

# Private Money Lending

# Disclaimer

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The information presented is for educational purposes only and should not be considered financial, legal, or professional advice. While we will share strategies that we use, they may not be suitable for your specific situation. Always consult with your team of financial, legal, and professional advisors before implementing any strategies discussed today.



# Lisa Huffman

## Real Estate Investor & Educator

- Education:
  - BA – University of Alaska Anchorage
  - MA – University of Alaska Anchorage
  - Real Estate Investing & Analysis – Wharton Online & Wall Street Prep
- Experience:
  - 15+ years Business, Management, & Leadership
  - Active real estate investor with focus on problem-solving and creating value
  - Specializes in fix & flips and large multifamily investments
- Passions
  - Helping investors earn double-digit returns, backed by real estate
  - Educating others on wealth-building strategies through real estate



# 2025 Business Goals

01

**Triple our passive income portfolio** to build long-term wealth

02

**Raise an additional \$1 million in private capital** to fund more opportunities

03

**Fix & flip 2-3 properties**, maximizing value and returns

04

**Empower investors** by teaching them how to earn double-digit returns backed by real estate to build financial freedom

# Private Money Lender Benefits

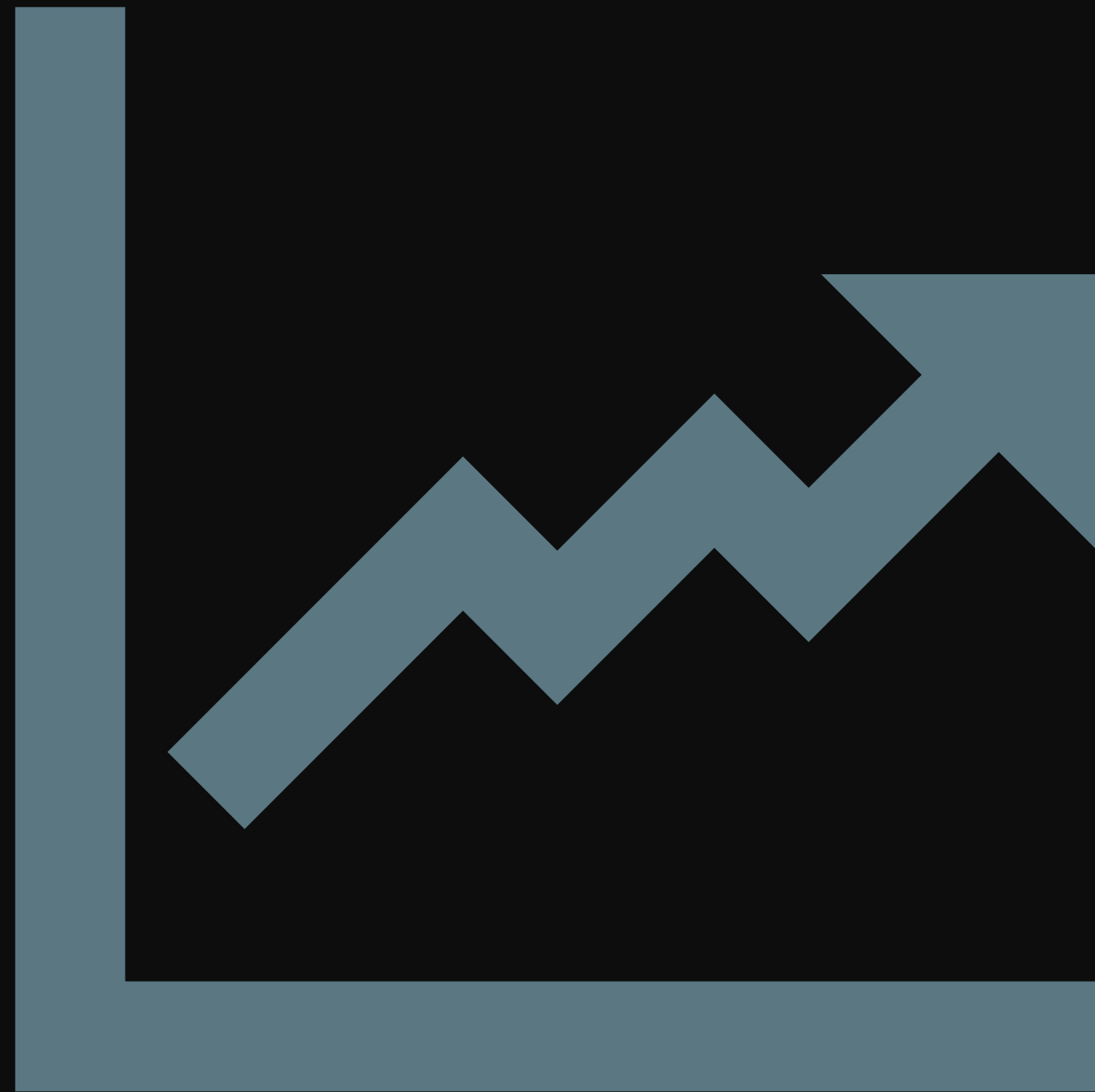
Protected = Promissory Note



Secured = Recorded Mortgage



Insured = Insurance Certificate



# Private Money Lender Benefits

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- Collateral Below Market Value
- High ROI & Fixed Rates
- Short Term Notes
- Long Term Relationships
- Win - Win

# Power Team



Stager  
Real Estate Attorney  
Title Company  
CPA  
Insurance Agent



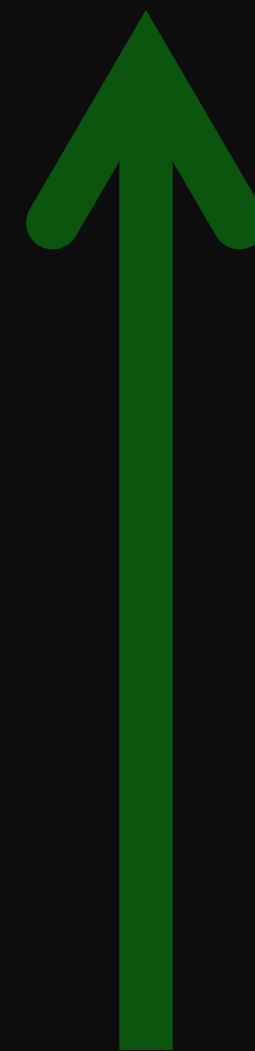
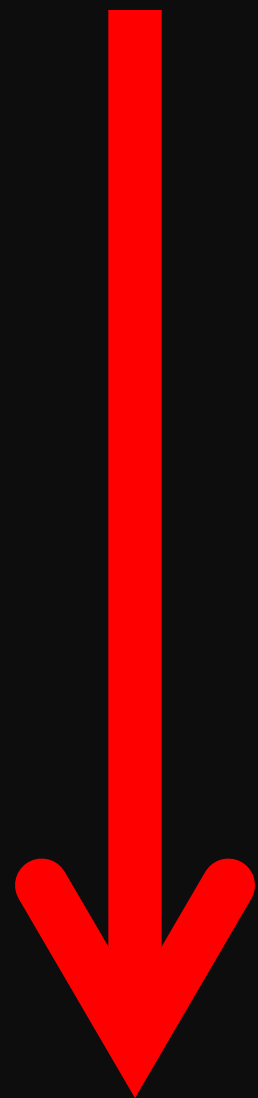
Realtor  
General Contractor  
Architect  
Designer  
Marketing Manager



Inspector  
Appraiser  
Lenders  
Mortgage Brokers  
Coaches / Mentors

# Control vs. Risk

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what do banks do with your money



All Images Videos News Maps Shopping

Assist

Chat



Always private All regions Safe search: moderate Any time



Consumer Voice

<https://www.consumervoice.org> > Top-10 > Online-Banks



## Top 10 Online Banks (2025) - Side-by-Side Comparison (2025) AD

No Minimums. No Fees. Over 60,000 Fee-Free ATMs. Fee-Free Overdraft. Direct Deposit. Compare the Best Online Banking and **Bank** Accounts. High Yield Savings Included.

ConsumerVoice.org Picks · Trusted Reviews · Compare Top 10 Brands

**Types:** No Annual Fees, No Membership Fee, No Minimum Balance

Assist

Banks use your money primarily to make loans to other customers, which helps them earn interest. They also keep a portion of deposits as reserves and may invest in securities to generate additional income.



portal.ct.gov

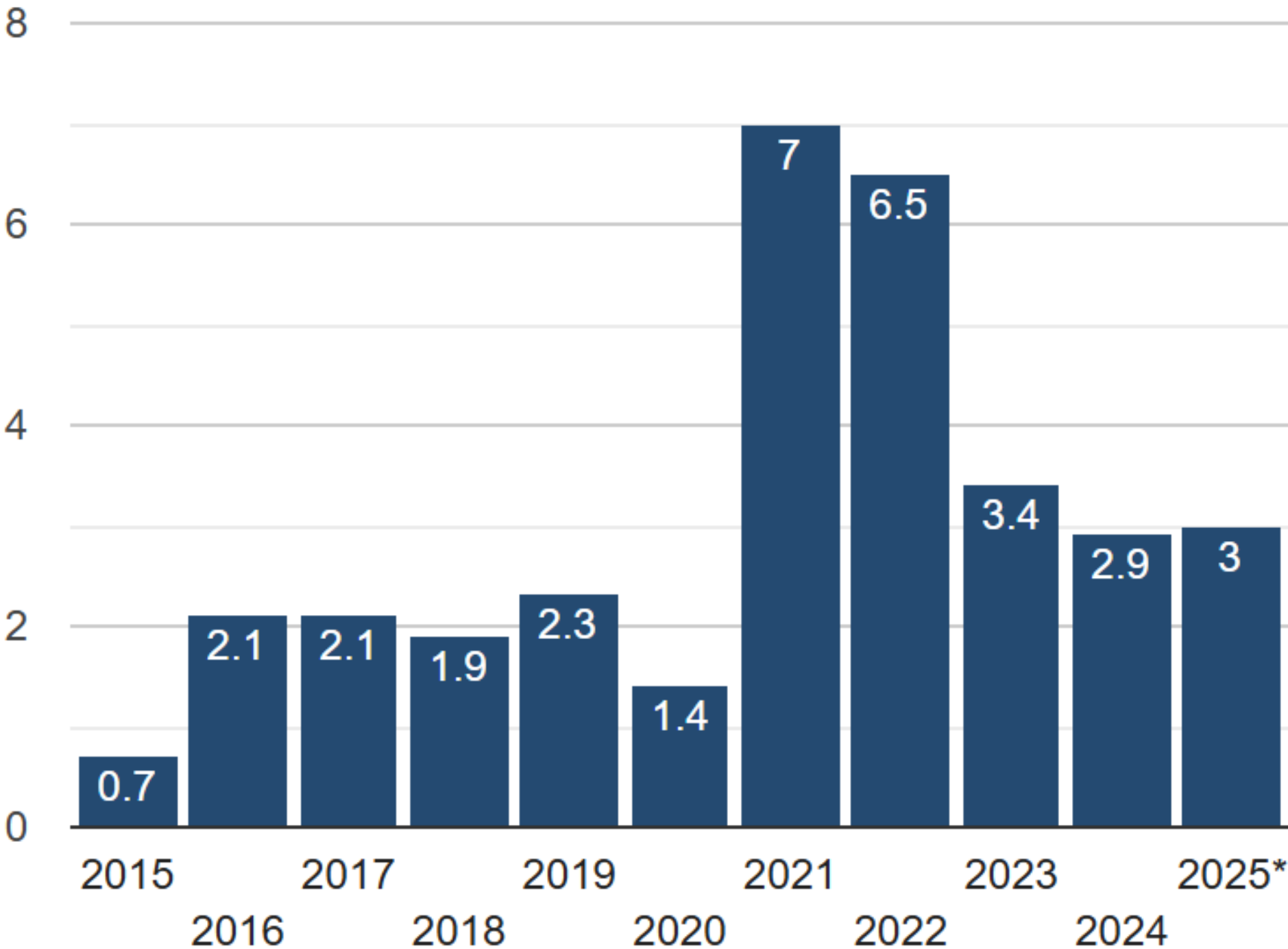
Auto-generated based on listed sources. May contain inaccuracies.

Ask a follow-up question

Chat



**Chart: United States Annual Inflation Rates (2015 to 2025)**



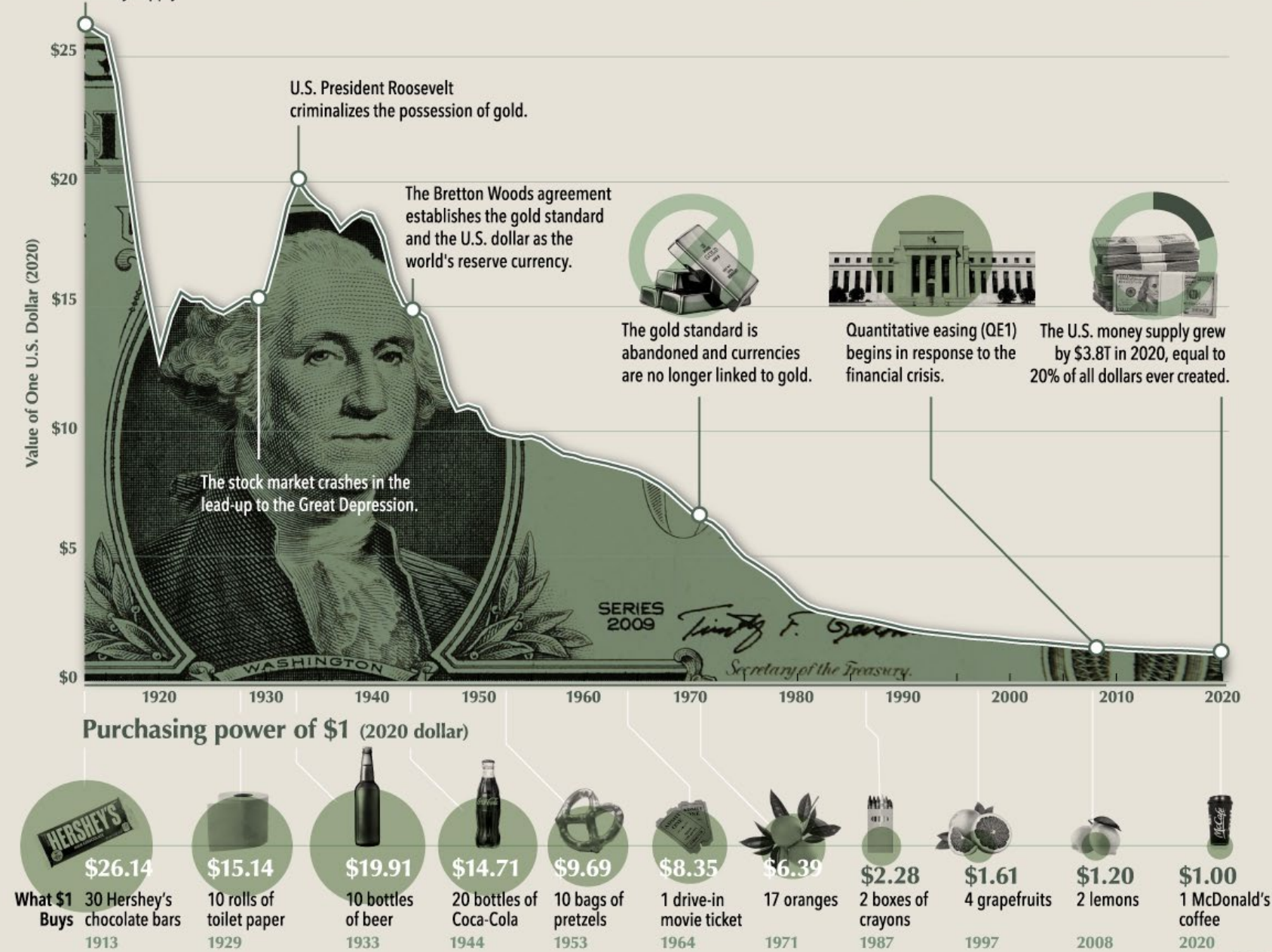


# A DOLLAR'S WORTH

## PURCHASING POWER OF THE U.S. DOLLAR

The Federal Reserve Act creates a central bank with the ability to manage the country's money supply.

The purchasing power of the U.S. dollar has fallen sharply over the last century, due to rising inflation and money supply.



Source: Bureau of Labor Statistics - Consumer Price Index, Morris County Library of Historic Prices



The average balance in a 401(k) plan tumbled 20.5% in 2022, reducing employee nest eggs to \$103,900 at the end of 2022, Fidelity said on Thursday. That compares with an average balance of \$130,700 a year earlier, the financial services firm said, citing an analysis of 22 million retirement plan participants.

401(k) account performance was slightly worse than the S&P 500's 19.4% slump in 2022. IRA accounts and 403(b) accounts, which are widely used by public schools and charities, also took a hit.

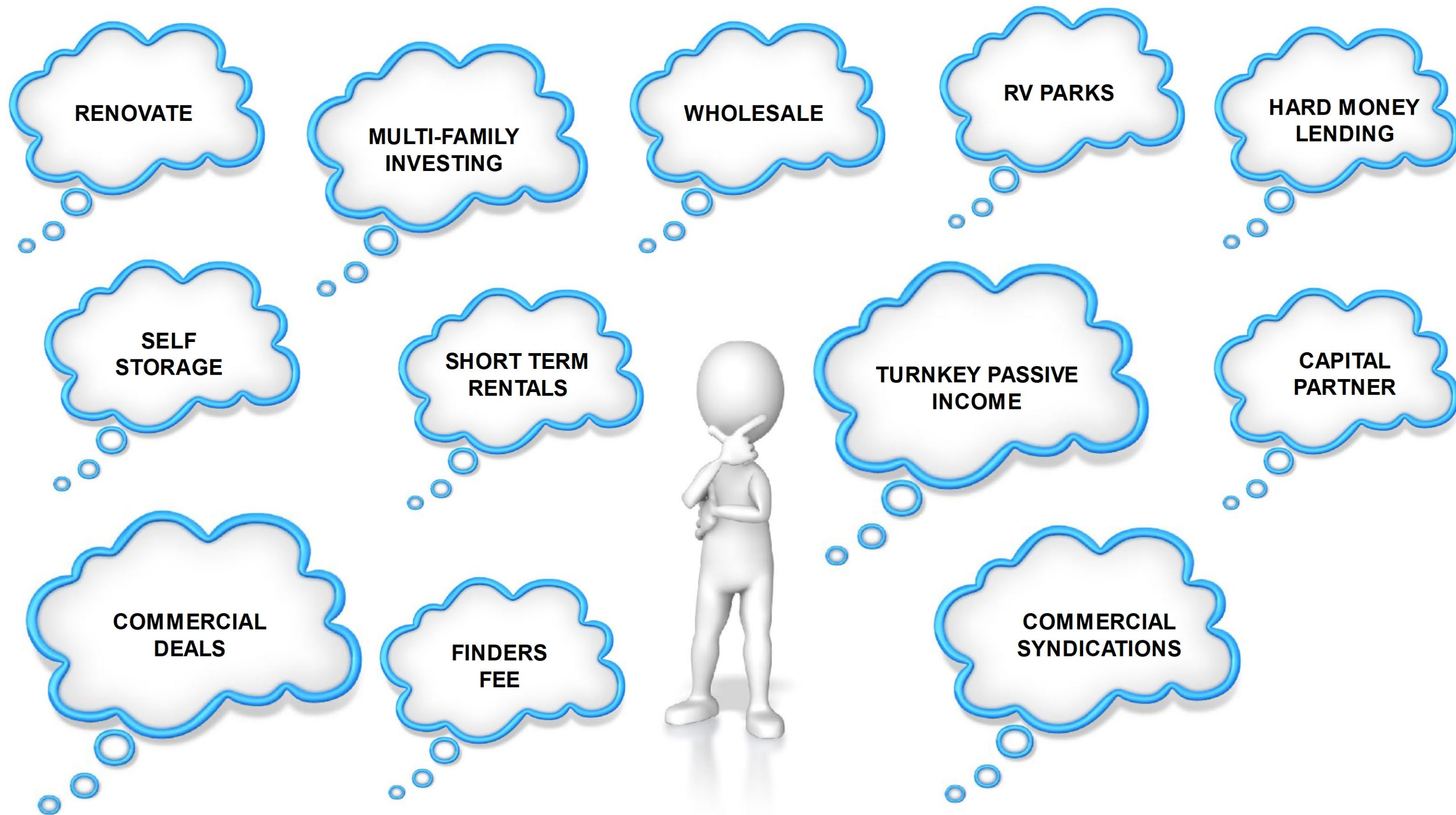
Not surprisingly, anxiety about having enough money socked away for your golden years are also on the rise, with Americans stressed over their declining balances and rising inflation. One recent study found that workers now anticipate they'll need \$1.25 million for a comfortable retirement – a hefty 20% jump from 2021.

Wealth | Investing

## Blackstone Raises More Than \$30 Billion for Giant Real Estate Fund

- Asset manager closes on Blackstone Real Estate Partners X
- Pool is Blackstone's largest global property drawdown fund





# Why Private Money?

Quick Close

Competitive  
Cash Offer

Non-  
Conforming  
Properties

Multiple  
Projects

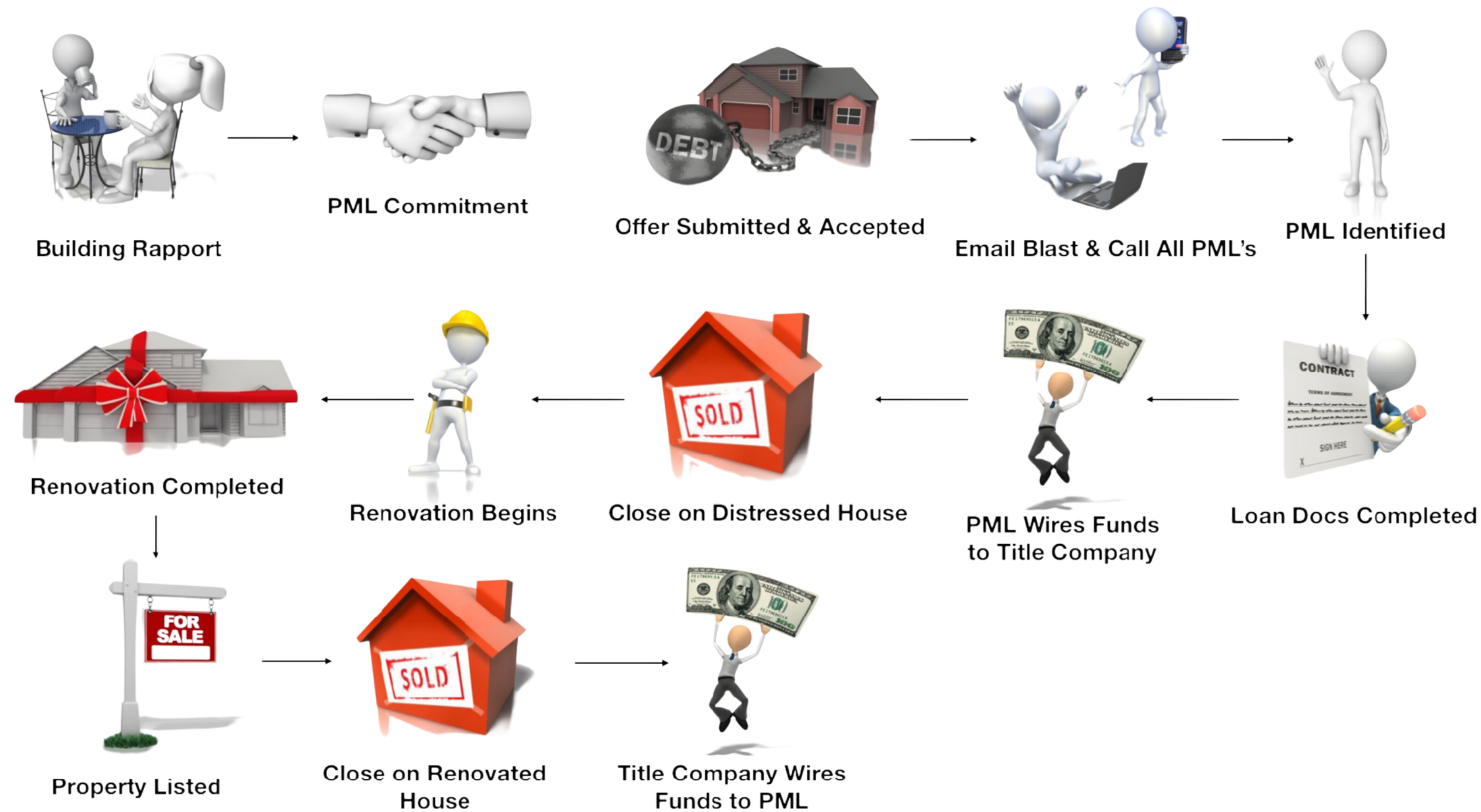
Grow  
Passive  
Income

Help Others

# Funding Options

- HELOC
- Retirement Accounts
- Personal & Business LOC's
- Personal & Business Credit Cards
- Life Insurance / HSA
- Cash in the bank
- Stocks, Bonds, Money Market Accounts

# PML Workflow





# SEC Guidelines





# Lisa Huffman

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