



# **Private Mortgage Investing: How to Earn 12% or More on Your Savings, Investments, IRA Accounts, & Personal Equity, Revised 2nd Edition**

*Martha Maeda, Teri Clark, Matthew Tabacchi*

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In recent years, stock market and traditional investing have proven unstable and not very rewarding as many investors have watched their retirement and personal holding accounts dwindle or even collapse. Banks close, stock markets crash, and returns diminish. Want a safer bet for your hard-earned money? Try private mortgage investing.

Private mortgages investing has grown into a multi-billion dollar industry, becoming an important fixed-income vehicle for many investors with their personal funds, equity, and self-directed IRA accounts. Private mortgage investing is not for the get-rich-quick person, but is proof that good things come to those who wait; you can comfortably double your money every four to six years. This market allows investors to earn substantially higher yields — while offering the security of real property to back the loan.

Whether you are an experienced real estate pro, new to investing, interested in diversifying your portfolio, or simply tired of trusting stockbrokers and fund managers with your money, this book is for you. This comprehensive guide provides details on how to put your money to work in a relatively safe investment with a high return of 12 to 15 percent (or more) in most cases, compared to just 2 percent with most banks.

Start with the basics of private mortgage investing, including what exactly it is and how it differs from traditional forms of investment. You will learn how to work with mortgage brokers, how to construct an amortization schedule, and how to discern worthy borrowers from risky investments and protect yourself from loss. You will also learn the pros and cons of going it alone versus forming a partnership, the ins and outs of tax code, and the advantages and disadvantages of owning private real estate from your IRA.

This book will lead you through conversations when approaching mortgage holders and how to establish trust from both banks and borrowers. Learn the value of holding presentations for groups of potential borrowers, as well as how to calculate a prime loan-to-value ratio to get the best returns on your investment. This book will lead you step by step through the process of inspecting and updating property.

We spent hundreds of hours interviewing real estate experts so you have all the resources and information you need. Updated to reflect the recent housing and subprime mortgage-lending crisis, *Private Mortgage Investing* will lead you step by step through the different scenarios involved in private mortgage investment and is full of tips, testimonies, and case studies to help you get the most from your money.

Even in this economic environment of very low interest rates, you can still earn high yields with virtually little or no risk to your investment. This book shows you how.

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