



# PRIVATE MONEY LENDER OVERVIEW

## DISCLAIMERS:

The following information is for educational purposes only. We will not be providing financial, legal or professional advice. We will introduce you to strategies we use, but they may not apply to your personal situation, so always speak to your team of professionals before applying any of the strategies learned today.

# What's In It For "YOU"?

## Investment Opportunity

- You make 12% annual return paid monthly over 5 years (60 payments)
- Secured by real estate collateral. Each loan is backed by a recorded mortgage and lien on the property, ensuring that in the event of any unforeseen circumstance, no sale or transfer can occur without you being paid first.
- An average loan/house purchase amount is approximately \$40,000, and your investment remains fully protected.
- You receive monthly principal and interest payments for 60 months
- At the end of the 5-year term, your full principal is returned.
- Repeat and watch your money continue to grow

# What's In It For Us?

- ❑ Private money lenders bring speed and efficiency to my transactions, and my leverage is far greater when I purchase using private cash funds.
- ❑ Many properties I purchase are in need of a quick sale within 10-15 days; a traditional bank requires 30-45 days to close a loan. This is where private money lenders funds can close a transaction quicker.
- ❑ Using quick cash as leverage allows me to negotiate a much lower purchase price and reduce our risk.
- ❑ Being able to offer a fast closing with private funds motivates sellers to accept my offer over others and entice them to accept much lower price.
- ❑ Lending guidelines are continuously changing and requires applications, approvals, junk fees and strict guidelines

# Why Private Money?

- ❑ We can close quickly.
- ❑ We can make competitive cash offers on properties.
- ❑ We can buy non-confirming properties.
- ❑ We can do multiple projects. It helps us and our private money lenders grow passive income.
- ❑ Allow us to help others.

# Private Money Lender Benefits

- ❑ Collateral below market value
- ❑ High ROI and fixed rates
- ❑ Short-term notes
- ❑ Long-term relationships. Ability to benefit from passive income on consistent basis.
- ❑ Access to many projects. Ability to choose the deal to invest in.

# Private Money Lender Security

- ❑ **PROTECTION** = Promissory Note:  
That stipulates the loan details between us and the private money lender and is a legal document.
- ❑ **SECURITY** = Recorded Mortgage:  
Details of the loan with 1st lien position which is recorded at local county.
- ❑ **TITLE INSURANCE** = Title Insurance  
protects the private lender against any title issues or claims

# Funding Options

- HELOC
- Self Directed IRAs
- Retirement accounts
- Personal LOC's
- Business LOC's
- Personal Life insurance / HSA.
- Stocks, bonds, money market accounts.
- Business credit cards.

# My Owner Financing Model

- ❑ I purchase affordable single-family homes—typically in stable Midwestern markets
- ❑ Then owner finance them to TENANT-BUYERS for 30 years
- ❑ The TENANT-BUYERS pay me monthly payments, similar to a traditional mortgage for 30 years.
- ❑ This creates steady, predictable income while helping deserving families become homeowners who might not qualify through banks
- ❑ I make a small profit for the first 60 months (while paying you your principal and interest)
- ❑ I then collect 25 years of principal and interest, thereafter, creating long-term cash flow and security.

# Tenant Buyer

- ❑ A Tenant Buyer is someone who enters into an option to purchase agreement with the intention of eventually owning/buying the property after the loan is paid off.
- ❑ The Tenant Buyer purchases the property at a predetermined price within a specific timeframe.
- ❑ An initial, non-refundable deposit and a portion of their payment is credited towards the eventual purchase price.
- ❑ The loan is fully amortized so if they wish to pay off the loan early, they can pay the amortized principal payment which will save them money over time
- ❑ They can also choose to make a larger deposit to lower their monthly payment

# Balance



## **My Real Estate Strategy = BALANCE**

- ❑ Consistent Passive income rather than quick resale profits
- ❑ Instead of fixing and selling immediately, I buy properties at affordable prices, owner finance them to families (TENANT-BUYERS) who want to own and hold the note for decades.
- ❑ This creates predictable income, long-term appreciation, and helps build communities by creating stable homeowners instead of transient renters.
- ❑ It's a safe, sustainable, and repeatable model that works in affordable housing markets across the Midwest.

# Example



## **238 W Peoria Ave, Decatur, IL 62526**

- ❑ 2 bedrooms, 1 bathroom, 884 sq ft, built 1925
- ❑ My Private Money Lender funded this deal
- ❑ Funded \$40,000
- ❑ I am paying my Private Money Lender 12%
- ❑ \$889.78 monthly payments for 60 months
- ❑ Repeat and keep your money growing



# Expectations



- ❑ Great results come from **balance** — the perfect harmony between investors and properties.
- ❑ Too many investors and the deals dry up. Too many properties and the money stalls
- ❑ When both grow together, **momentum builds, opportunities flow**, and **everyone wins**.
- ❑ That's the balance I'm committed to keeping — steady, strong, and unstoppable.

# About Mike

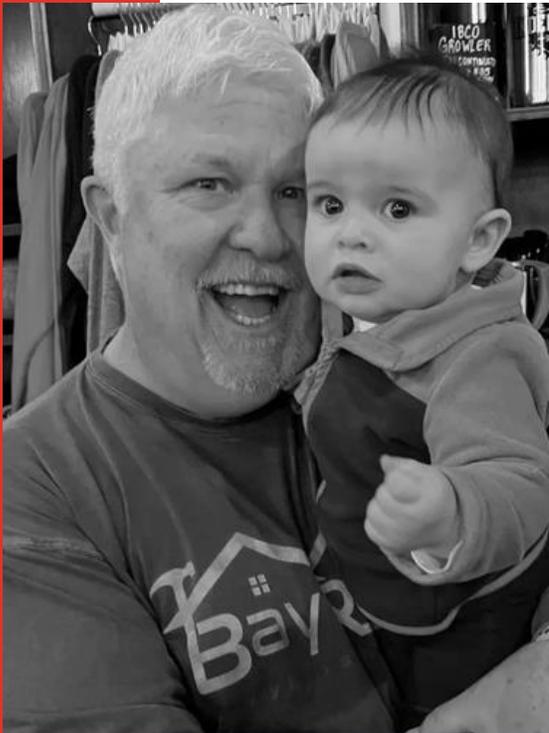


Mike has a proven track record

- ❑ Over 450+ successful real estate ventures
- ❑ Specializing owner financing TENANT BUYERS obtain the “American Dream”
- ❑ Purchased his 1<sup>st</sup> house at 18 years old
- ❑ Residential Flips, Rentals, Nationwide
- ❑ Wholesale Nationwide
- ❑ Commercial Real Estate
- ❑ Self-storage
- ❑ Real Estate Educator/Mentor

# Interested?

After viewing this presentation if you are interested in digging deeper into becoming a private money lender and to see available properties to fund, please scan the QR code below to set up an appointment with me.



## Contact Information

☐ 410-371-8883

☐ [mike@mikeshock.com](mailto:mike@mikeshock.com)

☐ [www.mikeshock.com](http://www.mikeshock.com)

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