone	Phone	Phone
Email	Email	Email
Pur / Refi Closing Date:	Pur / Refi Closing Date:	Pur / Refi Closing Date:
State	State	State
Purchase Price	Purchase Price	Purchase Price
Rehab	Rehab	Rehab
ARV	ARV	ARV
Profit	Profit	Profit
Bank	Bank	Bank
Credit	Credit	Credit
Experience	Experience	Experience
Exit	Exit	Exit



CONVERTING OPPORTUNITIES & CLOSING

Editing the Broker Fee Agreement

1. Download the **Broker Fee Agreement** from your **Master Broker Resources**.
2. Double-click the **Sample Disclaimer header** to open it, highlight the header text, and delete.
Close the header to return to document editing
3. Fill in **all blank lines** in the document (use the pre-filled-in "hints" for clarification):

- Date
- Broker name (you)
- Client name
- Property Address
- Fee %
- Term
- Circumvention value
- Miscellaneous (your location)

This document is provided as a SAMPLE only. As with any SAMPLE document, you should consult an attorney as to its applicability for any particular purpose and for compliance with the laws of the state in which you reside. You acknowledge that no legal advice has been provided to you nor is any legal advice being provided to you by way of this SAMPLE document being provided to you. Secured Investment Corp, Cogo Capital and The Lee Arnold System of Real Estate Investing make no claims or warranties as to the SAMPLE document's fitness for any particular purpose whatsoever. By using this SAMPLE document, you are specifically assuming all liability for its use and agreeing to fully indemnify Secured Investment Corp, Cogo Capital and The Lee Arnold System of Real Estate Investing from any liabilities, suits, claims, demands, causes of actions, damages, losses, costs and expenses result from your use of this SAMPLE document.

CLIENT BROKER FEE AGREEMENT

THIS CLIENT BROKER FEE AGREEMENT (the "Agreement") is made this _____ of _____, 20__ ("Effective Date") by and between _____ ("Broker") and _____ (collectively, the "Client").

RECITALS

Client desires to obtain a real estate mortgage loan which will be secured by the Property defined below.

Broker, subject to the terms herein, will provide mortgage broker services to assist Client obtaining and closing the desired real estate mortgage loan.

AGREEMENT

NOW, THEREFORE, the parties hereto, each in consideration of the covenants and ag of the other, in consideration of the services to be performed, and for good and other valuable consideration, the receipt and adequacy of which are hereby acknowledged, agree as follows:

1. **Services** Client hereby contracts Broker to assist Client in obtaining a commitment mortgage loan (the "Loan") on either non-owner occupied residential property(ies) or commercial property in the amount and terms acceptable to Client ("Loan Amount") by the following property(ies) (collectively, the "Property"):

2. **Best Efforts** Broker agrees to use reasonable commercial efforts to assist in securing the Loan; however, Broker does not guarantee the Loan can or will be obtained. Client a that Broker will not be liable to Client for any losses or damages whatsoever in the event the Loan is not secured.
3. **Fee** If Client secures the Loan as a direct or indirect result of Broker's efforts, Client to pay to Broker an amount equal to _____ % of the Loan Amount (the "Fee"). The Fee to be earned upon issuance of a commitment with terms and conditions acknowledged to be acceptable to the Client. The parties agree that the Fee shall be due and payable HUD at the Loan closing.
4. **Term** Broker and Client agree that this Agreement and authority of Broker by Client continue six (6) months from Effective Date, thereafter this Agreement shall continue terminated in writing by either party.

This document is provided as a SAMPLE only. As with any SAMPLE document, you should consult an attorney as to its applicability for any particular purpose and for compliance with the laws of the state in which you reside. You acknowledge that no legal advice has been provided to you nor is any legal advice being provided to you by way of this SAMPLE document being provided to you. Secured Investment Corp, Cogo Capital and The Lee Arnold System of Real Estate Investing make no claims or warranties as to the SAMPLE document's fitness for any particular purpose whatsoever. By using this SAMPLE document, you are specifically assuming all liability for its use and agreeing to fully indemnify Secured Investment Corp, Cogo Capital and The Lee Arnold System of Real Estate Investing from any liabilities, suits, claims, demands, causes of actions, damages, losses, costs and expenses result from your use of this SAMPLE document.

5. **No Circumvention** For a period of six (6) months following the termination of this Agreement, Client shall not circumvent Broker by directing, approaching, dealing, co or entering into a transaction with any funding source introduced to Client by the Bro during the term of this Agreement.

If Client does circumvent the Broker, Broker shall be entitled to the Fee described in 2, notwithstanding any other payments made by Client to other brokers concerning th subject circumvention. This Section 5 shall survive the termination of this Agreement

6. **Relationship** The parties agree that the relationship of Broker and Client shall be th independent contractor. This Agreement is neither intended to, nor will it be construed agreement to create a joint venture, partnership, or other form of business association between the parties. All parties recognize that this Agreement is non-exclusive with th the Broker.

7. **Miscellaneous** Each party specifically acknowledges and agrees that this Agreement interpretation and enforcement are governed by the laws of the State of _____. Furthermore, each party irrevocably (i) submits to the jurisdiction of any court of the _____ located in _____ County for the purpose any suit, action or other proceeding arising out of this Agreement or any of the agree transactions contemplated hereby (each, a "Proceeding"), (ii) agrees that all claims in of any Proceeding may be heard and determined in any such court, (iii) waives, to the extent permitted by law, any immunity from jurisdiction of any such court or from, as process therein, (iv) agrees not to commence any Proceeding other than in such court (v) waives, to the fullest extent permitted by law, any claim that such Proceeding is in an inconvenient forum. The substantially prevailing party will be entitled to recover attorneys' fees from the substantially non-prevailing party incurred in connection w prevailing party's efforts to enforce this Agreement, regardless of whether any action proceeding is commenced. Any purported assignment without the other party's prior consent will be void ab initio. This Agreement sets forth the entire understanding of th Parties with respect to the subject matter of this Agreement and supersedes all prior agreements and understandings between the parties regarding the subject matter of th Agreement. This Agreement may not be amended except by a writing signed by each For any reason any provision of this Agreement is determined by a tribunal of competent jurisdiction to be legally invalid or unenforceable, the validity of the remainder of the Agreement will not be affected and such provision will be deemed modified to the minimum extent necessary to make such provision consistent with applicable law and, in its modified form, such provision will then be enforceable and enforced. This Agreement is binding upon the parties and will bind their executors, personal representatives, legatees, heirs, successors and assigns. No waiver by any party of any right or default under this Agreement will be effective unless in writing and signed by the waiving party. No such waiver will be deemed to extend to any prior or subsequent right or default or affect in any way any rights arising by virtue of any prior or subsequent such occurrence. This Agreement may be executed in counterparts and via facsimile or PDF electronic transmission, and each such counterpart will be deemed to be an original instrument. All such counterparts together will constitute one and the same Agreement.

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[Remainder of page intentionally left blank]

SIGNATURE PAGE CLIENT BROKER FEE AGREEMENT

IN WITNESS WHEREOF, this Agreement has been executed by the parties as of the Effective Date written above.

BROKER:

(Entity Name & State of Incorporation, if applicable)

(Print Name)

(Signature)

(Print Title (if applicable))

(Print Date)

Broker Contact Information:

 Phone: _____
 Fax: _____
 Email: _____

CLIENT:

(Entity Name & State of Incorporation, if applicable)

(Print Name)

(Signature)

(Print Title (if applicable))

(Print Date)

Client Contact Information:

 Phone: _____
 Fax: _____
 Email: _____

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CLIENT BROKER FEE AGREEMENT

THIS CLIENT BROKER FEE AGREEMENT (the "Agreement") is made this ____ day of , 20____ ("Effective Date") by and between _____ ("Broker") and _____ (collectively, the "Client").

RECITALS

Client desires to obtain a real estate mortgage loan which will be secured by the Property (as defined below).

Broker, subject to the terms herein, will provide mortgage broker services to assist Client in obtaining and closing the desired real estate mortgage loan.

AGREEMENT

NOW, THEREFORE, the parties hereto, each in consideration of the covenants and agreements of the other, in consideration of the services to be performed, and for good and other valuable consideration, the receipt and adequacy of which are hereby acknowledged, agree as follows:

1. **Services** Client hereby contracts Broker to assist Client in obtaining a commitment for a mortgage loan (the "Loan") on either non-owner occupied residential property(ies) or a commercial property in the amount and terms acceptable to Client ("Loan Amount") secured by the following property(ies) (collectively, the "Property"):

2. **Best Efforts** Broker agrees to use reasonable commercial efforts to assist in securing the Loan; however, Broker does not guarantee the Loan can or will be obtained. Client agrees that Broker will not be liable to Client for any losses or damages whatsoever in the event Loan is not secured.
3. **Fee** If Client secures the Loan as a direct or indirect result of Broker's efforts, Client agrees to pay to Broker an amount equal to ____ % of the Loan Amount (the "Fee"). The Fee shall be earned upon issuance of a commitment with terms and conditions acknowledged in writing to be acceptable to the Client. The parties agree that the Fee shall be due and payable on the HUD at the Loan closing.
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**SIGNATURE PAGE
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IN WITNESS WHEREOF, this Agreement has been executed by the parties as of the Effective Date written above.

BROKER:

CLIENT:

(Entity Name & State of Incorporation, if applicable)

(Entity Name & State of Incorporation, if applicable)

(Print Name)

(Print Name)

(Signature)

(Signature)

(Print Title if applicable)

(Print Title if applicable)

Broker Contact Information:

Client Contact Information:

Phone: _____

Phone: _____

Fax: _____

Fax: _____

Email: _____

Email: _____



CONVERTING OPPORTUNITIES & CLOSING

Understanding the Deal

Deal structuring begins with understanding how the transaction makes sense. Before a deal can be structured, you need clarity on:

- The property
- The acquisition or refinance scenario
- The borrower's intended use
- Rehab scope, if relevant
- Exit timing and logic
- Margin and profitability

The Five Core Deal Questions

A practical way to evaluate a deal is to answer five questions:

1. What is the borrower trying to do?

Purchase, refinance, bridge, rehab, stabilize, exit, or reposition.

2. What is the asset?

Property type, condition, location, and basic collateral quality.

3. What are the numbers?

Purchase price, current value, rehab, ARV, loan request, reserves, and expected profit.

4. What is the exit?

Sale, refinance, payoff from another capital source, or some other documented plan.

5. Why should this deal be funded?

This is the framing question. If the answer is weak, the file will likely be weak.

Notes:

Structuring the Opportunity

Once the deal appears viable, you begin aligning it with a likely loan path. That may involve identifying the likely loan category, clarifying the missing information needed, explaining realistic terms and constraints, and preparing the borrower for the next step. A well-structured opportunity is easier to explain to a lender and easier to move through underwriting.

Presenting the Opportunity to the Borrower

Borrowers need clear guidance, not vague enthusiasm. This is part sales, part process leadership. Your role is to help them understand:

- Whether the deal appears workable
- What type of funding path may fit
- What documents will be required
- What timeline to expect
- What they need to do next

Setting Expectations

Expectation-setting prevents confusion later. Borrowers should understand:

- What information is required
- That private money still requires documentation
- That speed depends on responsiveness and completeness
- That not every deal is a fit
- That fees, terms, and structure must still make sense within the transaction

Notes:



CONVERTING OPPORTUNITIES & CLOSING

Moving the Borrower Forward

Conversion is not pressure. It is movement. A borrower moves forward when they understand the process, believe the deal can work, see the next step clearly, and trust you enough to act. Often the next conversion step is one of these:

- Scheduling a deeper call
- Sending required documents
- Completing the application
- Signing the broker fee agreement
- Authorizing the deal to move into submission

How to Handle Common Objections

“The rate seems high.”

“I need to shop around.”

“I’m not ready yet.”

“I want to know everything before I send anything.”

Good handling of these objections starts with clarity!

- Put cost in the context of speed, access, and opportunity
- Clarify the difference between exploring and acting
- Separate information-gathering from live deal movement
- Show the borrower what happens if the deal is delayed

Maintaining Momentum

Once the borrower is moving, momentum matters. Deals often die from drift, not outright rejection. That requires:

- Timely follow-up
- Clear requests
- Fast answers
- Organized document collection
- Repeated clarification when needed

Notes:



CONVERTING OPPORTUNITIES & CLOSING

Closing the Sale

- If you have shown your client how to make money with you, then closing the sale should not be difficult.
- If you have not done a good job of clarifying their profitability and the value you bring, then all they will see are the fees!
- Assume the sale – let the client know that as soon as the initial paperwork is signed, you will begin working on their file.
- Get the Commission Fee Agreement signed

Summary

- Listen to your clients!
- People buy from salespeople who are CONFIDENT in what they are talking about! EDUCATE yourself before educating others. In other words, *know what you are talking about.*

Notes:



CONVERTING OPPORTUNITIES & CLOSING

You Are Successful When Your Clients are Successful

What does this mean?

You are investing your time and effort in **helping others**, putting their needs first. Your goal is to help people who are struggling or unable to get assistance anywhere else. They may be feeling defeated and hopeless. This is where you step in and offer solutions.

Remember, every client's success story is a chapter in your own book of achievements. Their triumphs reflect your ability to provide exceptional service and valuable insights. As they grow, you grow. As they reach new heights, so do you.

In the book* "Go-Givers Sell More," the authors write "*Your true worth is determined by how much more you give in value than you take in payment.*"

Most successful people are often those who give generously of their time, resources, and expertise. Their true value is not measured by what they receive, but by what they contribute to others. It's a powerful reminder of the impact we can make when we choose to give generously.

*Burg, B., & Mann, J. D. (2010). Go-Givers Sell More. Penguin

How do you interpret the idea that your worth is determined more by what you give than what you receive?

Write down an example from your own life or career where you've seen the truth of this statement - that giving more in value led to greater success:



MEET THE UNDERWRITER

Denial factors, identifying owner-occupied issues, reviewing financials, and pre-submission evaluation

What Brokers Should Look For When Submitting to a Lender

What Will Cogo Deny A Loan For?

1. Past financial fraud
2. Owner-occupied
3. Excessively large, open federal tax liens
4. Open child support liens not on a payment plan
5. Forging ANY document
6. Bankruptcy or foreclosure within the last year



First, Check If The Property Owner-Occupied

What do we consider owner-occupied (OO)?

- Borrower and spouse
- Mom and dad
- Grandmother and grandfather
- Brothers and sisters
- Nieces, nephew, aunts, uncles and even twice removed step cousins

Notes:

What Brokers Should Look For When Submitting to a Lender

How Can You Determine If It Is Owner-Occupied On A Re-Finance?

- Drivers' license
- Bank statements
- Entity documents
- Loan application
- No lease agreement or unwilling to provide one

How Can You Determine If It Is Owner-Occupied On A Purchase?

- Purchase and sales agreement states they must occupy the property
- Client is not forthcoming with information, such as specifics about their exit strategy
- Loan Application states they will live in the property
- Seller has the same last name as the client

Notes:



What Brokers Should Look For When Submitting to a Lender

Next, Can The Client Service the Debt?

It is unlikely, if they:

- Do not show the funds to support the loan payment AND manage the rehab
- Have maxed out credit cards
- Show several accounts in collections or past due
- Obtained a personal loan or were gifted money to meet minimum reserve requirements
- Have bank statements showing overdrafts

How Can You Check Client Financials?

- Make sure clients have at minimum the funds to qualify
- Ask for ALL bank accounts not just what shows the minimum requirement
- Ask for retirement accounts
- Ask for credit card statements
- Get detailed letters of explanation as to why they may have/had a financial hardship



Finally, Does The Client Have Experience?

The client probably doesn't, if they...

- Are requesting a large rehab loan but have never flipped a home (full gut, burnouts, large vintage homes)
- Are over- or under-rehabbing the property
- Are paying too much for the property
- Have an exit strategy that does not make sense



How To Find Out If A Client Has Experience

The client probably doesn't have experience, if they...

- Have never taken a education class and have unrealistic expectations
- Hired a contractor that is not licensed and insured
- Are not local to the property

What Brokers Should Look For When Submitting to a Lender

Experience: Is their deal outside of the Cogo Box?

1. Property Type
Residential 1-4 units
NON-OWNER OCCUPIED

2. Sale Price
Ultimate loan amount does not exceed FHA maximum

3. Size of House
2800 sq ft maximum

4. Property Features
5 bedroom / 3 bathroom maximum

5. Size of Property
1/2 acre maximum

*Higher credit scores (680+), and a down payment (20% or more), may trump 3, 4 and 5.

Notes:



MEET THE UNDERWRITER

Notes:



WORKING WITH LENDERS

(YOUR DEAL EXECUTION PATH)

Lender selection, submission strategy, requirements, file quality, pre-screening, fee agreements, post-submission process, and lender credibility

From Lead to Opportunity

Working with lenders is about more than submitting documents. It is about choosing the right fit, presenting a clean and believable deal, and staying engaged until funding. Your role is to make the transaction easier to evaluate and easier to close.

The Role of the Underwriter

Once a deal is submitted, the underwriter evaluates whether it fits the lender's criteria. They focus on:

- The strength of the collateral
- The numbers
- The borrower's plan
- The completeness and consistency of the file

Choosing the Right Lender

Not every viable deal belongs with the same lender. Good lender matching considers:

- Property type
- Deal type
- Speed requirement
- Loan-to-value comfort
- Rehab appetite
- Borrower experience
- Geographic footprint
- Documentation requirements
- Fee limits or broker policy

This is why a curated lender bench matters. You should know which lenders are best for speed, which are better for flexibility, and which are better for specific property or borrower profiles. **Cogo Capital should be at the top of your lender list (next section).**

Primary Relationship vs. Diversified Bench

It is valuable to maintain additional lender options so you are not limited when:

- A deal falls outside one box
- Timelines are unusual
- Loan structure needs differ
- Terms need a different fit





What Lenders Require

Lenders expect complete, accurate, organized information. A typical file may include:

- Property details
- Borrower/entity documents
- Financial information
- Bank statements
- Purchase and sale agreement, when applicable
- Insurance or title-related items
- Appraisal or valuation items
- Rehab scope or contractor information, when applicable

Submitting Complete and Clean Files

A clean file includes all required documents, organizes them logically, presents a clear story, and minimizes the need for clarification. Incomplete files create delays, back-and-forth communication, and reduced confidence. Before submission, verify the basics carefully. Inaccurate or inconsistent information can:

- Delay review
- Create confusion
- Trigger re-verification
- Damage confidence in both the deal and the broker

Notes:

Screen Before Submission

Before a file goes out, you should already have reviewed for common problems. You do not need to be perfect, but you should prevent obvious avoidable issues from reaching the lender:

- Occupancy issues
- Weak or unclear exit strategy
- Thin liquidity
- Missing entity documents
- Inconsistent borrower information
- Unclear ownership or title issues
- Unrealistic rehab or ARV assumptions

The Broker Fee Agreement

The broker fee agreement should be in place before the transaction moves too far. It defines:

- The fee structure
- The business understanding between you and the borrower
- The expectation of payment at closing

Notes:





After Submission

You are responsible for:

- Communicating with the lender
- Responding to conditions and requests
- Keeping the borrower informed
- Helping gather missing items
- Preventing avoidable delay

Maintaining Credibility with Lenders

Lenders remember the quality of the files you submit. Credibility grows when you consistently match deals appropriately, submit organized files, communicate clearly, anticipate common issues, and resolve conditions quickly. That credibility can improve the experience of future deals.

Borrower-to-Lender Bridge

This is the operational bridge the business depends on:

Borrower conversation → intake → deal understanding → qualification → structuring → lender match → submission → conditions → funding

If this bridge is weak, the process feels chaotic. If it is strong, deals move with more confidence and fewer surprises.

Notes:



Industry Knowledge You Should Know

Know the laws governing brokering for your state! Learn real estate industry **terms** and **abbreviations**:

Terms:

- **Borrower:** The person or entity receiving funds and responsible for repaying the loan.
- **Broker:** An intermediary who connects borrowers with lenders and facilitates the loan process.
- **Lender:** The individual or institution providing the loan funds.
- **Equity:** The ownership value in a property (value minus debt owed).
- **FICO Score:** A numerical credit score indicating a borrower's creditworthiness.
- **Amortization:** The structured repayment of a loan over time through scheduled payments.
- **Addendum:** An additional document that modifies or adds terms to an existing agreement.
- **Contingency:** A condition that must be met for a contract to proceed or remain valid.
- **Assessed Value:** The value assigned to a property by a tax authority for taxation purposes.
- **Lien:** A legal claim against a property used as security for a debt.
- **Fannie Mae/Freddie Mac:** Government-sponsored entities that buy and guarantee mortgages to support liquidity in the housing market.
- **FHA / VA Loan:** Government-backed loan programs offering favorable terms (FHA for general borrowers; VA for eligible veterans).
- **Cash-Out Refinance:** Refinancing a property to access equity as cash while replacing the existing loan.
- **Commission:** A fee paid for services in a transaction, often based on a percentage.
- **Deed:** The legal document that transfers ownership of real property.

Acronyms:

- **APR:** Annual Percentage Rate
- **BPO:** Broker's Price Opinion
- **COF:** Cost Of Funds
- **FMV:** Fair Market Value
- **HUD:** Housing and Urban Development
- **LTV:** Loan To Value
- **TIL:** Truth In Lending

Notes:



Process Knowledge You Should Know

- Develop a working knowledge of the forms and loan documents that you will be using.
- Know the “players” involved and what their roles are.
 1. Borrower
 2. Broker
 3. Lender
 4. Servicer
- Be familiar enough with Underwriting Guidelines to be able to explain them to your clients.

Product Knowledge You Should Know

For all lenders you expect to work with, you should know the following:

- What loan programs are available and what are the parameters of each
 - Check this often because loan programs tend to adjust regularly based on market conditions, competition, and company default rates. Also, lenders will add new programs as market conditions allow.
- What docs will each of your lenders expect from your borrower?
- What does the lender expect from the broker?
- Will the lender cap your broker fee? What is the cap?

Do your research. Know the products you represent so you talk with you clients.

Notes:

Notes:



WORKING WITH **COGO CAPITAL**

Cogo as your primary lending partner, outlining relationship expectations, considerations, and process guidance



WORKING WITH COGO CAPITAL



Cogo – Your Top Lender

Working with Cogo Capital (cogocapital.com) gives you a structured lending relationship designed to support consistent deal flow. As a direct private money lender focused on real estate investors, Cogo Capital provides access to capital for common investment strategies such as fix-and-flip, bridge, and rental loans. This allows you to position deals around the strength of the asset and the execution plan, rather than relying solely on borrower qualifications typical of institutional lending.

Your role is to align deals with lender expectations before submission. This includes understanding loan parameters, preparing complete and accurate documentation, and working closely with a dedicated loan officer throughout the process.

As you submit cleaner, well-vetted deals, your efficiency improves, lender confidence increases, and closing timelines shorten. Over time, this creates a repeatable system for placing deals, building credibility, and generating consistent fee-based income.

Cogo Capital has gone to great lengths to bring you the best quality system on the market. All of us here at Cogo look forward to meeting your loan needs now and in the future.

Notes:



WORKING WITH COGO CAPITAL



Why Trust Cogo Capital?

- Cogo Capital provides logic-based lending to investors looking for funding on non-owner-occupied residential and commercial investment deals.
- All Cogo Capital loans are evaluated with logic- and asset-based standards, as opposed to the conventional standards utilized by banks and other institutions.
- That means that even if you don't meet the stringent requirements and guidelines of banks and more traditional lenders, you can still quickly and confidently make offers on real estate deals.

Questions You May Encounter

- What are your rates and terms? – “Where do I need to be to earn your business?”
- Wow! Those rates are kind of high! – “Put this in perspective. Remember this is a short-term interest only loan. If you are at 12% per annum then you only pay 1% a month over the life of the loan. It pays to pay off your loan as quick as you can! Savvy investors would rather pay that and make the profit than not pay it and not be able to fund the deal.”
- Can you fund nationwide? – “Yes, I am a broker. I work with several different companies.”
- Do you buy notes or tapes? – “No.”
- Can you provide up to 100% financing? – “I have products available that can provide up to 100% financing.”
- Are you the direct lender or are you a broker? “I work with direct lenders.”
- Do you lend to individuals? - “I lend to individuals who have business entities. My investors lend business-to-business.”
- Can you lend outside of the U.S.? - “Currently all properties must be in the US.”
- Do you lend on rehab? - “Yes, if your deal requires it.”
- Can you lend on multiple properties? - “Yes, up to 5 per loan.”
- Do you lend on commercial deals? - “Yes.”

Notes:



WORKING WITH COGO CAPITAL



Notes:



WORKING WITH COGO CAPITAL



Notes:

COGO CAPITAL NEEDS CHECKLIST

The following list is not exhaustive; other documents may be required. Confirm with your Loan Officer about any additional requirements.

Application

- Completed and signed Cogo Capital loan application
- Completed and signed zero tolerance loan fraud policy form
- Completed and signed broker fee agreement (if applicable)

Business Entity

- Business must be active on the secretary of state website
- IRS letter verification of federal EIN
- Recorded articles of organization/ incorporation
- Operating agreement for LLC/ corporate resolution and bylaws listing all member and the percent of ownership they have (If they have one)

Guarantor Information

- Photo ID
- Credit report pulled - Cogo will obtain this
- Background check completed - Cogo will obtain this

Bank statements

- Two most recent months with all pages

COGO CAPITAL NEEDS CHECKLIST

Hazard Insurance Binder

- Must be for 12 months
- In name of LLC only - _____
- Must show full premium due
- Loan No - _____
- Mortgagee Clause
Lake City Servicing, ISAOA, 701 E Front Ave 2nd Floor Coeur d' Alene, ID 83814
- Flood certificate - We will obtain this

Purchase Agreement (If applicable)

- Purchase and sales agreement signed by buyer and seller
- Copy of earnest money deposit
- Buyer must be in the name of business entity
- CANNOT** be marked convention/cash

Preliminary title report- PLEASE PROVIDE EMAIL ADDRESS TO ORDER

- Must be within last 60 days
- 24-month chain of title
- Owner's policy in the name of _____
- Lender- Cogo Capital, LLC ISAOA
- Must be vested in name of business entity at closing (if it is not, we require a quit claim deed from title)
- Payoff or satisfaction for any judgments or liens on title if it is a refinance
- Closing protection letter

COGO CAPITAL NEEDS CHECKLIST

Appraisal

- As-is and ARV appraisal (for ARV loans) – Cogo will obtain this

Lease (If applicable)

- Lease agreements for subject property

Bid (If applicable)

- Contractor bid

HOA (If applicable)

If the property is in a homeowner's association, we will need the following information:

- Bylaws
- Copy of dues
- CC&R's
- Master Fidelity Policy (if condo)



365-DAY TIMELINE TO REIMBURSEMENT

Reimbursement steps, milestones, tools, ongoing training, activity expectations, social media use, portal access, criteria, and support

Your Path to Success

- Before you do anything, you must pass the **Master Broker Benefits Verification Assessment!**
- Learn how you will get your **Tuition Reimbursement**
- Follow our personal timeline for you (printable progress tracker at the end of this section)
- Set your goals
- Leverage your social media presence
- Access your Master Broker Back Office Resources in the Cogo Nation membership site
- Complete your legal entity process
- Commit to the **Rule of 54**
- Submit loans, get quotes, and fund projects

We Want to Support You!

- Use all our available online tools and systems
- Commit to continuing education and support every month
- Engage in our broker calls/ webinars

Date and time of the next webinar:



TELL EVERYBODY
what you are
doing: family,
friends, cashiers,
neighbors.



Our commitment to you:

We will call you to make sure you have everything you need to build your broker business, answer any questions you have, and give you direction in areas where you may need help.



365-DAY TIMELINE TO REIMBURSEMENT

I Want My Reimbursement! How Do I Do It?

Tuition Reimbursement Criteria:

Upon successfully passing the **Master Broker Benefits Verification Assessment**,* you must complete **the required amount of brokered real estate loans with Cogo Capital** (as noted in your AdobeSign Agreement), in which you are not a guarantor, within a period of **one year**. This one year starts the day after your four-day Master Broker training has ended and ends on the 366th day thereafter.

Requirements for submission are:

1. Photos of all profit checks
2. Written and video recorded testimonials of the role Cogo Capital and The Lee Arnold System played in *your* success.

The total reimbursement cannot exceed the tuition you paid.



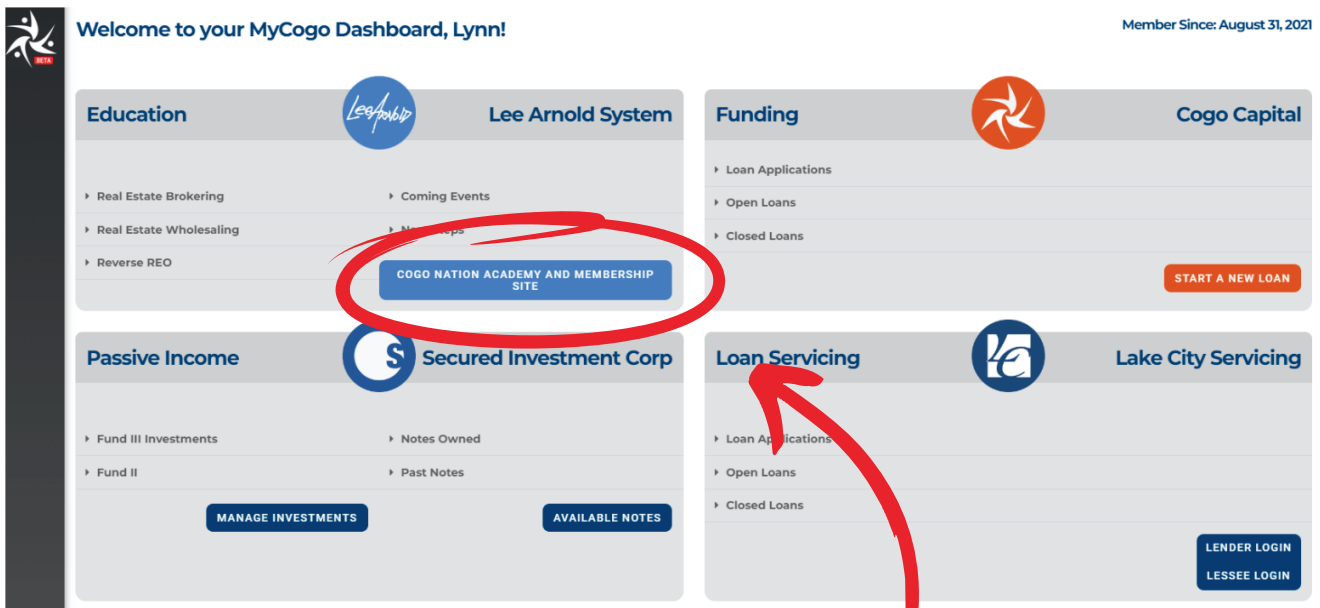
***Brokering Benefit:** Graduates of Master Broker training share the points charged at closing when working with Cogo Capital-funded private money loans

Notes:

Cogo Nation Membership Site

Login for MyCogo Dashboard
<https://cogonation.com/>

Click the Member Login on the upper right corner

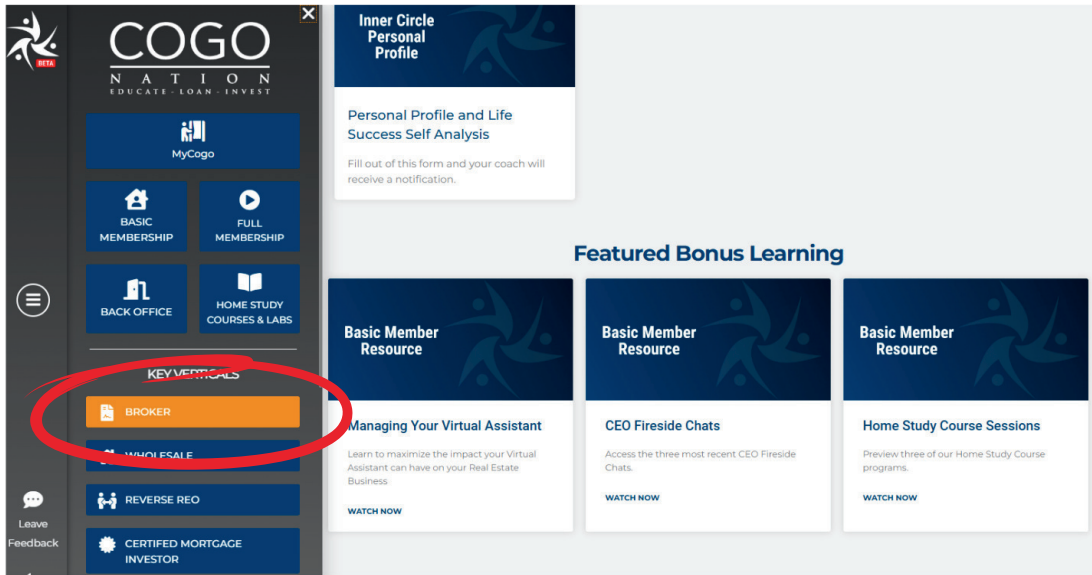


From your MyCogo Dashboard, you can access not only the Cogo Nation Membership Site, but also your Cogo Capital loan portal, your Secured Investment Corp investments, and loans serviced through Lake City Servicing.

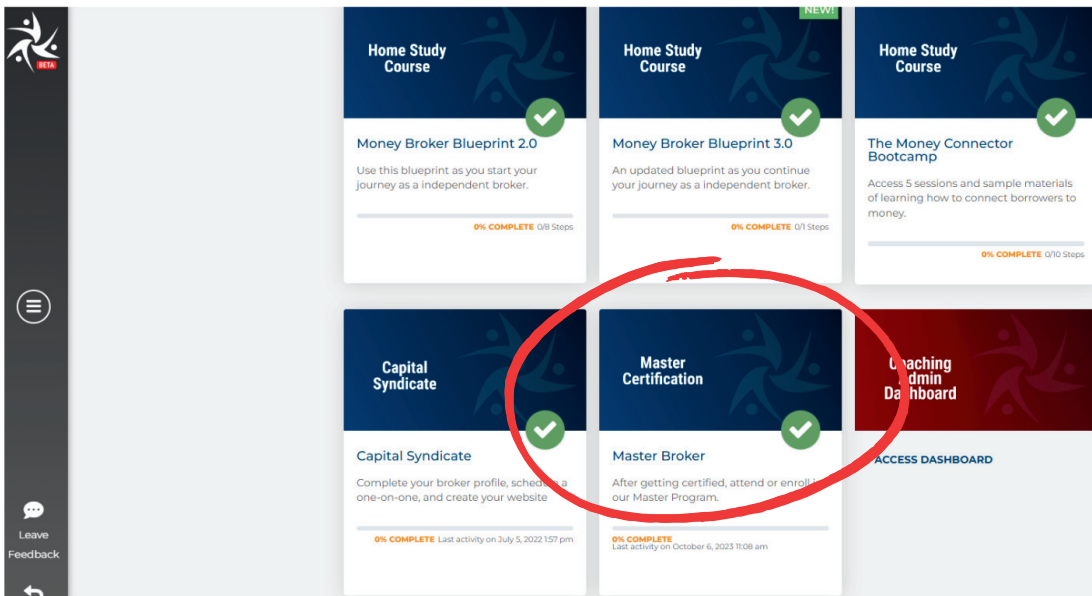
Click the blue Cogo Nation Academy to access your educational resources.

Cogo Nation Membership Site

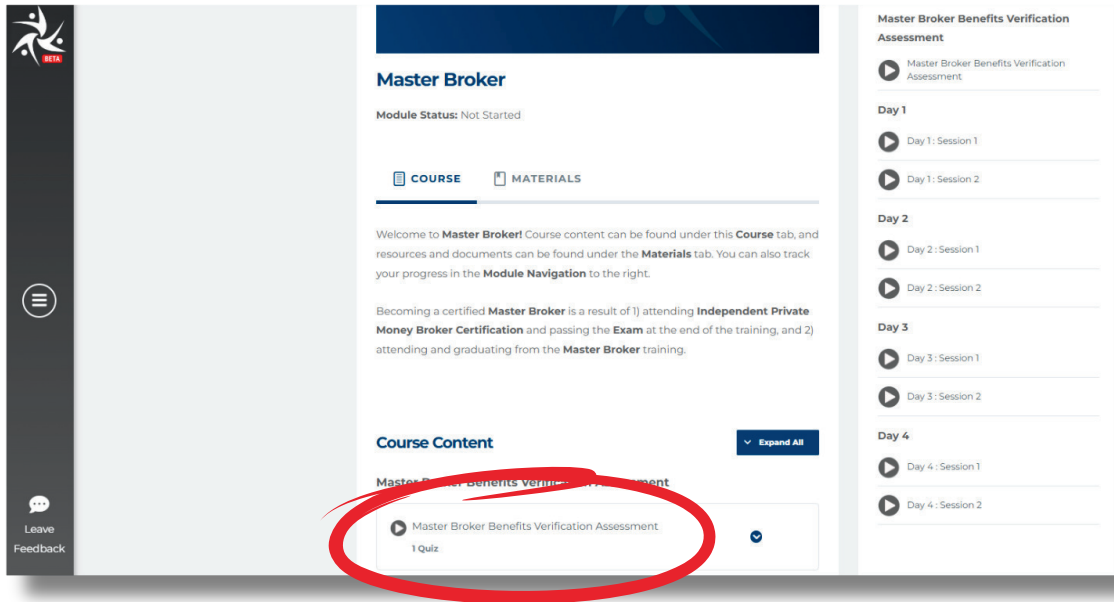
Click the flyout menu on the left side of the window to access all of your current classes, resources, and opportunities. **Select Broker.**



On the **Broker Resources** page you will find all content relevant to you. Click the **Master Broker** module to access your **Benefits Verification Assessment**, videos, and workbook.



Cogo Nation Membership Site



When you are in the course, click **Master Rehabber Benefits Verification Assessment** in the Course Content area. Once you pass the **Assessment**, you will have access to Premium Financing status.

Disclaimer Applied to All Membership Site Documents:

*This document is provided as a **SAMPLE** only. As with any **SAMPLE** document, you should consult an attorney as to its applicability for any particular purpose and for compliance with the laws of the state in which you reside. You acknowledge that no legal advice has been provided to you nor does this **SAMPLE** document provide any legal advice.*

*Secured Investment Corp, Cogo Capital, and The Lee Arnold System make no claims or warranties as to the **SAMPLE** document's fitness for any purpose whatsoever.*

*By using this **SAMPLE** document, you are specifically assuming all liability for its use and agreeing to fully indemnifying Secured Investment Corp, Cogo Capital, and The Lee Arnold System from any liabilities, suits, claims, demands, causes of actions, damages, losses, costs and expenses result from your use of this **SAMPLE** document.*

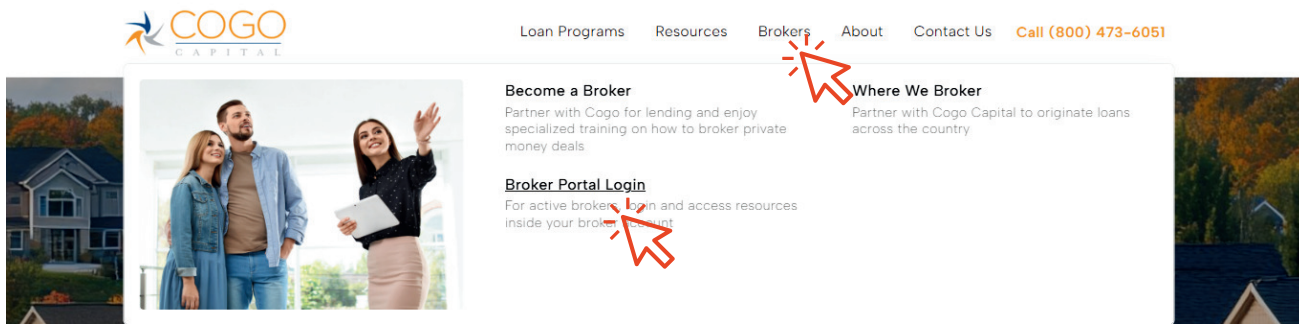


365-DAY TIMELINE TO REIMURSEMENT

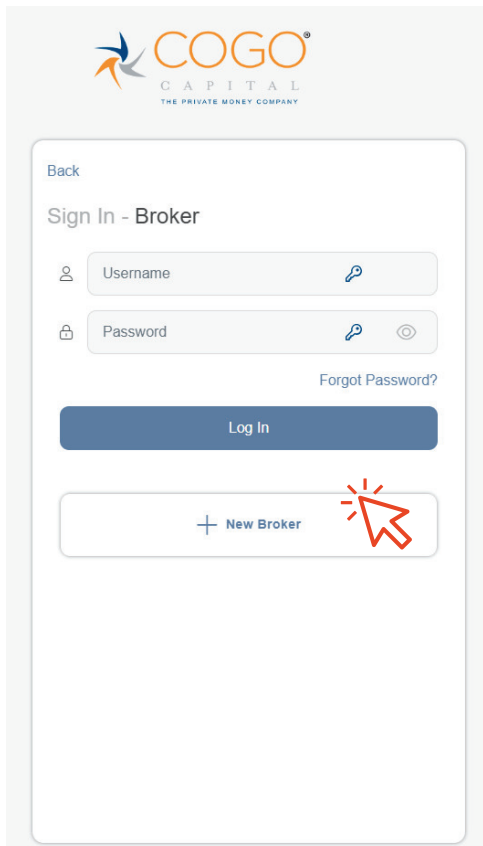
Start Brokering Loans

Option 1: Call 800-473-6051 and ask to speak to a Loan Officer

Option 2: Go to cogocapital.com, mouse over “Brokers” at the top of the page, then click on the drop-down menu “Broker Portal LogIn.”



Enter your email address and password, then click “Log In.” If this is your first time, click “New Broker”



- Follow the onscreen prompts to use the **Loan Sizer**, start a new loan, provide the needed information, and upload documents.
- Stay in regular communication with your **Loan Officer** and client.

It is your job to push the deal through all the way to the end!



365-DAY TIMELINE TO REIMBURSEMENT

The training you have just received becomes infinitely more valuable if you choose to implement what you have just learned. With that in mind it is now time to create a road map for you to follow in the days and months to come. What steps do you need to take as you implement your training?

Spend a few moments to organize your thoughts then write down those things you need to start doing in response to the training you have just been through. Organize your action points into things you need to do immediately - as soon as you get home, things you need to get accomplished in the next month, and things you should accomplish in the next 90 days.

THINGS I WILL DO AS SOON AS I GET HOME:



365-DAY TIMELINE TO REIMURSEMENT

THINGS I WILL DO WITHIN THE NEXT MONTH:

THINGS I WILL DO IN THE NEXT 90 DAYS:

RULE OF 54

25 Marketing Pieces
Per Week = 1,300 Per Year

25 Outbound Calls
Per Week = 1,300 Per Year

2 Networking Events
Per Week = 104 Per Year

2 Loans Submitted
Per Week = 104 Per Year

Want to take the Rule of 54 from a weekly chore to something more?



Click [HERE](#) to invest in the Rule of 54 Home Study Course! In these self-paced sessions, you will learn everything you need to know about mastering your marketing goals each week. Learn all the strategies, tips, and tools to streamline the **most crucial** part of brokering and expedite the success of your broker business.

<https://members.cogonation.com/rule-of-54-bundle/>

Rule of 54 Tracking

Weeks 1-4

Week 1

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 2

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 3

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 4

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Weeks 5-8

Week 5

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 6

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 7

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 8

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Rule of 54 Tracking

Weeks 9-12

Weeks 13-16

Week 9

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 13

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 10

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 14

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 11

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 15

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 12

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 16

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Rule of 54 Tracking

Weeks 17-20

Weeks 21-24

Week 17

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 21

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 18

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 22

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 19

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 23

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 20

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 24

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Rule of 54 Tracking

Weeks 25-28

Weeks 29-32

Week 25

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 29

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 26

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 30

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 27

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 31

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 28

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 32

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Rule of 54 Tracking

Weeks 33–36

Weeks 37–40

Week 33

25 Marketing Pieces Sent

25 Outbound Calls Made

2 Networking Events Attended

2 Loan Packages Submitted

Week 37

25 Marketing Pieces Sent

25 Outbound Calls Made

2 Networking Events Attended

2 Loan Packages Submitted

Week 34

25 Marketing Pieces Sent

25 Outbound Calls Made

2 Networking Events Attended

2 Loan Packages Submitted

Week 38

25 Marketing Pieces Sent

25 Outbound Calls Made

2 Networking Events Attended

2 Loan Packages Submitted

Week 35

25 Marketing Pieces Sent

25 Outbound Calls Made

2 Networking Events Attended

2 Loan Packages Submitted

Week 39

25 Marketing Pieces Sent

25 Outbound Calls Made

2 Networking Events Attended

2 Loan Packages Submitted

Week 36

25 Marketing Pieces Sent

25 Outbound Calls Made

2 Networking Events Attended

2 Loan Packages Submitted

Week 40

25 Marketing Pieces Sent

25 Outbound Calls Made

2 Networking Events Attended

2 Loan Packages Submitted

Rule of 54 Tracking

Weeks 41-44

Weeks 45-48

Week 41

25 Marketing Pieces Sent

25 Outbound Calls Made

2 Networking Events Attended

2 Loan Packages Submitted

Week 45

25 Marketing Pieces Sent

25 Outbound Calls Made

2 Networking Events Attended

2 Loan Packages Submitted

Week 42

25 Marketing Pieces Sent

25 Outbound Calls Made

2 Networking Events Attended

2 Loan Packages Submitted

Week 46

25 Marketing Pieces Sent

25 Outbound Calls Made

2 Networking Events Attended

2 Loan Packages Submitted

Week 43

25 Marketing Pieces Sent

25 Outbound Calls Made

2 Networking Events Attended

2 Loan Packages Submitted

Week 47

25 Marketing Pieces Sent

25 Outbound Calls Made

2 Networking Events Attended

2 Loan Packages Submitted

Week 44

25 Marketing Pieces Sent

25 Outbound Calls Made

2 Networking Events Attended

2 Loan Packages Submitted

Week 48

25 Marketing Pieces Sent

25 Outbound Calls Made

2 Networking Events Attended

2 Loan Packages Submitted

Rule of 54 Tracking

Weeks 49-52

Week 49

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 50

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 51

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Week 52

- 25 Marketing Pieces Sent
- 25 Outbound Calls Made
- 2 Networking Events Attended
- 2 Loan Packages Submitted

Get Your Tuition Reimbursed!

Below are all the steps from this section in one spot to help you track your progress to reimbursement.

- Navigate to your Master Broker Back Office
- Pass the Master Broker Benefits Verification Assessment
- Navigate to your Master Broker Resources
- Get your accountability partner ready to keep you on track
- Commit to and complete the Rule of 54 for 365 days to close loans with Cogo Capital
- Keep notes as you progress to remind yourself of things you may later forget. Go over these notes regularly

Track your loan progress:

- Loan successfully closed and broker fee received
- Loan successfully closed and broker fee received
- Loan successfully closed and broker fee received
- Loan successfully closed and broker fee received
- Loan successfully closed and broker fee received
- Loan successfully closed and broker fee received
- Loan successfully closed and broker fee received
- Loan successfully closed and broker fee received
- Loan successfully closed and broker fee received
- Loan successfully closed and broker fee received
- Loan successfully closed and broker fee received
- Loan successfully closed and broker fee received
- Loan successfully closed and broker fee received



Congratulations, you did it!

Contact us at salescompliance@securedinvestmentcorp.com and let us know you are ready for your tuition reimbursement.

We will communicate to you what will happen next.



INVESTOR RELATIONS



SIC's Fund Details

Visit SecuredInvestmentCorp.com for more details on investing in SIC's assets and expertise.

The Fund is managed by Secured Investment Corp ("SIC" or the "Fund Manager"), a company that specializes in the origination of real estate notes for investors, real estate fund management, loan servicing, and the education of real estate investors. The Fund is managed by three highly experienced real estate and finance professionals with a combined 50-plus years of experience in the real estate.

We have helped thousands of borrowers by funding hundreds of millions of dollars in real estate backed private money loans. We provide private lenders and real estate investors the ability to connect and build powerful and profitable strategic alliances. Lenders grow their net returns on their invested capital and real estate investors grow their investment portfolios.

High Yield Fund II

Secured Investment High Yield Fund II, LLC (the "Company" or "the Fund") was formed for the purpose of providing participating investors with a real estate focused investment opportunity through private money notes and carefully chosen real estate projects.

Fund Asset Classes: the manager targets 25% fund balance held in real property assets in the local market and 75% held in non-owner occupied single-family residential loans. Accredited Investors can invest in Fund II. This is NOT a REIT or Stock.

<p>INVESTOR MORTGAGE NOTES Invest in Real Estate Notes For Everyone</p> <table border="1"> <tr> <th>TARGETED ROR</th> <th>MAXIMUM LTV</th> <th>INVESTOR TYPE</th> </tr> <tr> <td>8-12%</td> <td>70%</td> <td>ANY</td> </tr> </table> <p>Invest in real estate notes.</p> <p>GET STARTED</p>	TARGETED ROR	MAXIMUM LTV	INVESTOR TYPE	8-12%	70%	ANY	<p>HIGH YIELD FUND II Real Estate-backed Fund For Accredited Investors</p> <table border="1"> <tr> <th>PREFERRED RATE</th> <th>MINIMUM CONTRIBUTION</th> <th>INVESTOR TYPE</th> </tr> <tr> <td>9%</td> <td>\$50,000</td> <td>ACCREDITED</td> </tr> </table> <p>Join other savvy accredited investors.</p> <p>GET STARTED</p>	PREFERRED RATE	MINIMUM CONTRIBUTION	INVESTOR TYPE	9%	\$50,000	ACCREDITED
TARGETED ROR	MAXIMUM LTV	INVESTOR TYPE											
8-12%	70%	ANY											
PREFERRED RATE	MINIMUM CONTRIBUTION	INVESTOR TYPE											
9%	\$50,000	ACCREDITED											
<p>FIXED INCOME FUND V Real Estate-backed Fund For Accredited Investors</p> <table border="1"> <tr> <th>FIXED RATE</th> <th>MINIMUM CONTRIBUTION</th> <th>INVESTOR TYPE</th> </tr> <tr> <td>5%</td> <td>\$5,000</td> <td>ACCREDITED</td> </tr> </table> <p>Fixed-rate fund with short hold period.</p> <p>GET STARTED</p>	FIXED RATE	MINIMUM CONTRIBUTION	INVESTOR TYPE	5%	\$5,000	ACCREDITED	<p>TURNKEY REAL ESTATE Leveraged Tax Savings & Passive Equity Growth</p> <table border="1"> <tr> <th>RENTAL CAP RATES</th> <th>FINANCING OPTIONS</th> <th>INVESTOR TYPE</th> </tr> <tr> <td>VARIES</td> <td>ANY</td> <td>ANY</td> </tr> </table> <p>1031 Exchanges maximize tax benefits.</p> <p>GET STARTED</p>	RENTAL CAP RATES	FINANCING OPTIONS	INVESTOR TYPE	VARIES	ANY	ANY
FIXED RATE	MINIMUM CONTRIBUTION	INVESTOR TYPE											
5%	\$5,000	ACCREDITED											
RENTAL CAP RATES	FINANCING OPTIONS	INVESTOR TYPE											
VARIES	ANY	ANY											



SIC's Fund Details

Visit SecuredInvestmentCorp.com for more details on investing in SIC's assets and expertise.

Fixed Income Fund V

Invest in a fund that gives you the flexibility of a shorter hold time while producing a return on your investment. At its core, Fund V crowdfunds money from investors to mutually fund hand-selected real estate investments. Additionally, we have access to a full-service construction company and a local market that is rapidly growing. We have successfully created yield through the acquisition and resale of target assets in Spokane, Washington, and Coeur d'Alene, Idaho. The ability to manage these assets directly in our own backyard gives us the advantage to oversee every aspect of the process.

Fund Asset Classes: the manager targets a 25% fund balance held in real property assets in the local market and 75% held in non-owner occupied single-family residential loans. Accredited investors can invest in Fund V with a starting minimum investment of \$5,000. Please note, this is NOT a REIT or stock.

Notes:

SIC's Mortgage Notes For Sale

Click to visit SecuredInvestmentCorp.com and browse through our performing notes for sale.



WHAT ARE MORTGAGE NOTES?

Mortgage notes (trust deeds) are an alternative asset class within active real estate investing. They have many benefits and present unique opportunities for people interested in real estate but lack the time to actively invest in properties. They can also earn higher-than-average returns. On average, investors in our platform have historically earned 8-12% by lending their money securely on real property in the United States.

Browse these exclusively available and pre-evaluated notes that have gone through superior due diligence processes and fraud detection systems.

SINGLE FAMILY RESIDENCE AVAILABLE

📍 2197 East Church Street Stockton, CA 95205

Borrower brought \$19k as a down payment!

LOAN AMT	TARGETED ROR	LTV
\$199,500.00	11.00%	70%

SINGLE FAMILY RESIDENCE AVAILABLE

📍 146 Elodie Street Harahan, LA 70123

Borrowers brought \$13k as a down payment!

LOAN AMT	TARGETED ROR	LTV
\$238,000.00	11.00%	70%

TOWNHOUSE AVAILABLE

📍 2629 Belle Glade Ave Saint Louis, MO 63113

Borrower brought \$30k as a down payment!

LOAN AMT	TARGETED ROR	LTV
\$81,250.00	8.00%	65%

Notes:

Notes:



RESOURCES

AI For Business

AI tools are transforming the way entrepreneurs like you operate their businesses, offering solutions to generate leads through marketing, streamline processes, enhance decision-making, and improve productivity. This technology enables you to work more efficiently, reduce costs, and remain competitive in an increasingly data-driven world.

Let's talk about some basic options and examples of AI capability.

1

AI Assistants designed to interact in a conversational tone:

- Answer questions: Provide information on a wide range of topics by drawing on its training data.
- Generate text content: Create stories, emails, social media posts, and other content based on prompts.
- Assist with tasks: Help with writing, brainstorming, coding, language translation, tutoring, and other productivity tasks.
- Engage in conversations: Hold fluid, context-aware conversations, making it suitable for chatbots, virtual assistants, and customer service.

Talking to an AI Assistant is easy! Learning how to write prompts for a conversational AI is a fun and valuable skill that can open up new ways to interact with technology. **At its core, a "prompt" is simply the instruction or question you give an AI to get the response you're looking for.** By crafting effective prompts, you can guide the AI to help answer questions, create content, brainstorm ideas, or even troubleshoot challenges.

This skill is all about *understanding how to ask clear, precise questions that direct the AI's response*, and it's easier than you might think to get started! With just a few basic techniques, you'll be able to write prompts that make AI a useful tool in your day-to-day tasks and projects.



AI For Business



Here are three simple examples of writing effective prompts. By being clear with your desired details, you can get accurate, useful answers.

Want to simply research a topic?

- Suppose you want to learn **the benefits of investing in rental properties.**
- Prompt: “What are the top benefits of investing in rental properties? Include returns, long-term wealth, and tax perks.”

Want to generate written content ideas?

- You decide you need **social media post ideas for real estate.**
- Prompt: “Give me 5 Instagram post ideas for a real estate investor, covering market tips, property management, and investment benefits.”

Want some step-by-step help?

- You need **instructions for analyzing a property deal.**
- Prompt: “What are the steps to analyze a property deal? Cover cash flow, location, and ROI.”

Notes:

AI For Business

2

Graphics, video, and audio production for digital ads

- Generate professional-looking graphics for branding
- Transform text and images into videos
- Convert blog posts or articles into audio format

3

Customer Relationship Management (CRM), such as Dealio.pro

- Manage customer data
- Analyze lead behavior
- Predict sales opportunities

4

SEO and website optimization

- Optimize your website and blog content for search engines by analyzing keywords, trends, and your competitors
- Make your listings and content more visible

Notes:

Growing Your Business With AI

You'd have to be living in a cave if you don't know about how much AI has changed over the last few years. Whether you have never used an AI tool or you've got a chatbot open all day long, you may not know how to apply AI tools to grow your business.

Either way, you're in for a treat! Keep reading to learn how to make this dynamic technology work for you.

Let's explore exactly **how** real estate investors like *you* can leverage AI tools.

In a short time, you'll have a clear understanding of how to **identify the tools that are right for your business**—without getting lost in technical jargon or chasing trends.

And don't worry—we won't be recommending specific tools since they're constantly changing. Instead, we'll focus on teaching you how to find and evaluate tools based on your unique needs.

What do you need?

AI isn't one-size-fits-all, so you'll need to evaluate where you're spending the most time and what processes could be improved. Maybe you're struggling to keep up with lead management or client follow-ups, or you spend hours researching market trends. Consider AI automation for repetitive tasks and AI data analysis for areas where better insights could help with decision-making.

AI Automation  Repetitive Tasks

AI Data Analysis  Decision Making

What's the Difference Between Automation (PRE-AI) and AI?

Automated tools are great for handling repetitive tasks. Think of them as following strict instructions—you set them up once, and they'll do exactly what you tell them. For example, you could automate sending a follow-up email to a new lead.

Automated tools don't think or learn; they just follows the rule you've set, like sending the same email every time someone signs up for your list.

AI tools, on the other hand, can learn and adapt over time. Instead of just following a rule, they use data to make decisions and get better with experience. For instance, an AI tool might analyze how leads respond to your emails and adjust its follow-up messages to increase engagement. It can predict what kind of property might interest a buyer based on their behavior or market trends.

AI tools go beyond simple automation by adding the ability to learn, predict, and improve their own performance.

Notes:

Daily Business Tasks Activity: What Do You Need?

First, ask yourself:

- What tasks take the most time?
- What repetition do you see in your work?
- Are there processes you do that often result in errors or inefficiencies?

Activity: Break down your daily operations and look for areas where manual work is overwhelming or time-consuming.

For example:

- Morning Routine & Emails (1 hour) Review and respond to emails, check on inquiries, and communicate with potential leads, contractors, and clients
- Lead Generation (2 hours) Search for new properties (MLS, auctions, off-market deals), and network with real estate agents and wholesalers.
- Property Analysis (1.5 hours) Evaluate potential deals, analyze market data, run comps, and calculate ARV (After Repair Value) and ROI (Return on Investment)
- Meetings & Calls (1.5 hours) Speak with contractors, investors, property managers, or clients. This may include virtual meetings or site visits to properties
- Networking & Relationship Building (1 hour) Attend networking events (virtual or in-person), meet with other investors, or build relationships with lenders, brokers, or agents
- Administrative Work (30 minutes) Handle paperwork, bookkeeping, CRM updates, contracts, and accounting tasks.
- Education & Market Research (30 minutes) Stay updated on market trends, real estate laws, and investment strategies by reading industry news
- Follow-Up on Leads (30 minutes) Contact prospective buyers, sellers, or partners from earlier marketing efforts. This includes calls, emails, and follow-up messages

What's Out There?

Now that you have a clear idea of what you do day to day, we need to find which of those tasks can benefit from the use of AI tools. Let's dive into some common AI capabilities specifically for real estate.

AI can help with everything from automating repetitive tasks such as communications processes (your inbox is overflowing!) to analyzing large amounts of property data (did your eyes glaze over just reading that?) or even predicting market shifts (should you buy and hold? Or fix and flip or sell?)



Decide Your Areas For Improvement

Focus first where AI can deliver the **most immediate value**.

Maybe you want to:

- Increase the number of leads or automate lead follow-ups
- Speed up property evaluations using AI-driven data insights
- Streamline client communication with automated tools

Look at the list you made of your daily business tasks. What pops out to you?

Decide Your Areas For Improvement

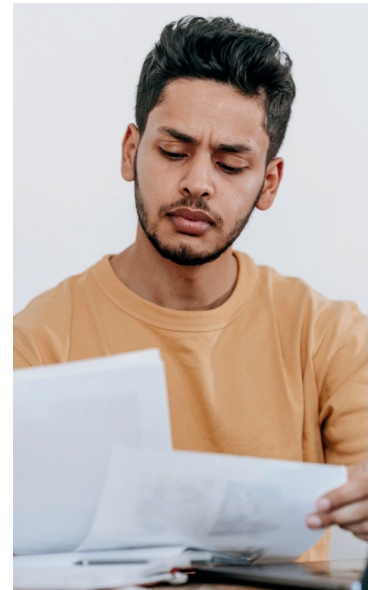
Well, there are different categories of AI tools, and each serves a different function—whether it's as a CRM system, marketing automation, property analysis software, chatbots, etc.

It's good to know **how to research tools that fit your specific needs**.

Start with a basic search for types of AI tools available to you. You can use your favorite search engine, or you can type it into your favorite AI chatbot (such as ChatGPT). If you aren't sure how to use an AI chatbot, spend a few minutes learning how to ask good questions (these are called prompts). You can even ask the AI chatbot how to ask it questions, and it will help you!

Check out each tool's core features, looking for:

- Scalability (will you outgrow this tool when your business expands?)
- Integration with existing software (is there a platform or application you currently use that makes using the AI tool cumbersome or does it fit right in?)
- Ease of use/ the user interface (is the interface easy to understand? How does it feel to interact? Are you confused as you use it, or do you like how it functions? Remember, you won't use software that you don't like to use!)
- Customer service (does the company have contact information, FAQs or Help section, and tutorials for use?)
- Cost (if it's free, are there limitations? Are saving time and money, making better decisions, being more efficient, and getting an ROI?)



Now That You Found One You Like...

...you'll also want to make sure it's **secure**.

In real estate, you're handling sensitive information—personal details, financial data, and more. Even though this isn't the most exciting part, security and privacy compliance for you and your clients and customers is a necessary topic. You want to make sure you are respecting current laws and regulations concerning data protection.

Confidentiality, particularly with customer data and financial information, should be carefully guarded. Some AI tool environments do not protect data, and worse, may release the information into the public database!

Always check the fine print for security and privacy for any digital tool you use.

Learn How To Learn

Continuous learning and building your skills are one of the most important parts of business growth. **Trends change, and your business must adapt to stay on top.**

Invest regular time to research, train, and seek out learning opportunities. For example:

- Get involved in REIA groups, particularly to gain exposure to and discuss others' experiences and technology preferences
- Take classes and attend seminars
- Use AI chatbots to ask specific questions about topics you want to learn more about (though always check sources)

You don't have to jump on every trend, but keep an eye out for new ideas and keenly recognize when something fits your style and goals.

Notes:

