

# SPOTLIGHT ARTICLE Editing

Rewrite content in a 3<sup>rd</sup> person voice so that the story is **about** the Expert that includes quotes from the Expert.

Break topics into section headings

## **PART ONE: Set The Stage**

- Define the Target Reader & Their Desired Outcome

## **PART TWO: The Problem**

- Define the Problem the Expert helps them overcome
- Explain why this is a problem
- Explain why / how the Expert was drawn to solving this problem

## **PART THREE: The Solution**

- Define the Solution
- Explain how the Expert discovered the Solution

## **PART FOUR: The Benefits**

- Explain the Benefits / Advantages the Solution provides
- Define the common Obstacles, Fears, Myths, Misconceptions, Mistakes and Pitfalls that the solution helps the Target Reader overcome

## **PART FIVE: Conclusion**

- Explain the most important things the Expert suggests people should consider

# Brant Phillips – Community Investing That Makes Sense

## **PART ONE: Set The Stage**

If you've watched any of the popular House Flipping shows on HGTV, then you know the pretty houses you see when a couple is shopping for their dream home didn't start out so pretty.

After binging on a few episodes, you might even think the recipe seems kind of simple.

STEP 1: Find a property in really bad shape

STEP 2: Buy it dirt cheap

STEP 3: Fix it up

STEP 4: Sell it for a big profit

### **Sounds easy, right?**

Former cop turned real estate investor Brant Phillips thought so too.

## **PART TWO: The Problem**

After spending seven years as a police officer, Phillips entered the corporate world where he determined pretty quickly that it wasn't for him. Brant admits that he watched a lot of the fix-and-flip shows on TV and was drawn to the construction side of real estate. He really liked the idea of taking rundown, distressed properties and turning them around quickly so he dove right in.

Brant soon discovered that there was one very important ingredient missing from that simple Reality TV recipe...

***“How are these investors getting the money to buy all these cheap houses?”***

"One of the biggest obstacles that investors face is securing the financing needed to actually purchase and repair their deals," Phillips explains. "The properties we typically buy as real estate investors are commonly known as 'ugly houses.' They often have massive amounts of deferred maintenance. They may need foundation repairs, new roofs, countertops, and flooring. They often need everything."

## A Classic Catch-22

Investors can buy the house cheap because it's in such bad shape, but the mortgage companies won't approve the loan because they feel a property in this condition carries too much risk.

### **PART THREE: The Solution**

So, with few options but a wealth of determination, Phillips set out to find that missing ingredient.

What Phillips discovered was that there are normal, average, everyday folks who are risk-averse when it comes to investing in the stock market. But they could understand and appreciate the above-market rates of return and security Brant could provide them by investing in a private mortgage backed by his real estate deals.

Phillips says, *"Things changed for me when I realized how many people had been financially hurt in a big way through the ups and downs of the stock market over the years, and because of fear they just had money sitting there. I knew I could help them overcome those fears by educating and showing them how passive and safe investing in real estate can be when done right. When you take on the mindset that your goal is to help people understand the process, their fears and questions often subside and they're ready to go."*

*It's not about pitching a deal, being a salesperson, or anything like that. It's really just about educating people and finding what's a good fit for you, your business, and your potential lender".*

Brant's method for raising private money has nothing to do with knocking on doors, pitching deals and asking people to borrow money like a pushy salesperson. Instead, Brant educates potential lenders about the opportunity to invest in private mortgages — and that's all he does. He lets them know how it works, explains the steps, and just answers questions.

For Brant, Private Mortgage Lending is really *relationship-based* lending.

Driven by his commitment to educate as many potential lenders as possible, Brant wrote "PRIVATE LENDER PLAYBOOK", which became an Amazon #1 Best Seller. Brant's philosophy worked. Using their own cash savings, often from retirement funds set up in a self-directed IRA, this special group of niche investors provided Brant with the missing ingredient that would allow him to buy all the deals he could find.

Brant Phillips didn't just discover a financing option, he found a solution that would benefit not just himself, but his lenders, his community and the hundreds of other real estate investors he would go on to help.

This was a true **WIN-WIN-WIN-WIN** situation.

## **PART FOUR: The Benefits**

### **WIN FOR BRANT'S LENDERS**

Since most of Brant's lenders live in the local area, besides getting above-average earnings on their investment they get to enjoy what Brant calls the "feel-good" aspects of lending as well.

- Their loan is secured by an actual property they can go to.
- They can see the renovations taking place and watch the house evolve.
- They get the peace of mind that comes from investing in their own community with somebody they know.

### **WIN FOR THE COMMUNITY**

The benefits to Brant and his lenders may seem obvious but he feels that the not so obvious wins that their relationship can produce for the community are equally important.

- A very rundown home in a neighborhood has been restored.
- Jobs have been created for the local contractors and tradesmen that are hired to do the work.
- Tools and materials are purchased from local hardware stores.
- Last and certainly not least, they've provided a very nice, clean, and functional home for a family to purchase or lease.

Phillips says, "It's a feel-good story all the way around that would not have happened if the lender had invested their money with Wall Street in something they may have very little knowledge about or provide them any security at all."

### **WIN FOR BRANT**

It's not just Brant's lenders that reap the rewards. Working with a Private Mortgage Lender provides him with a lot more advantages than he could ever get from a traditional bank or mortgage company.

#### **Availability of Money**

First and foremost, Private Money may be the only way to get the deal financed.

## **Flexibility**

Private lenders provide Brant flexible terms that are unheard of with traditional mortgage loans, such as 100% financing, interest-only payments and even deferring payments completely until the house is fixed up and sold.

## **Speed**

Good deals don't last long. As a real estate investor, it's important to be able to make cash offers and close fast. Working with private lenders, Brant avoids the red tape and drawn-out approval when dealing with banks or mortgage companies.

## **WIN FOR HUNDREDS OF REAL ESTATE INVESTORS**

Fast forward to today, besides being a successful real estate investor himself, Phillips is also the co-founder of Agent Investor Pro, a Real Estate Education company that specializes in helping real estate agents who want to build a real estate investing side to their business.

One of his most popular workshops focuses on teaching his students how they can use the same proven system that he's been using for years to successfully get funding whenever they identify a good quality investment.

## **PART FIVE: Conclusion**

### **NO MATTER WHAT**

According to Phillips, the most important thing that real estate investors should ask themselves before even considering raising private money is whether they are willing to perform no matter what. It's something he stresses in his workshops and lives by in his business, saying, *"In no way should a real estate investor ever consider raising private money unless they are 100% committed to performing on that loan, even if the deal goes bad."*

*There were a few times that I had to take a loss, my back was against the wall, and it would've been easy to give up, but I've always found a way to make it work. I've done hundreds of deals since I got started and have a 100% track record with my lenders. I've always had the mindset that people are trusting me with their hard-earned money. This is their retirement fund. Some of them have worked their entire lives for it, and there's no way I'm not going to return that capital to them. It's just not an option."*