

PRIVATE MORTGAGE LENDING HANDBOOK

“How to Become a Private Hard Money Lender”



T. GUY COOK, CPLA, CRMS





Become a Private/Hard Money Lender!

Thank you for ordering my Free Complete Turnkey E-Book

**Own all the Real Estate you ever wanted
without being the landlord!**

How I succeeded in the Private Lender Mortgage Business, How you can too!

Learn the secrets that banks don't want you to find out

Your wealth is measured by what you Earn and not by what you Own.

Wealth is Not measured by how many cars you own, the size of your houses, your boat, etc. It's all about how much money you earn, how you earn it and how much you keep.

What is being "Rich" mean? It's very simple, its:

“Do what you love, love what you do”

Do you receive passive income checks in your mailbox each month and each and every month?
If not, READ ON!

Retiring 25+ year mortgage veteran reveals ALL the basics on how to become a Private Mortgage Lender and Broker.

Learn to generate revenue streams by creating and buying mortgages, and by NOT owning Real Estate "Above ground" but by owning it "Below ground".

The secret to becoming financially independent is controlling real estate through investment mortgage notes you created. Not by owning the actual piece of property above ground and being in title. No more midnight landlord phone calls. No more hassles dealing with renters, screening tenant placement, property managers, contractors, leaking roofs, broken furnaces, no more dealing with maintenance issues, paying condo or HOA property maintenance fees. No more operating expenses, rent deposit and security escrow. The headaches of dealing with tenant evictions and collections. You can still own all the real estate you want and avoid all the bureaucratic government registration fees & forms, frivolous lawsuits, etc. Learn how to become the Direct Lender by owning Real Estate below ground and avoid all the hassles of the “Above Ground” type ownership

“BE THE BANK!”

Tired of low CD and Money Market yields, Mutual Funds that ride like a Roller Coaster? Fed up, frustrated and afraid of the world’s biggest casino, The stock market risk and whims that daily changes?

Tired of getting lousy returns or no returns at all on iffy investments, Junk Bonds that fail?

Do you have an IRA, 401K, 403(B) all in the stock market, mutual funds or cash account you want higher and more predictable returns on? If you said “Yes” You have found it and this is where you want to be.

Are you Self Employed, or want to be? Tired of working the same old job for the same old pay each week, month after month? Do you want passive income and have your money work for you instead of you working for it 24/7 while you sleep or on vacation?

Writing your own mortgage notes on investment properties may possibly be one of the safest, most predictable ways to invest and earn passive income and protecting YOUR very hard earned money. Ask any millionaire how they got that there and what they own? The answer will almost always involve Real Estate in some form. Ask any banker the same question. It’s good to Be **“The Bank”**

I’ll be honest the materials I will share with you in my course manual took me years, tens of thousands of dollars to assemble and countless hours of blood sweat and yes some tears to prepare. The lessons I’ll share with you took more than 25 years to achieve and perfect. I want to pass this valuable information on to you in No “BS” terms. What did I get right and what I did dead wrong. How to create low risk steady passive monthly income streams to stay rich and stress free. This course manual is as close to a Business in a box as you can get.

"Thanks!! . Nice work. This is very enticing-as was your presentation and lunch meeting.

Your presentation resonates strongly with me. I know what it takes to buy/fix/sell and or rent/maintain tenants etc... This appears to produce slightly less ROI with much less work and probably less risk. I can recognize that I would have to become nimble at looking at deals and judging risk of going through foreclosure etc..."

Steve Moody, Baltimore, MD.

Here's your chance at true change and the way you look at wealth & income forever.

This is not a franchise, licensing or get rich quick scheme dream

This is a business that is perfect for mortgage brokers, real estate agents, financial planners, investors or any person who wants to work from home, away from home, anytime or anywhere you choose. Gain a whole new perspective and level of freedom while managing your investments directly.

All that is needed is a laptop and a cell phone.-(Not really) But it's large part of it

I will provide you the basic orientation and documents to a turnkey operation from "soup to nuts" on how to get started,. Learn the basic principles and how to become your own "Private/Hard Money Mortgage Lender" and to Broker loans too..

Why work for your money when it can work for you? Learn how to lend or broker money by creating and buying mortgage notes for real estate property investors.

“Guy Cook's comprehensive A-to-Z approach to coaching has given us the knowledge and confidence to profitably fund residential real estate rehab projects. His enthusiasm, commitment and support have been invaluable in our achieving success as a top private money lender in our local market”.

Keith & Rhonda Pellicano

Managing Members, Edgewood Private Lending (Fredericksburg, VA)

Learn How to:

- Write bullet-proof mortgage loan docs to reduce risk to a minimum
- Underwrite and price loan scenarios
- Obtain a “Turnkey” sample library of docs, templates & forms that you customize your own loan documents and business.
- How to properly analyze and evaluate risk, know when to “Walk” on a deal
- How to assemble your team of professionals, what to look for, what to avoid
- Resource list of vendors for credit bureaus, appraisers, document prep needed to keep it right and tight
- Sample Pricing matrix guide
- Loan terms: length of loan term, what rate to charge and how to structure loans
- What to look for and what to avoid when making loan decisions.
- How to broker to other lender sources to create income without any of your money involved. Most family members want to be out of the stock market casino for something that is stable and tangible.
- Participate in a funding-fractionalized mortgage notes
- Membership in Ongoing one-on-one mentoring / underwriting consulting forum available

• Want more out of life?



• Simply ask for it and take it

The Insider's Secrets to Hard Money Lending



T. Guy Cook, CPLA, CRMS





EXCELLENCE › ETHICS › EDUCATION

The Insiders' Secrets to Hard Money Lending

There's a good reason why banks and other lenders don't want to be landlords. It's just too much WORK! A years' worth of profits can be wiped out by only one bad tenant. Yet, they make trillions of dollars in the real estate industry (whether the borrower pays or not). Why? Because you own the real estate via your mortgage note.

Why I love the private lending business

Private lending in itself is a lucrative business. Depending on the "going rate" in your area of the country, short term money is loaned to real estate investors at rates that average between 12%-15%. Some private lenders charge up to 18%. Try getting that kind of return at your local bank on a money market account or a CD. Typically this money is used for a short period of time to rehab a house, sell it and pay you back.

But the interest rate that you charge is only part of the big picture. You also charge "points" for each loan. One point equals one percent of the total loan amount. Most private lenders charge between 3-5 points on each loan. Yes, that means an extra 3% to 5% is made on each loan each time you lend. So a loan at 15% and 5 points would basically bring you a 20% return on your money (actually more than that, but more on that later in the handbook course manual). I don't know about you, but where I come from, that's pretty interesting.

Remember when I mentioned that private loans are short term? Most loans are repaid in about 6 months to 9 months. That means you have rapid turnover of your capital. You are in and out. You can turn around and loan out that same money again and again and collect another 3–5 points for the loan in the same year! Now you're looking at a 25+% return on your money or more.

There are other ways to make additional money in this business. The loans you make are the most obvious. You can make money on various fees, loan servicing, draw administration, refinancing loans, and a few other avenues. I show you all the ways you can reap profits in private lending in my "PRIVATE MORTGAGE LENDING HANDBOOK" course manual.

"I just finished reading your package. I wish I had it a few months ago before I made a bad loan. It's a great manual. I'll be in touch."

"It never rains on a Golf Course!"

Robert E. Lee, Jr., Fort Washington, MD

There has never been a better time to enter the Private Lending field. I have been in this business for over 25+ years. I am busier than ever before and cannot possibly handle all the business coming my way as I ready for retirement.

As I recommend to my members, I only lend in my own back yard. I have competition, but it is friendly competition. The private lenders in my area pretty much all know one another and do send business back and forth.

This is a business of long-term relationships, and has served me well and it will for you too. I have been teaching private students my methods and systems of the trade for the past 10 years. But it has always been a one-on-one experience and I am now getting more requests for training than I can handle. I have put together a complete handbook course manual that shows you

everything to get started in private money lending. I show you “The how and why” of private money lending, how to evaluate the borrower, the property and the numbers.

I explain the paperwork you need to handle the administration of the loans as well as how to secure your interests. In short, I have put my 25 years of experience into a business in a briefcase for you for you to get a primer to get started now business:

“I’m a layman with no prior experience with private money lending or banking. Guy has been extremely helpful not only with overarching principles but also with the smallest details of how to safely and successfully loan private money. Anytime I’ve had any question Guy has responded quickly with useful, concrete, and practical answers or guidance. Guy has taken me from one with no experience to having 80% of my investment capital successfully loaned. Thank you, Guy”.

Bryce Ginther, Valley Forge, PA

I know you will find my course manual informative and help you launch your business and bring you closer to becoming a direct private money lender. It was certainly the right decision for me. This is a business that is perfect for mortgage brokers, real estate agents, financial planners or any person who wants to work from home, away from home, anytime or anywhere you choose. Gain a whole new level of freedom while managing your investments directly.

“I am most appreciative of the quality of information and the obvious effort that you put into your Lending Blueprint, Guy. I honestly cannot imagine how I would have been able to begin on the road to this venture without it!”

Nick Kapetanis, Richmond, VA

The real estate landscape is changing constantly and being in on what is happening in the field is worth its weight in gold. Learning to be wiser and working smarter doesn't happen overnight, it's a process that starts with you and it all starts here and now

If you would like to take control and learn more from my 125+ page full handbook course manual plus our sample library of docs containing more than 160 pages of forms, notes, clauses and template docs, start now. Our resource guide gives you all you need for a quick start. This powerful course manual containing sample library of docs, forms & templates can be yours for only \$347.00. Everything you need to get the fundamentals of your private lending business started right now.

My best wishes for you,

Got questions? Call to set up an appointment for a free 15 minute consultation.

Good Luck & Good Investing!

Sincerely,



T. Guy Cook, CRMS

Advance America Property and Finance, LLC



To get the full course manual, sample docs, templates and forms

Send Check or Money order for \$347.00 payable to:

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