Just Be The Bank

Private Lending to Real Estate Investors/Flippers

How You and Your Family Can Create DOUBLE-DIGIT, PASSIVE, RECURRING Income and Wealth

By Dave Stech

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Good evening from Private Lending Central!

Tonight, I'm at my home in Puerto Rico. 😎

This past summer, it was our family lake home.

And ***THAT*** is the beauty of private lending… it's a **backpack** business.

And the interest income (and other income) is rolling in as I speak.

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Who typically resonates with what I share

Well, if you're in one or more of these buckets, you're not alone…

1. **Single-family/MF rental buy-and-hold investors**: looking for another CF option to T/T/T
2. **Several flippers and wholesalers**: who've always wanted to be on "the better side" :)
3. **Real estate brokers/agents**: want a passive income stream to supplement commissions
4. **Attorneys/dentists/orthodontists/doctors**: looking to replace or supplement their active income with passive, recurring income (dozens have attended JBB)
5. **Self-directed IRA investors**: SDIRA company CEOs have attended JBB (paper vs RE)
6. **New or low-volume private lenders**: done a little private lending... the "wrong" way
7. **"Rewirees"** building (or wanting to build): passive, recurring income portfolios **fast**
8. **Investors looking for a new, better strategy and/or another stream of income**
9. **EVERYONE is looking for a "backpack business"**
10. **EVERYONE is looking for a MUCH better "effort-to-return" ratio!** Those who want to write a check and get a bigger one back.

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OK, let's GO!!! I'll be moving quickly tonight and let me start with some questions…

As fellow investors, there's ONE thing we can **ALL** agree is incumbent upon us: to make **the best risk-adjusted investment decisions we can at every point in the market cycle**, right? Our family office is on a constant quest to solve for that. So let me ask you…

What **ONE** passive investment strategy do you **truly** believe in right NOW?

What asset class are you most excited to bet on, and feel both confident and conviction that it will safely generate **double-digit annualized, passive, recurring income** in this overpriced, overheated, volatile, uncertain market?

Do you have it? If not, let's walk through the options objectively together.

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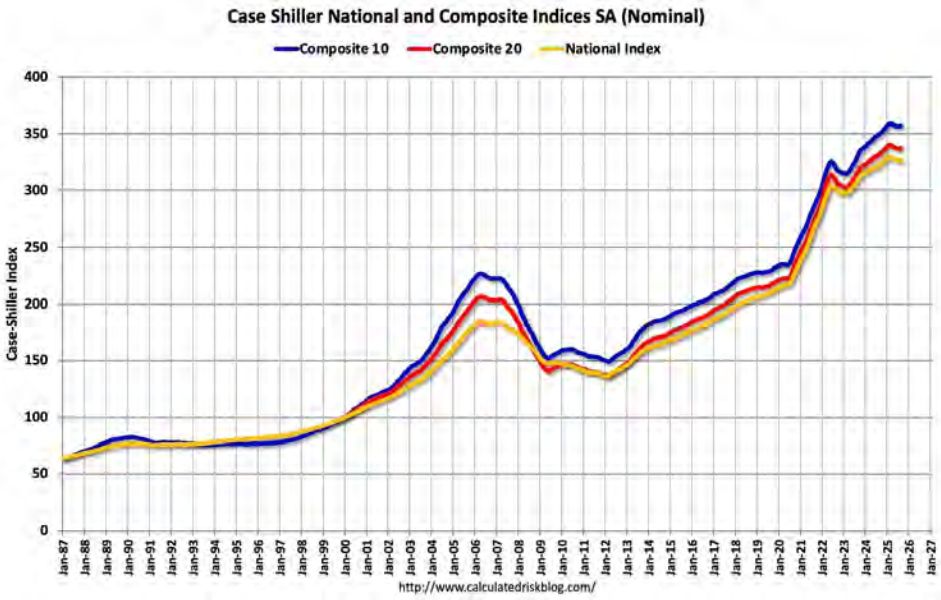
Is it real estate?

Honestly, you're dreaming.

Why?

We're at the top of the market cycle right now — single-family homes have **NEVER** been more expensive to buy… AND… less affordable with still-elevated interest rates.



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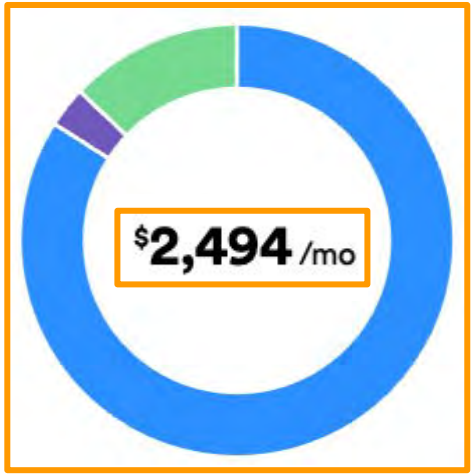
And good luck getting a newly-purchased rental property to cash flow even at a 6.22% mortgage rate… AND… rent rates are down YOY

Region: National
Period: September 2025
Median Sale Price: $436K



Yes, it's better for lower priced properties… BUT… this is only interest, not property taxes, insurance, maintenance, HOA!

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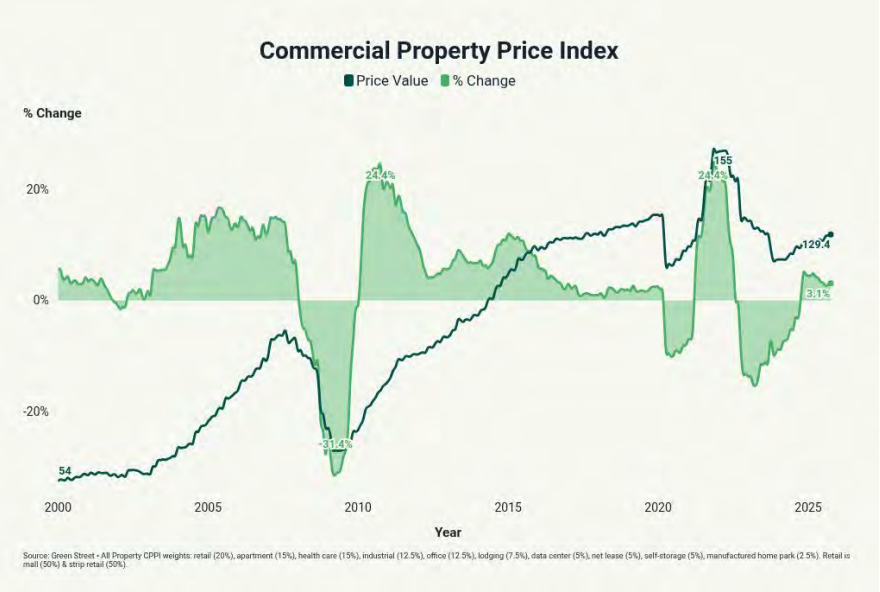
And we've **ALL** heard the nightmare in commercial real estate, where values have fallen **-17%** from their high in 2022

Values are starting to inch back up according to commercial research firm Green Street, so there's an argument for trying to get in near this bottom.

The question is…do <u>you</u> have any clue what you're doing in CRE?

Here's the truth: 99% of people don't.



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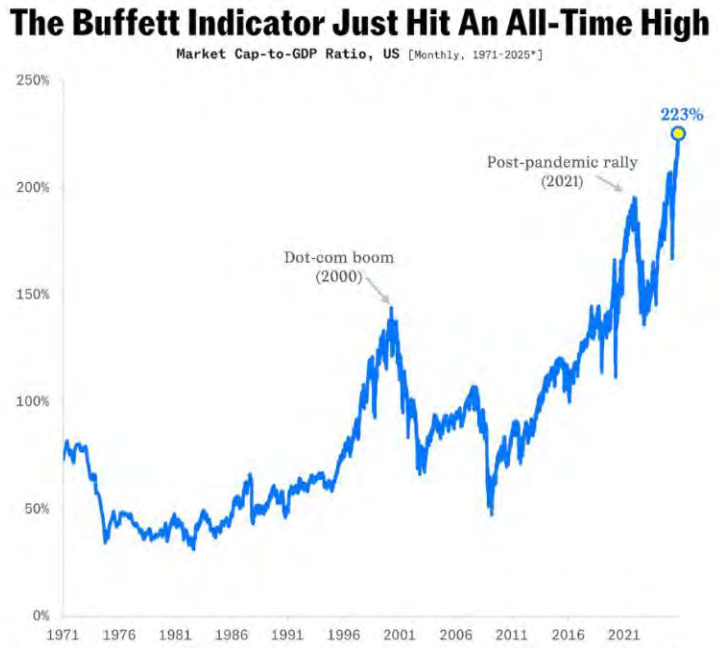
And how's the stock market looking these days?

In a word: **overvalued**. And that's being kind.

The Buffett Indicator—a ratio which measures the total value of the US stock market vs GDP—is at an all time high of 223%.

Things like QE, Zero-Interest-Rate Policy, stock buyback programs, the Wealth Effect, etc—they've all fundamentally and **artificially propped up asset values and economic activity.**



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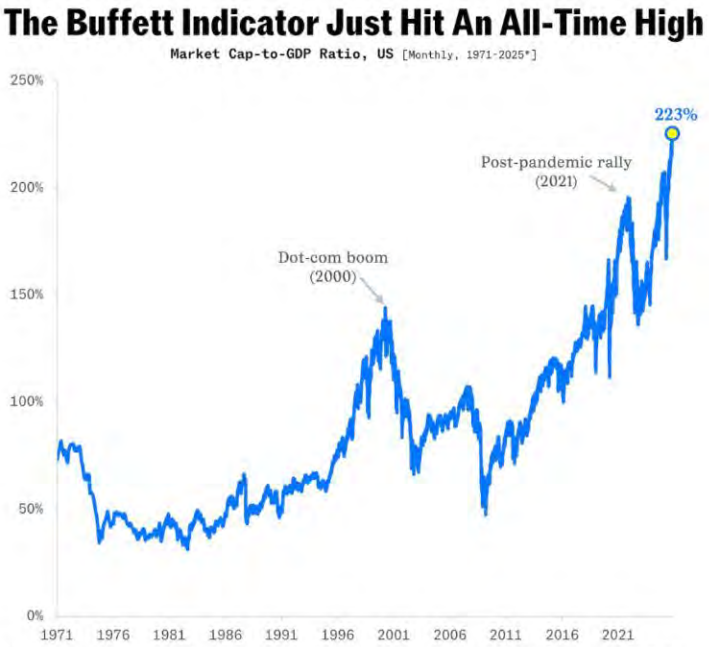
As I said at Harvard back in 2005… now 20 years ago… and it hasn't changed…

…if there's one thing I know for sure, it's that **ANY market at or near the top (record highs) has more downside risk than upside potential.**

One little push in the opposite direction, and this "strong" market could unravel dramatically. Again.



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How about other asset classes like precious metals? Or oil and gas? Or crypto?

Look, if you actually <u>understand</u> those asset classes, more power to you. I don't.

I don't even *want* to, because… and this is CRUCIALLY important for YOU to fully understand…

Even if YOU and I **UNDERSTOOD** those asset classes…

You and I can't control the outcome… AND… I don't know who might be pulling the strings behind the scenes (think Wall Street and politicians).

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Are there still deals out there in these asset classes?

Of course. There is ALWAYS a deal out there…in any market… at any moment.

But right now, those deals are **needles** buried in **haystacks** of risk.

Wouldn't it be better just to find a **haystack…** where the needles <u>come to you</u>?

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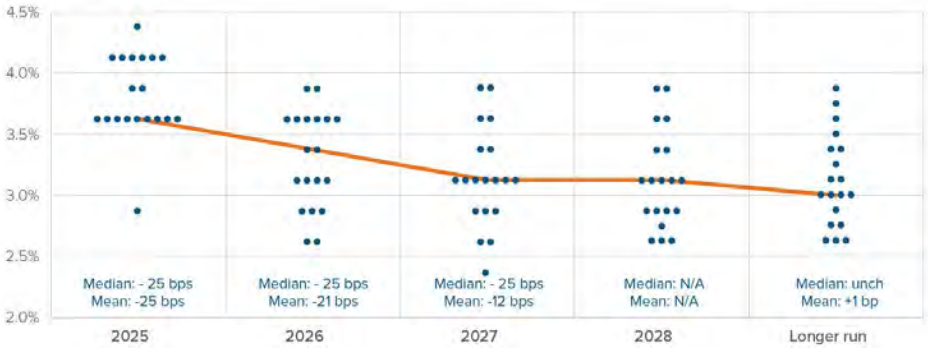
Yes, it's true that more rate cuts may be coming… but the Fed's own forecasts say they'll be extremely gradual (note: it's 3.87% now)

By year end 2025, the Fed members' average forecast is 3.625%. The majority expect one more cut of 25 basis points, down to a range of 3.50-3.75%.

By the end of 2026, their median forecast is 3.375%, and 3.125% by year end 2027. **So if you thought we were heading back to the "free money" era any time soon, think again.**



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But here's the good news: the higher Fed Funds rate **has significantly helped <u>ONE</u> investment strategy**

Our hard-money interest rates have increased (we now charge 11-14% annualized).

Our origination fees (points) have increased as well (we charge 2-4 points).

Our monthly extension fees have increased, which further protects our yields.

This combination has significantly boosted our annual yield (up 20-40% in our case).

And if that weren't good enough… 1) we're requiring that borrowers put more money down, <u>and</u> 2) our LTVs on ARVs are lower than 2 years ago.

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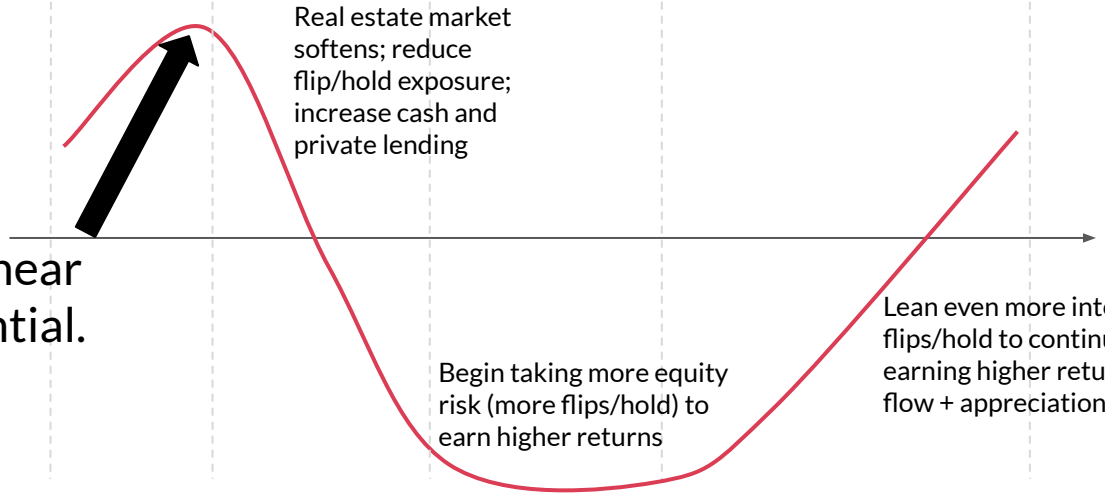
SMART real estate investors PIVOT throughout a market cycle to **optimize risk-adjusted returns**

Cash	20%	**30%**	10%	10%
Flip or Hold	30%	**10%**	40%	60%
Private Lending	50%	**60%**	50%	30%



Today, we're at or near the peak in residential.

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And at the peak… or on the downslope…

…it does NOT make sense to buy real estate i.e. own it.

So what do you do when buying-to-own doesn't make sense, but you still want to generate a positive after-inflation yield?

You control real estate rather than own it, in order to protect against the downside risk of market depreciation, while you simultaneously seek **double-digit, passive, recurring (and even) tax-free** income until an even greater investment opportunity presents itself. That's **always** been our family office strategy. And it works. Well.

You start — or you increase — short-term investing, i.e. like private lending.

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So why did I invite you to this webinar?

Because you fit in one of 3 buckets...

1. You've never heard of private money lending to real estate investors before. Or…
2. You know about private money lending but you haven't made a loan. Or…
3. You're actively making private loans with your money, and maybe even others' money.

The one thing we <u>ALL</u> have in common: we want <u>double-digit annualized returns</u>; that are ***both*** <u>passive AND recurring</u>; with the <u>least risk</u> possible; and the <u>least amount of effort</u> (effort-to-return ratio).

And you're in the exact right place. ALL of you. I'll start slow for you newbies, and then pick up the pace :)

The best place to start?

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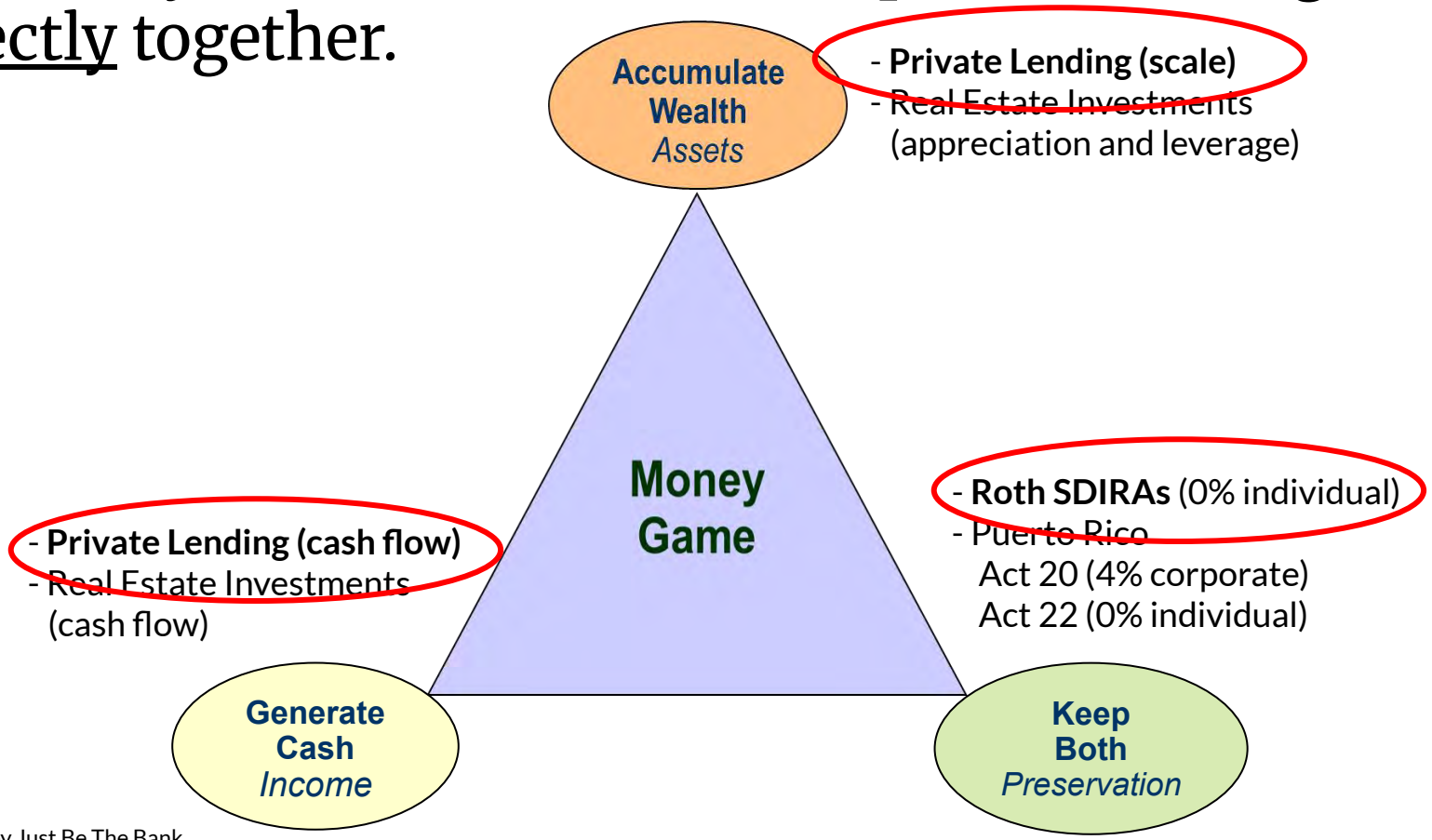
The Money Game. Real estate and private lending fit <u>perfectly</u> together.



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So why should you care about Private Lending anyway?

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Look at the skyline of any major city – what do you see?

So what do the banks know that we don't?

And what do the banks <u>NOT</u> do that we could?

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Banks will NOT lend to real estate flippers.

The #1 need of Flippers is **MONEY**. And when they need it, they need it fast. Banks can't lend in these situations.

That's where you and I come in.

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What do you mean, Dave? Give me an example.

Let's say someone like you or me with cash agrees to make a loan to a real estate investor-operator, like a house "flipper".

The flipper buys a house for $55,000 that needs $15,000 in rehab ($70,000 total) and plans to resell it for $100,000 and make a $30,000 gross profit.

But the investor-operator (flipper) doesn't have the $70,000 cash needed to get the deal done, and a traditional bank won't help. The flipper turns to a **private lender**.

You or me, the private lender (sometimes called the hard money lender), loans 80-100% of the capital needed ($60,000-70,000) and gets a nice return for doing so.

The flipper eagerly takes the loan in exchange for the opportunity to flip the house and get the end profit. And the lender is paid back their principal, interest, and origination fees.

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Let's look at the numbers on a typical 'flip' loan.

Simple example: $100,000 loan at 12% interest (1% per month)

Day		1	30	60	90	120	150	180	
Principal Loan		-100,000						100,000	0
Interest	12.0%		1,000	1,000	1,000	1,000	1,000	1,000	6,000
Net Cash Flow		-100,000	1,000	1,000	1,000	1,000	1,000	101,000	6,000

Cash on Cash Return	6.00%
Turns per Year	2
Yield (Annualized)	12.00%

We'll see later how this return can be supercharged using simple strategies that most lenders don't know.

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The opportunity is undeniable.

Flipping popularity has led to...

<u>Private lending growth.</u>

Real estate investors do all the work.

Lenders simply loan $ and get more $ back.

Which sounds better to you?

Before I go further, a little background....

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I’ve been doing the **State of the Union for Real Estate Investors** annually for 20 years

2011
“Go ALL IN everywhere!”
(bullish)

2008
“Get IN in Vegas!”
(bullish)

2005
“Get out!”
(bearish)

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Our family's watershed moment came in 2011. I was at a real estate investor meeting and Mike from Boston asked...

"Hey Dave, I need money for a deal. And ASAP. Can you lend me the money from your recent sale?"

We funded our very first private loan and made a 58.9% annual return (not typical but doable).

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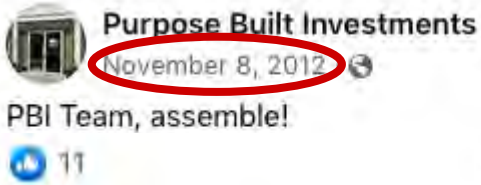
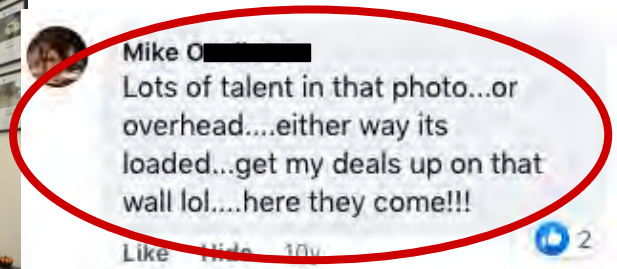
Things just snowballed from there. It wasn't long before our entire conference room was covered with successful PL deals (<u>one</u> year later)





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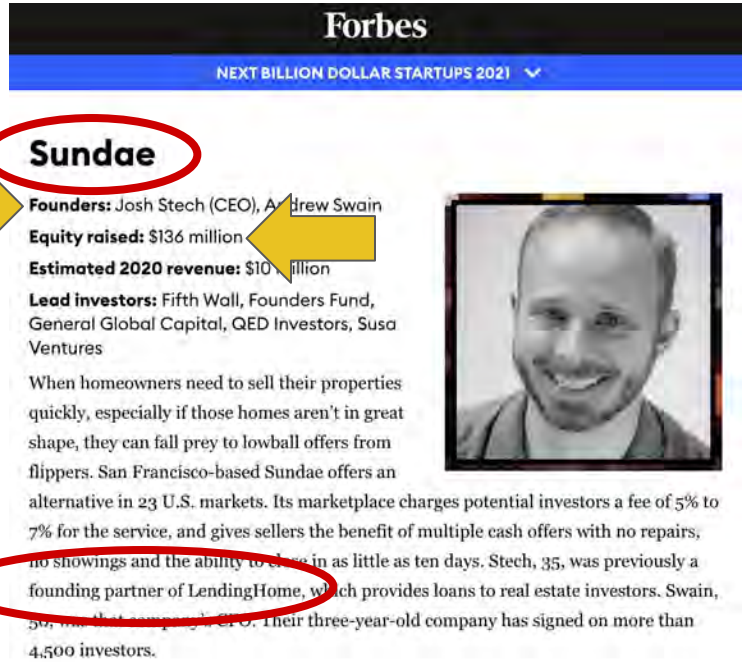
A year after that, things got really crazy… the classic case of ONE decision… and ONE generation… going BIG… in **private lending…** and then a decade later…



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Meanwhile, our private lending success led to Stech Family Office, where we do 3 things every day

And **private lending has been THE key**… just being the bank.

Not long ago, I spoke at a conference and the host introduced me as “the head of the most successful private lending family in America”.

And I thought, “wow, look how far we’ve come in such a short period of time.”

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From the beginning, it became clear that **private lending on real estate was the PERFECT business**… especially for busy (and less experienced people) **who want double-digit, passive, recurring returns**, with **the best effort-to-return in real estate.**

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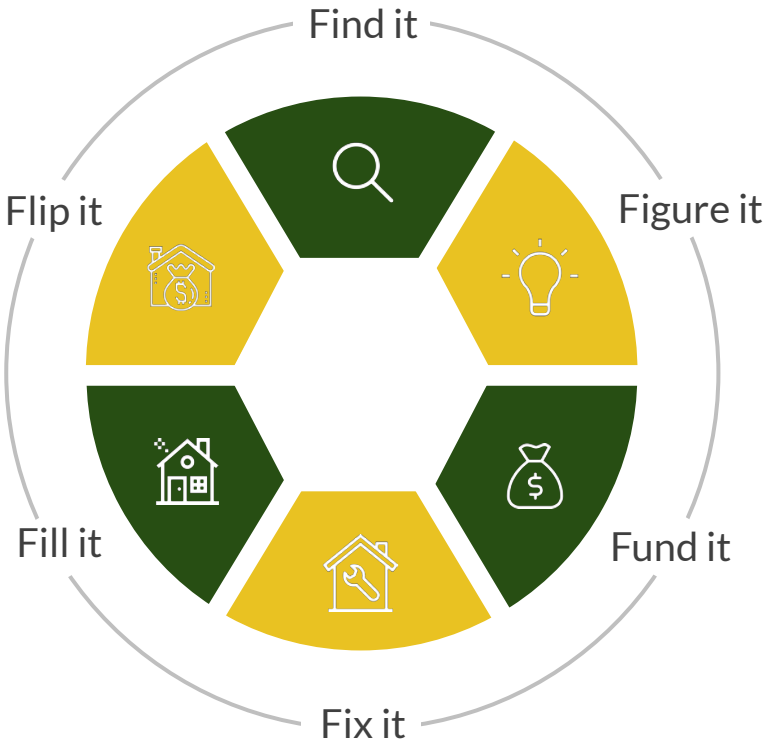
You see, there are 6 F's to Real Estate...



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Now let's compare the 6 F's in **Effort To Return**: real estate investing vs private lending

Metric	Active Investor	Private Lender
Find it	✓	
Figure it	✓	
Fund it	✓	✓
Fix it	✓	
Fill it	✓	
Flip it	✓	

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I realized it's **ALL** about **Effort-to-Return**

My "Wants" The Perfect Business	Active Investor		Private Lender
Least Time	−		✓
Least Expense	−		✓
Least Brain Damage	−		✓
Most Money	✓	=	✓
Most Recurring Revenue	−		✓
Least Taxes	✓	=	✓
Least Risk	−		✓
Least Liability	−		✓
Most Leverage (OPM)	✓	=	✓
Right Team	−		✓
Scalable/Replicable Business Systems	−		✓
Leverage Resources, Relationship and Research	✓	=	✓

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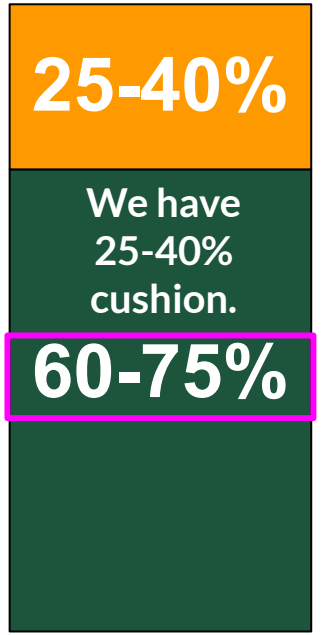
And I LOVE the built-in risk mitigation.

Question #1:
Who loses money first if things don't go as planned? A: the **Active** Investor-Operator.

Question #2:
How likely is the **Passive** Lender to lose money if things don't go as planned? A: not very.



ACTIVE INVESTOR

PASSIVE LENDER

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Plus, we're servicing the #1 need of a massive, fragmented market.

Fragmented markets = HUGE opportunities. Think Uber and taxis. Think Amazon.

In 12 months in San Diego (for example), more than 50% of loans to flippers were by lenders with fewer than 10 loans the entire year.

- 100+ loans: **1 lender (Anchor)**
- 60+ loans: **2 lenders (Quanta and LendingHome/Kiavi)**
- 20+ loans: **7 lenders**
- 10+ loans: **16 lenders**
- 5+ loans: **39 lenders**
- 2+ loans: **105 lenders**
- 1 loan: **272 lenders**

85% of private lenders do 1-2 loans per year.

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Compare putting ***cash*** in 10 <u>rentals</u> vs. 10 <u>loans</u>

= $100,000 X 10 = $1,000,000
$1,000,000 X 16% = **$160,000**

= $100,000 X 10 = $1,000,000
$1,000,000 X 6% (<u>net</u>?) = **$60,000**

AND… what's more scalable: a <u>private lending</u> business or a single-family <u>rental</u> business?

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Private lending is the PERFECT business

- It's active-passive to set up, and then largely passive-recurring.
- It's sustainable during varying market cycles, **like TODAY**.
- It's replicable and scalable. Stay Small and Keep It All… or Go Big or Go Home… or Just Add A Zero. You choose.
- You determine and control your own risk.
- You're in the lowest risk position of anyone in the deal.
- You have a predetermined yield. You can reliably forecast your income (daily, monthly, annually).
- It's easy to understand, when you learn how to do it right.

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Private lending is the PERFECT business

- You get cash flow (income) during the month (mailbox money), and/or a profit share on the back end.
- No tenants, toilets, or other landlording headaches
- Minimal staff, payroll, office, and overhead (no adult daycare)
- It's a **Backpack Business** - a computer and smart phone
- No credit, income or track record required
- You leverage and arbitrage OPM, OPE, OPT, and OPT, or ALL 4.
- And… it's tax-FREE if you lend from your ROTH self-directed IRA/401K.
- AND… you can reasonably supercharge your returns. Of course, your returns will vary but let's just look at the potential…

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Remember the typical ‘flip’ loan example from earlier?

Simple example: $100,000 loan at 12% interest (1% per month)

Day		1	30	60	90	120	150	180	
Principal Loan		-100,000						100,000	0
Interest	12.0%		1,000	1,000	1,000	1,000	1,000	1,000	6,000
Net Cash Flow		-100,000	1,000	1,000	1,000	1,000	1,000	101,000	6,000

Cash on Cash Return	6.00%
Turns per Year	2
Yield (Annualized)	12.00%

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Now let's add a customary origination fee (Points)

Interest rate **+ Origination Fee (Points)**

Day		1	30	60	90	120	150	180	
Principal Loan		-100,000						100,000	0
Interest	12.0%		1,000	1,000	1,000	1,000	1,000	1,000	6,000
Origination Points	3.0%	3,000							3,000
Net Cash Flow		- 97,000	1,000	1,000	1,000	1,000	1,000	101,000	9,000

Cash on Cash Return	9.00%
Turns per Year	2
Yield (Annualized)	18.00%

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Plus due diligence & payoff fees

Interest rate + Origination Points **+ Due Diligence & Payoff Fees**

Day		1	30	60	90	120	150	180	
Principal Loan		-100,000						100,000	0
Interest	12.0%		1,000	1,000	1,000	1,000	1,000	1,000	6,000
Origination Points	3.0%	3,000							3,000
Due Dil/Proc Fee		1,000							1,000
Payoff Fees								500	500
Net Cash Flow		-96,000	1,000	1,000	1,000	1,000	1,000	101,000	10,500

Cash on Cash Return	10.50%
Turns per Year	2
Yield (Annualized)	21.00%

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Now what if the Flip takes less time?

Interest rate + Origination Points + Due Dil & Payoff Fees **+ Increased Turns/Year**

Day		1	30	60	90	
Principal Loan		-100,000			100,000	0
Interest	12.0%		1,000	1,000	1,000	3,000
Origination Points	3.0%	3,000				3,000
Due Dil/Proc Fee		1,000				1,000
Payoff Fees					500	500
Net Cash Flow		-96,000	1,000	1,000	101,500	7,500

Cash On Cash	7.50%
Turns / Year	4
Annualized	30.00%

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After thousands of loans, we were starting to feel guilty.

OK, not really :)

But seriously, we were growing fast, working less, and making more.

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And then the light bulb went on… A friend had just sold his business and asked me, “Dave, you’ve done almost everything in real estate, **if you had it to do all over again, <u>what would YOU do</u>?**”

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My reply was quick: “Private lending, hands down. It can permanently **change <u>your</u> quality of life** and your **<u>family’s</u> financial future**, as it has mine.”

Now, if you’re new to private lending, you may rightfully be asking yourself a great question right about now… **how do you even begin?**

Thankfully, it’s less complicated than you think, if you learn from someone who’s done it successfully. I should know, <u>we didn’t have that someone when we started</u>!

And now, after ~10,000+ loans, we’ve encountered just about every deal, borrower, market, and profit structure.

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So my sons and I created a workshop to teach our friends and called it...

Just Be The Bank

What started as a "one-time, do good event" turned into a powerful 2 ½ day **VIRTUAL** (live online) training workshop that teaches you how to **make passive, recurring, double-digit annualized income AND add to your family wealth.**

I'll share a little about it now, and ***attract*** those of you who are **serious** about learning **the best real estate investing strategy on the planet**. Period.

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What’s the **Just Be The Bank** workshop all about?

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Simple: **you learn to lend money to real estate investors.** That's it.

- How to find borrowers and deals
- How to **make money** on your money, or
- How to **make money** by "brokering" loans to others lenders who use their money, or
- How to **make money** by raising other people's money i.e. make money on their money
- How to mitigate and eliminate your risk
- How to price your money competitively so you can win more deals without leaving money on the table

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And you'll learn a LOT more than just that.

- How to "vet" the market, borrower, and property
- How to find and vet opportunities to invest passively in others' private lending funds
- New technology that is disrupting the real estate and lending industry that you MUST be aware of (one recent one is a lifesaver)
- You'll leave with the confidence to do your first deal, or your next deal, **the right way.**
- **BONUS:** I'll share our **insider** strategies that our family will be using THIS year and beyond to source deal flow through our network.

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I'll even show you how even a little money can make a LOT... even if you're a 3-year old!

- We all have to start somewhere.
- Including my 2 grandsons :)
- So for tax year 2019, my 3-year old grandson funded his Roth SDIRA (from earned income from his modeling contract with gpop's company)
- He then did a private lending deal on Feb 28, 2020. It was...
- A WRAP loan with his uncle :)
- Wait, how is THAT even possible?

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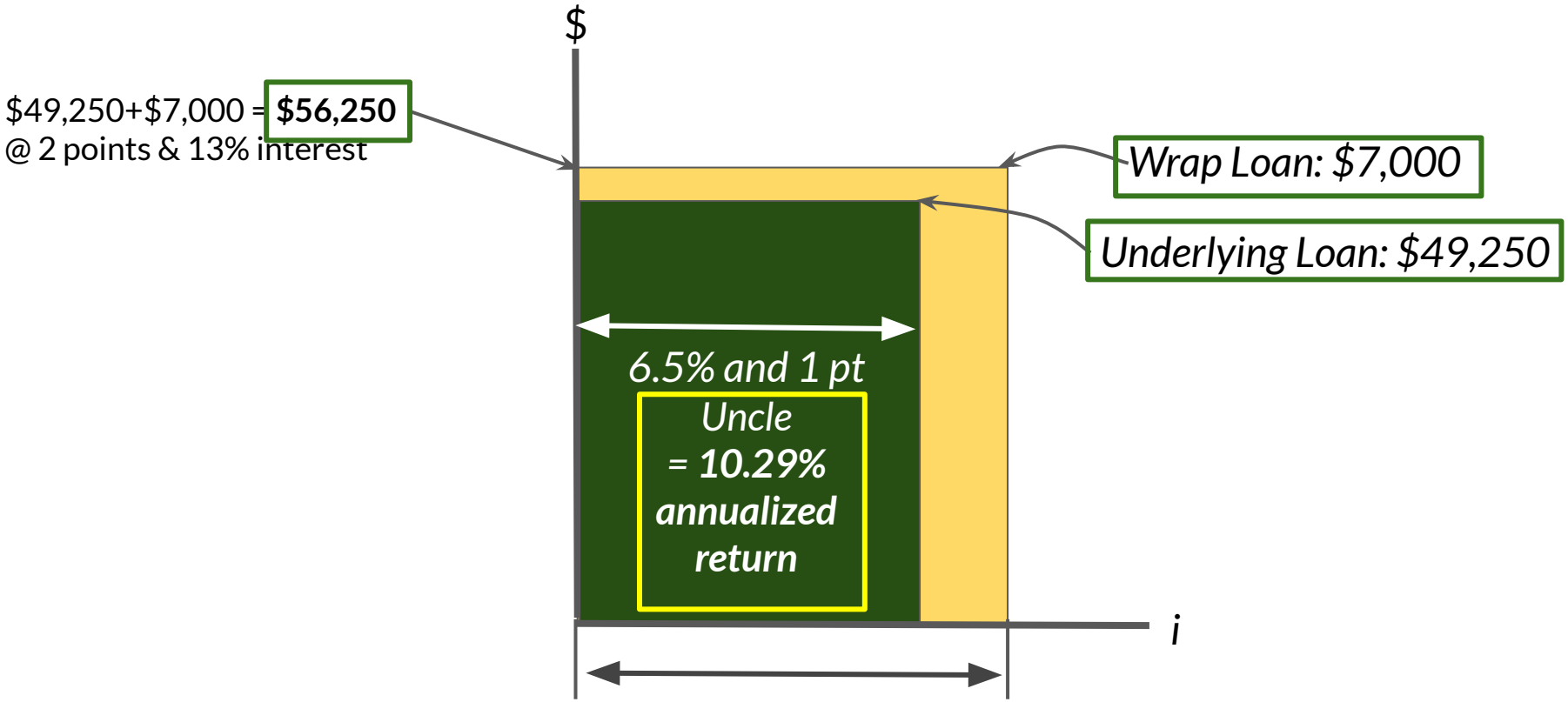
With a simple but creative "wrap" structure



*My grandson: (6.5% and 1 pt) + (13% and 2 pts) = 92.97% **annualized return in 95 days.** Tax FREE.*

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Here's the calculator

Returns	
Underlying Lender Profit:	$ 1,337.27
Wrap Lender Profit:	$ 1,717.41
Underlying Lender Ann Profit:	$ 5,067.57
Wrap Lender Ann Profit:	$ 6,508.09
Underlying Ann %:	10.29%
Wrap Ann %:	92.97%
Days Money Was Out	95

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You see, if you truly want to build a legacy, you cannot do your kids' fishing for them.

You need to teach them how to fish.

Here's why: **what you don't learn, your kids will inherit.** Think about that.

You can be a biological father or a great dad. You can be a biological mother or a great mom.

You see, YOU choose.

So bring your adult child to JBB. Or spouse. Or split the cost with your business partner. Or bring more than one. It's live but online!

As Nike says: **Just do it!**

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And learn *more creative* deal structuring

Purpose Built Investments LLC
LOAN ANALYSIS

PURPOSE·BUILT INVESTMENTS
SOLUTIONS FOR REAL ESTATE INVESTORS

Project Name: 20250-52 State Street
Date: March 29, 2022
Loan Agreement Dated: March 29, 2022
Loan Amount: $450,000.00
Interest Rate: 10.99%

Current Loan Balance	From Date	To Date	Days	Interest	Extension Fees	Total Interest & Fees	Percentage Earned Actual Month	Percentage Earned Annualized
$50,000.00	3/29/22	3/31/22	3	$ 457.71	$ -	$ 457.71	0.92%	10.99%
$50,000.00	4/1/22	4/30/22	30	$ 4,121.25	$ -	$ 4,121.25	8.24%	98.91%
$185,180.00	5/1/22	5/31/22	30	$ 4,121.25	$ -	$ 4,121.25	2.23%	26.71%
$185,180.00	6/1/22	6/30/22	30	$ 4,121.26	$ -	$ 4,121.25	2.23%	26.71%
$185,180.00	7/1/22	7/31/22	30	$ 4,121.25	$ -	$ 4,121.25	2.23%	26.71%
$185,180.00	8/1/22	8/31/22	30	$ 4,121.25	$ -	$ 4,121.25	2.23%	26.71%
$185,180.00	9/1/22	9/30/22	30	$ 4,121.25	$ -	$ 4,121.25	2.23%	26.71%
$185,180.00	10/1/22	10/31/22	30	$ 4,121.25	$ -	$ 4,121.25	2.23%	26.71%
$185,180.00	11/1/22	11/30/22	30	$ 4,121.25	$ -	$ 4,121.25	2.23%	26.71%
$185,180.00	12/1/22	12/31/22	30	$ 4,121.25	$ 2,250.00	$ 6,371.25	3.44%	41.29%
$185,180.00	1/1/23	1/31/23	30	$ 4,121.25	$ 2,250.00	$ 6,371.25	3.44%	41.29%
$185,180.00	2/1/23	2/28/23	30	$ 4,121.25	$ 2,250.00	$ 6,371.25	3.44%	41.29%
$185,180.00	3/1/23	3/31/23	30	$ 4,121.25	$ 2,250.00	$ 6,371.25	3.44%	41.29%
$185,180.00	4/1/23	4/30/23	30	$ 4,121.25	$ 2,250.00	$ 6,371.25	3.44%	41.29%
$185,180.00	5/1/23	5/31/23	30	$ 4,121.25	$ 2,250.00	$ 6,371.25	3.44%	41.29%
$185,180.00	6/1/23	6/30/23	30	$ 4,121.25	$ 2,250.00	$ 6,371.25	3.44%	41.29%
$185,180.00	7/1/23	7/31/23	30	$ 4,121.25	$ 2,250.00	$ 6,371.25	3.44%	41.29%
$185,180.00	8/1/23	8/31/23	30	$ 4,121.25	$ 2,250.00	$ 6,371.25	3.44%	41.29%
$185,180.00	9/1/23	9/30/23	30	$ 4,121.25	$ 2,250.00	$ 6,371.25	3.44%	41.29%
$185,180.00	10/1/23	10/31/23	30	$ 4,121.25	$ 2,250.00	$ 6,371.25	3.44%	41.29%
$185,180.00	11/1/23	11/30/23	30	$ 4,121.25	$ 2,250.00	$ 6,371.25	3.44%	41.29%
$185,180.00	12/1/23	12/31/23	30	$ 4,121.25	$ 2,250.00	$ 6,371.25	3.44%	41.29%
$185,180.00	1/1/24	1/12/24	12	$ 678.38	$ 2,250.00	$ 2,928.38	1.58%	18.98%
Totals			645	$ 87,682.34	$ 31,500.00	$ 119,182.34		37.31%

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What do attendees THINK of our workshop?

I'll let you hear it straight from them. It's better that way.

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And email from Dr. Cooper Callaway...

"This is the most precise, in-depth analysis of how to actually vet a deal, vet a borrower, fund your deals correctly so you can run your own private lending business if you want to. I would recommend their events to everyone lucky enough to attend."

Cooper Callaway
Harrison County, Mississippi Retired Orthodontist

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And an email from Dr. Randy Cline...

JBB Inbox ×

Randy Cline
to me

Hi Dave,

Thanks again for a great event in SF at JBB! After 40 years in dentistry and the last 5 years as a part-time private lender, I now realize after JBB that I've been lucky. I've done a lot of investing in real estate and hard-money lending funds and private loans with marginal people, doing inadequate due diligence, using loan docs from my borrowers, and having no real tools to vet the deal or the borrower. I just didn't know what I didn't know. Wow.

Something you said really resonated with me: any idiot could have made money in real estate and lending in the last 7 years with the market booming, but in the next 7 years, part-time and full-time investors need to be much smarter. Well, now I am after JBB, and I'm really glad I brought Scott and Emily so they can grow our legacy, of which private lending will be a big part.

Everyone at JBB raved about the event. Kudos to you and Josh for doing good and making us all better investors. Thanks.

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And more...

[redacted]

to me

I have re-watched several of these JBB modules again, and again!

Please keep The JBB Portal login available, where I can refer back to them, and watch again. I get more out of these, each time I view them!

Sincerely,
Robert

[redacted]

On Mon, May 18, 2020 at 9:15 PM Kush[redacted]

> Hi Kathy and Dave,
>
> Thanks again to both of you and the whole team for a wonderful weekend. It truly exceeded my expectations and that is something I don't say often (to my wife's dismay).

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And a heartfelt note from Tom...

[redacted] wrote:

Good morning Dave

I would like to thank you for allowing me to be a guest with Aaron for your program.
It was very educational especially for a person with very little instruction and experience in this area. From the comments of others it seems the course helped experienced attendees as well.

I can't play a musical instrument but when I observe an absolutely phenomenal display of every nuance of mastery of technique of such an instrument I can appreciate it and be impressed. The term "drinking from a fire hose" was mentioned. That's fair. I would like to add some other observations.

The course material was excellent. As a retired professional that opinion is based on an adult lifetime of exposure to courses. The delivery was on a level so much higher I struggle for descriptive wording. Truthfully I could easily say it rates in the top 5 episodes of learning I've ever experienced. Really Dave it's that good.As a father of two sons Linda and I can share your pride in successful progeny. As a person who previously faced the challenges of assembling a team of associates your team certainly is impressive.
Getting back to the musical instrument analogy, your mastery of business,investment, skill in teaching clearly,effortlessly, kindly,humbly,historically, Humorously in such an organized fashion is ,well-terrific... having trouble finding the right words but thank you,
Thank you.

Now about those boys- as an old bald gray head I don't mean that disrespectfully. The experience and clarity of their part in the course was just excellent. It's easy to see your pride in working with them and even easier to see how lucky they are to be under your influence.

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John invited his whole family to attend virtually.

[redacted] 10:24 AM (0 minutes ago)

to me

Biggest Pack Your Bag Moment:

The amount of data and connections in real estate and venture capital. I can't believe I have access to that.

How engaged my entire family is after this experience. I would have never been able to round them up, much less pay for all the travel. This virtual format was great.

John

Honestly, the results exceeded even our expectations!

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Plus, I send a survey the day after JBB and, at the end, I ask one optional question…

PLEASE share any additional thoughts here. Seriously, JBBers...and this is Dave typing here... I want to hear ANYTHING you want to share.

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Shares from past JBB workshops

Dr. Chris O.

You all are going way above and beyond what any expected. Appreciate all the hard work and wonder if I am worthy. Appreciate the Devotion that the Stech Family and Team provide to our Access Family. Proud to be a part of this. Extremely exited about what the future will hold. BTW I had trouble sleeping last night doing math in my head on the ROI on the FLOW tokens and Dapper Labs.

Dr. Robert U.

There are certain people that have significantly impacted my life, from a philisophical or a financial perspective, and Dave you are one of them, and by extension your sons also. And that list of people for me is quite short. I will always be extremely grateful to you, and glad you consider me in your circle of friends. The time Josh and Blake put into this, as well as all the other things Josh does, is amazing, but hell they're young and can go 24/7. As Cooper said to me, where ever Dave goes, I'll be hanging on to his coat tails. I said I'll be right there next to you. Thanks!

Jeff P.

Without a doubt, going to JBB and joining Access has been the best business decision of my life. It is a gift to have the benefit of all the research and experience provided, and the access to opportunities in the VC world is a blessing beyond my highest expectations for my investment career! The content of all the material presented constantly challenges my way of thinking and forces me to evaluate important aspects of my life. This is a fast moving and exciting ride!! I believe that my association with Access will have a multi-generational impact for my family... I am humbled and grateful to be a part of it!!

Laura B.

Honestly, in the world we live in, it is hard to imagine people going so far out of the way to help other people get ahead. I sometimes am in disbelief that all of this is even real. Does't there have to be a catch somewhere? And when I get over my tendency to be suspicious, I fall back into the state of disbelief? Too good to be true!!!. I am truly honored to be considered a member of Access. Thank you, Thank you, Thank you!

Dr. John H.

Mr. Dave, many times I've shared my appreciation with you for all of the time, effort, and resources that you and your family invest into ACCESS. Specifically, this time, I want to thank you for opening so many doors into a world of investing that I never would have achieved access to without you, but also for the example you set as as a father. I enjoy watching you and your 'boys' work together in ACCESS and it challenges me to find more opportunities for my boys and me to work and have fun as well, especially as they get older. Thanks for the inspiration.

Dr. Randy C.

I love ACCESS now more than ever since we are seeing much more deal flow come our way. You and the ACCESS team have helped my family immensely over the years of our relationship. I think our relationship has been mutually beneficial. I feel like family.

Susan Z.

Hi Dave :). I am SO appreciative of what YOU, Josh and Blake are doing in MY life. The fact that none of you NEEDS to do this, but are WILLING to go to ALL the trouble, time, research, teaching and investment opportunities you offer me and our Access Group/family; i am just in awe. The simple fact that you decided to take time out of your personal life(s) so you can HELP others through Access and make other's lives better, bless lives for generations to come; there are no words to express my heart felt, sincere "thank you". You and your sons will be blessed for doing this! I love being a part of this group and cant thank each of you enough. Cant wait to meet all of you in San Diego!!! Eternally grateful, Susan Zachary

Dr. Cary G.

I know, you have heard this before...seriously, I can't thank you enough for what Access has provided me with as I "rewire" from being a dentist to being an investor. The knowledge I have received thus far is incredible not to mention the opportunities of listening (trying to understand) some of the most intelligent individuals in their respective industries!! It's like drinking from a firehose at times :). The Access (such a perfect name) we have been afforded is mind blowing and the generosity the Stech Family has shown is beyond comprehension!! Thank you!!

Dr. Aaron M.

I can honestly say that your family - Kellen and Kathy included :) - has been a tremendous blessing not only to our family but to the entire ACCESS community. Your level of intensity and preparation is unmatched. It is very evident that each member of the team works tirelessly to maximize and leverage each individual's respective talents and knowledge in order to create an amazing educational experience in combination with with investing opportunities that we would otherwise never have access to. It is with much gratitude and appreciation that I write this ... THANK YOU!!

Dr. Greg S.

Thanks so much for creating the Access Group! It has changed my life and financial future! It is totally eye-opening and amazing what we have access to and the potential of these investments! Grateful but not content!

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Shares from past JBB workshops

On a scale of 1-10, the event was a 12. In the corporate world, I spent hundreds of thousands of dollars on technology & market research, but none with the quality, detail and lucidity presented during the Access event. IMO, this event was world class. Clearly, the SFO has their finger on the pulse of emerging opportunities. I really appreciate the sharing of perspective on self discipline (I have thought of this self regulation), time management, rationale for investment decisions, learning to pivot, the rule of 72, etc This was extremely valuable information that you didn't have to share, but the fact that you did speaks volumes to the authenticity of intent. Lastly, I'll state that the connection between the name of the company, Purpose Built Investments, and the philosophy presented was very clear. I must say that you and Josh do a very nice job presenting, where everything stated was deliberate and for a specific purpose. There was no ambiguity around the message conveyed, so I want to recognize the quality of of presentations by you and Josh, and of course Blake's pulling everything together in Powerpoint. Thank you for what you're doing and for allowing me to participate. I'm very excited to be a member of Access and looking forward to working with you!

Dave Stech is the most dialed in person I have ever met. He seems to have every angle covered. Money, health, time, family - Everything is optimized, if that is even the right word to use. The ACCESS event was planned meticulously and all the supporting members were on point from the event itself, hotel, shuttle bus, the alcohol, after party, and the personal send off from the man himself. There were rumors he said goodby to people who left 5 am.

I'll start off by saying First class from beginning to end . The Stech family made me feel truly special . The caliber of presentations were beyond my expectations. I am honored to be part of Access . I knew I was involved in something special but now I know I am part of something great ! This was a memorable weekend and one for the books . My Ahaa moment was the rewiring ! I could not get that out my head ,so I came home and started to rewire my Company and Me ! lol

---

Dave, you and your sons and your entire team pulled off an amazing event! Out of all of the real estate investment conferences I have ever attended, you guys blew them all away. Yes, I pay more to be in Access than any other group, but the quality of the material is light years ahead of any other conference and you know you are in a room with A+ individuals who are serious about making themselves better. Overall, Great job! Enjoy the continuation of your trip on the West Coast.

We thought the event was amazing, and we definitely took away many nuggets. We will be changing several things in our financial decisions going forward. The people were all so friendly and willing to offer help in finding ways to save us on paying such outrageous taxes. We also feel we met several couples we really connected with and will likely even connect with outside of Access events which is great. Being able to talk to other very successful people and not feel like we have to hide how much money we make is something we have not had with other friends or acquaintances. Having this group we believe will change our lives. Thank you Stech Family...

My family and myself have benefited greatly from Access. The definition of Access has grown MASSIVELY over the year. When I signed on it was access to data, no investment opportunities. Not only does investment in Homelove 3 happen, but we begin to hear and learn in the venture capital space, something I have some but very little access to. Then you share your family planning segment , only to go deep in improving our lives with Life Book Optimization. Then the quantity of venture capital explodes demonstrating the possibilities that potentially lie ahead, and really get me to think a whole different way. When I have a problem that doesn't have a solution, I see opportunity. Then there is the legacy piece. Our son James is starting his own marketing company and the piece on choosing your partner was huge. Seeing what other people his age are doing gave him even more confidence and drive. You never know Dave which piece is going to have an impact and on how many people, but you have touched a lot of bases in this family. THANK YOU! Forever grateful but not satisfied.

Great Event!! On the cyrpto lecture with Seth, wasn't much explanation on the Coinfund,or exactly how it operated. Also Alto, sounds great, needed more info to make a better informed decision on rolling my current IRA's to Alto. I told Blake and you how much I appreciated what you have done for me in a life changing way, and you always being there for me. It goes for Josh just as much, but I didn't get a chance to thank him personally last weekend. GO STECH'S !!!!!Great meeting. I was really excited to hear from so many of the companies that AVF is investing in. Loved meeting so many successful likeminded people as well. Thanks Dave!

We LOVE everything you guys do to not only provide access to people we would otherwise not have, but also really appreciate the optimization part. After all, without a great life what is money for? Thank you. Thank YOU! THANK YOU! XO

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Shares from past JBB workshops

I was asked and the reason I joined access was for 2 things: Information and education. I'd LOVE more info about the state of the economy and state of Real Estate - esp where Dave you are investing and in what and where you are leaving (hence the not perfect score for those sections). I loved finally being able to interact with other Access Insiders, as well as Josh (for 30 sec) and Kellen and Kathy - finding like minded people (and some with refreshingly differing views) we hope to see more of outside of access. PYB moments: Lunch with Seth. (Blockchain/ NFT Welcome to 1984 internet. 2010 is the next stop!). Stephan's comment of 2 buckets: Fuckit & Fixit with due dates or just bury it and forgetaboutit. Actually meeting Ron Suber and seeing that he is doing a rewirement like we did in 2008 and again now, and planning to go hiking next week in Boulder with him (SUPER-stoked about that!) and Mostly, I loved bumping into the speakers thoughout the event (Seth, Chief, Dan Eric) BEFORE their talks and getting to know them so I can ask more pointed questions after their presentations to get bigger ah-ha's.

Thank you for all the effort you and your family put into the ACCESS. It is changing lives, especially with our family.

Amazing conference. It takes a team effort and kudos to all!

Truly impressed by the wonderful event. Great to be around like minded people!

Truly Amazing Experience! Everyone on the Stech team should be Proud and probably Exhausted at the same time. Thank you for the opportunity.

Dave, let me start by saying the event was incredible. The wealth of information and talks from industry insiders was off the charts and I don't know anywhere else where I could tap into that type of resource. I truly felt like I had insider ACCESS

Our primary reason for joining ACCESS was to plug into your research and perspective on where the real estate markets (specifically) and the economy (generally) are headed in the nearer and longer terms. The work that Blake and you do to compile those research updates are very important to me. Your perspective and analysis of that data is invaluable and thankfully is usually aligned with my own thinking, but with much broader supporting data than I may have at my disposal, which is awesome. Then, adding on the optimization aspect of ACCESS has been an unexpected and super-powerful component that I've really appreciated. Then, the value added by Josh's professional relationships is HUGE and is something that I would couldn't ever expect to bring into my life on my own. The various updates from the AVF investments and respective founders were super informative - and I'm sure Seth was as well, but he may as well have been speaking Russian for how much I understood. That said, you couldn't help but enjoy his laugh!

You already know how grateful I am for your guidance and I feel especially grateful I have been able to refer friends. By virtue of their participation it helps me improve my group of 6.

My girlfriend asked me what my biggest take-aways were from the conference and aside from the incredible content I just said to her "My take-aways are that I'm in the right place with the right people...and I have to think bigger." Honestly, Dave and Sons, thank you for the opportunity to be a part of this group. Everyone I met was amazing and the vibe and energy Access has created is one I want to be a part of forever if you let me. One other thing that really excited me was that we're not only investing in cutting edge companies, but we're investing in "change the world" companies. I have future passions of doing something amazing for the planet before I leave it and now I feel like I have "Access" to the kind of people that can help me do it.

Overall an amazing event and if I had to give you a raw whole score it would be a 9.9/10

I truly appreciate the effort you and your family have put into what you have built. The level of thought and care you put into sourcing deals for Insiders is very apparent. Thank you for letting us into your world.

Dave - this is Ross here typing - seriously - it's me!:) Dave - this was the best mastermind meeting I have EVER attended - and that my friend says a ton!! I am so grateful for your hard work and your friendship - you and Josh and Blake are amazing!

Great job in Vegas. Very impressive lineup of speakers. Very professionally run and organized. Maddie and I are excited to see what is next!

Dave, you and your sons knocked this event out of the park! I was amazed at all the talented heavy hitters brought in to speak to us. I'm thankful to be a part of such a neat group! Thanks for putting the time in to make this happen.

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Shares from past JBB workshops

I sent you an email earlier today and expressed how much I appreciate you, Josh, and Blake and the amazing impact that ACCESS has had in my life and has truly inspired me and Laura in everything we do. Where were you and this group several decades ago?? I had several "gold lanyard" visitors ask me over the weekend if I feel like I'm getting an ROI from being associated with ACCESS. I was very quick to point out that even though I am realizing a financial ROI, the biggest ROI I have realized is the personal development and the education I have received in just the past 18 months. This past weekend honestly exceeded all of my expectations and was such a remarkable opportunity to network, learn, and to socialize with some really great people. I selfishly told Laura that there is a part of me that would like to keep the group small so that I can get to know the other members better and form some lifelong relationships.

The perfect combination of fun, information, learning, personal testimony, and opportunity.

So appreciate the passion and heart in what you share. Changing lives and providing perspective that is so incredibly refreshing with all the garbage going on in the background. Really really appreciate the opportunity to be in the group and won't miss the next event! I'm hoping to bring Mandy, but don't want to break a promise. I'll be there 🙂

It was great to connect with fellow Access Insiders as well as reconnecting with you guys this weekend. The Time and Rewiring modules were compelling to me. They made me rethink the way I'm doing things, consider a rewiring in my life, and accelerate a change on career path. It encouraged me to take actions towards that. Access is the tool and vehicle that's helping me prepare for my financial independence. I admire you and your family, you are a rol model to follow. I thank to God for the opportunity to meet you. My wife and I look forward to joining you on the Q4 live meeting.

Zoom calls are great but ""in person and hugs"" are much better!!! It's a little early for me to be able to definitely commit to the ""in person"" Q4 meeting but I will be there if at all possible. (I said NO above just because I cant 100% commit yet). Thank you, Dave, for being such a good, kind, giving man and sharing your life, time,, talent, efforts, information/research and your FAMILY with all of us. You are making such a difference in MY life with the opportunities you present to me, the generous gift- Access Optimization/LifeBook you gave to each of us (by the way I LOVED that and plan to go through it on my own again, slowly and with more serious thought about my life) in July. When we went through it with John and Missy, my work schedule was so hectic that it was hard to put 100% of myself into it. Being part of this group is such a blessing to me and it gives me a sense of security and hope that the opportunities/investments I am part of will one day allow me to be able to slow down a little, enjoy life more and visit my granddaughters more often. It gives me hope for a brighter future and I want to truly ""thank you"" for that and for allowing me to be a small part of the Access Family! Thank you again Dave and I hope to see you again very soon 🙂

Thank you for letting me share the ride with you and your family!

HI DAVE!!! First off, I want to ""thank you sincerely"" for such a wonderful 3 days in Las Vegas! It was so nice to get away and have a break from my normal, day to day grind. I was so impressed with our Q2 Las Vegas event, just everything about it. The hotel, the wonderful VIP gatherings; the food was amazing!; the thoughtful event package with T-shirts, Hoodie and Access writing pad; and the AWESOME information that you, Josh, Blake, all the speakers and all the ""behind the scenes participants"" it took to present and make our Q2 gathering such a SUCCESS!! It was SO nice to finally meet you, Poon, your sons, Kathy and all the Access Insiders in person. I was so impressed how nice and caring everyone was.

Hi Dave, The weekend was wonderful!! Met many new and fun people and the content keeps me on the cutting edge of research in order to make the best investment decisions for my businesses! There is so much more I could say, but I want to thank you and your team for putting togethers a highly professional, informational, and fun event!!! I marvel at the amount of work you all put in to make this happen. This commitment and effort is not lost on me 🙂 BTW: I approved and submitted a Term Sheet for a new PL deal while I was in Vegas, proving that JBB is a backpack business. The profit from this deal with cover the cost of the next 3 live events! Ha, ha. Wishing you and your family all the best! Sincerely, Jeff

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Thank you Dave!! Meeting you and your sons has been life changing for our family!!! I don't have the adequate words to express how grateful and appreciative we are!!!

Dave, you guys have truly given our family a gift and I feel a head start to where we were headed before Matt & Heather introduced us to you. I'm excited about what the future holds.

I really appreciate everyone's hard work putting this event together. It is truly mind blowing amount of information crammed into a very short time. Well done!

I was honestly a bit blown away by the scope of the event. What a difference compared to a single camera in the back of the room at JBB! Everyone deserves some serious kudos for making the first big live event for Access such a smooth couple of days.

I would actually rate this event about a 26 on a scale of 1 to 10 :-). The only reason it didn't get a 27 was the persistent sewer smell near the reception venues, but that's on the Four Seasons. The content was great, being able to see all my old friends (and there were a quite a few to catch up with) and make new contacts which I would never make over a Zoom call was fantastic. I would come to four live events a year if you would host them. The ""fireside chats"" were the best part of the weekend's presentation, but the time management piece on Saturday morning was where I got my ""Pack your bags"" moments. I feel very privileged to be in a room like this where I have access to some of the truly exceptional people on this planet. I want to thank everyone who put this event together and ran it. You all did an amazing job and should be proud of yourselves. One question in the questionnaire needs some clarification. At present I don't plan to bring a guest prospective member, but that could change. I know more that a few people who would benefit from being members. Thanks again, and all our love.

You couldn't have come up with a better name for Access! You have gained our entire group just that access to your knowledge and experience in private lending and real estate, access to invest in technology companies and funds via AFV1 and now AFV 2. Access to a group of like minded individuals that are passionate about their financial future and desire to add a zero. Thank you!

I LOVE what you've done with the Stech Family Office Dave! I plan to follow your lead one day by accumulating wealth and creating my own Family Office to help my family to stay connected in a productive way while consistently growing personally & professionally. I also love you & your family's mindset when it comes to time, health and accumulating wealth by doing good, having fun and making money! Thanks for the inspiration 😃

Absolutely exceptional. A+++. No expense spared. Excellent content and amazing guests. Thank you for the tireless work that went into the event!!

The content was just as stellar as previous (virtual) meetings, but I didn't expect to have such gracious attendance from so many speakers. It speaks volumes to the respect and relationships the Stech's have built over the years!

Rose and I am feel such gratitude for being a part of the Access family and for the exposure we are able to share with our boys as we begin to build our own family office together. Thank you Dave!

Dilan and I talked quite a bit about how a live event provided a swift kick in the rear. It was so beneficial to meet other insiders, mingle with other entrepreneurs and investors, and get pulled into the current. ACCESS lived up to its name that weekend, as we gained access to knowledge and people we otherwise never would have. It's all because of the access that you and your family have built up and are now sharing with the fewer betters of the world - we love you guys!

Really, really worthwhile with great content, people and fun! Just amazing.

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Shares from past JBB workshops

Hey Mr. Dave, I want to thank you again for a truly incredible weekend. To be in the presence of so many interesting and fascinating people alone made the weekend a success. Add in the quality time I was able to share with some old friends, mix in a few new ones, combined with celebrating my 25th anniversary with my beautiful wife...I'd say that was a heck of a weekend! I want to have more of those types of weekends. I want to do more good in my community. I want to leave a legacy for my two sons that allows them both to live their best lives as well. That's why I'm so thankful that you are allowing me the opportunity to learn and invest alongside you and your family. You and your family are opening doors for our Access community that I truly believe will significantly help each of us achieve a much higher level of succe
thankful for t
and your frie
over the past

Dave and Gang - It was very evident to someone who knows what it takes to put on an event, the incredible effort that you all put into this, and it really paid off! The combination of updates on our investments, exposure to new technologies and opportunities, and very importantly, a portion of the meeting dedicated to self improvement, made this a fantastic event. Oh, and let's not forget how good it was to finally see everyone in person. Extremely well done, and much appreciated.

You and your sons are inspiring as a family and as business partners. Look forward to working with you and Access. P.S. Four Seasons was a great choice away from the crazy Vegas scene. Looking forward to San Diego!

Dave, Thanks for an awesome event! I'm very excited about the people, the opportunities and the "access" provided by the group.

So what's the curriculum?

love, knowledge, experienced speakers and insights on so many relevant topics. We really enjoyed your event and the wonderful community of Access. We can see your family's passion in organizing it so well and we were really touched by your presence from 5am in the morning during departure day personally making sure that everybody was comfortably seated in the shuttle and nobody missed it. I really enjoyed our half hour together before we got on the shuttle discussing how our kids mean so much to us and how we glorify in their success and how we choke up at every emotional gesture. Hopefully we can mirror some of your and your family's success with your guidance and continue to nurture our family relationships just like yours. We look forward to the next live event too. Cheers 👍

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Day 1

Why Private Lending?

Your Desired Outcomes

Terminology

10 Common Objections: Demystifying Private Lending

10 Commandments of Private Lending

Case Study 1

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Day 2

Establishing Your Credit Policy

Private Lending Blueprint

- Stage 1: Due Diligence
- Stage 2: Funding
- Stage 3: Servicing
- Stage 4: Payoff and Beyond

<u>BONUS</u>: Stech Family Office Strategy for 2026 and beyond (part 1 of 2)

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Day 3

Finding Borrowers

Using Other People's Money (OPM)

Wrap Loans: Making a Lot With a Little

The Future of Private Lending: The Ambassador Program

Establishing Your Business

<u>BONUS</u>: Stech Family Office Strategy for 2026 and beyond (part 2 of 2)

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You'll also learn how to structure **better profit shares**

Funded: 1/13/20 ($188K + $45K); 950 sf
ARV: $310,000 (75% LTV); 1,110 sf
Delay: Covid-related permitting delays (St Pete, FL)
Listed: 1/10/21
Offers: 2 same day; $347,500 all-cash (67% LTV)
My Return: **$61K or 26% COC return** (using **PMR & profit escalators**)

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There is NO other Private Lending training like this. We know. We've looked. It does NOT exist. You deserve to learn the skills to do it the RIGHT way. This knowledge can unlock the ultimate goal in your life.

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Financial and Time Freedom: a goal we can all relate to

Work **less**.
Have **more fun**. Do **more good**.
While **making the same amount of money or more… with a LOT less effort and risk**.
That's what I accomplished with private lending. And now my sons are doing even better.
THAT is what we're willing to teach you. But it's your call…

OR

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Seriously, imagine **THIS** plan for you (and your family)

Accumulate Wealth *Assets*

- **Private Lending (scale)**
- Real Estate Investments (appreciation and leverage)

Every single day, you earn **double-digit annualized, passive, recurring interest income**, regardless of your active income. AND even **tax-FREE** in a Roth. ALL from a **backpack**!

Money Game

- **Private Lending (cash flow)**
- Real Estate Investments (cash flow)

Generate Cash *Income*

- **Roth SDIRAs** (0% individual)
- Puerto Rico
  Act 20 (4% corporate)
  Act 22 (0% individual)

Keep Both *Preservation*

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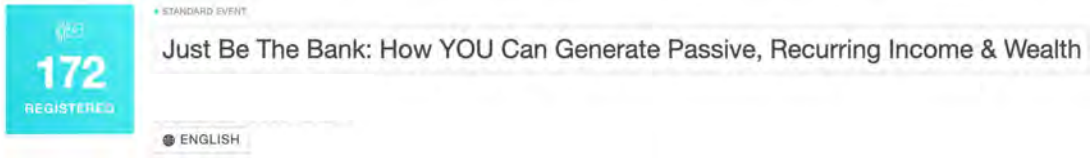
Is your last workshop of the year full yet?

- No, but I honestly don't know how full. And it could have changed while we've been on this webinar.
- Here's what I DO know for sure. **It will fill up after this webinar.** It always does because we do NOT do a workshop UNLESS we already have a waitlist of referrals from the previous workshop or Insider referrals that is greater than 50%, AND you can see how many of you are attending tonight.
- I'm not doing these workshops forever, and this is not the usual masses of asses seminar.
- This is a workshop for 42 serious people, which is why it fills up FAST.
- 42 has been the perfect size for training and allows me to get to know you on a 1/1 basis. NOTE: 42 people is 21 attendees + 21 guests, so **we're limited to 21, and that's it.**
- Sure, we could put 100 or more people on some virtual live stream but **this is an intimate workshop for serious investors** with purposely built modules and Q&A Zoom calls where 42 people talk about conquering the world… together.
- Bottom line: our workshop **will** fill up after this webinar. So if you're serious (not just curious)...
- **The time is NOW**.



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What's the investment for Just Be The Bank?

- **Investment**: *normally* **$7,900. AND…**
- **Each additional guest:** *normally* **$2,000**
- **Times:** Fri-Sat 10-6; Sun 10-2 EST
- **Location:** YOUR HOME! or OFFICE (online)!
- **Evening:** VIP Happy Hour!
- You leave with the training we wish we'd had when we started private lending!
- AND **a printed workbook** + your notes
- AND… **our complete, step-by-step blueprint that guides you through the entire process of making a successful loan**
- AND… **a powerful network** of private lenders and real estate investors.

You'll leave ready to do your first or next loan.
The RIGHT way.

JUST BE THE BANK

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Am I forgetting something?...

Oh that's right!

I'm about to tell you about our *not normal* investment.

This is for those of you who fit in one of 2 buckets:

1. You KNOW you should attend JBB but $7,900 (or $9,900 for two) is just too much right now. Or…
2. You're like me and you'd like a better deal. 🤑

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So here's the better deal…

I believe that private lending is **THE** absolute best strategy at this time in the market cycle. As in **NOW**.

I want to see YOU capitalize, and I'm willing to open the door wider.

So my sons and I agreed to a discount for you.

YES… you can bring a guest for **FREE**… a spouse or significant other; or an adult son or daughter; or a legal business partner.

BUT **only when you book a call with me NOW**.

And it gets better. As in no-brainer. Stay with me here...

$7,900 Full Price
50% Discount: $3,950

AND…

Your "+1" is FREE, not $2,000.

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I Spoke With My Uncle...

His name is Sam.

He told me that if you and your accountant believe this is a legitimate education / business expense, you'll receive a tax-deduction for the **FULL amount of $3,950**.

Depending upon your marginal tax-bracket, that could be 30-50% (incl fed + state + FICA + self-employment).

That just cut the JBB investment to as little as ~$2,000.

Everyone loves a gift from their Uncle every once in a while!

AND… if you have a "partner" and split it, **it's ~$1,000 each after tax.**

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BTW, remember that example I showed you earlier?

- $100,000 invested in just **ONE** loan at 3 points + 12% interest for 6 mos, that you do just twice in 12 months, generates **$18,000** cash, or an 18% annualized return.
- That **ONE** loan = **4.5X** your $3,950 investment in the workshop (PLUS the tax write-off… PLUS your partner for FREE… and even 50% less if you split the cost).
- Question: how many times would you like to earn 18%? **Answer: as many times as you can!**
- My sons and I have done thousands of loans. And all you need to do is **ONE**.
- And we didn't have someone to show us how. **You do!**
- Imagine going to bed and waking up with more money in your bank account / SDIRA every day… double-digit… passive… recurring income… and even tax-free. You can't wait to wake up!

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BTW, remember that example I showed you earlier?

- And you're in the safest position in the transaction. Securely. Mitigating risk.
- Resting easy knowing that you learned how to do everything the RIGHT way.
- And laying the foundation for your loved ones to follow in your footsteps. You're creating more than a business for your family. **You're creating a living legacy that you can live today.**
- What would that be worth? I can tell you having done exactly that. **It's priceless.**
- You'll meet my sons. If I'd done their fishing for them, they wouldn't be where they are today. **We learned how to fish <u>together</u>.**

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Bottom Line

This is a rare opportunity to **tap into the power of private lending from the best people who know it, with our direct guidance and training**… and at a DEEP discount.

Look, trying it alone is the slow way to success in anything. I know, I've tried.

Join us and have a fun, productive weekend, where you will learn to **make THE economy YOUR economy in 2026.**

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Now let's have some fun and make this an **absolute no-brainer…**

For those of you who are SERIOUS, not just curious… if you book a 1-1 call with me NOW, and commit to attending JBB **after we agree that there's a mutual fit**…

I'll include **4 exclusive BONUSES** that I don't share with anyone outside my ACCESS Insiders™ community (all of whom are multi and decamillionaires who pay $24k per year to be part of our "extended" Family Office. And they rate this stuff off the charts).

Let me take you through them one by one…and before I start, I want to repeat…

This workshop is 50% OFF for you. And you can invite a +1. And it's tax-deductible. And you can split the cost further. PLUS these EIGHT bonuses…

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BONUS #1…

Twelve LIVE 30-60 minute group Q&A calls to answer all your burning private lending questions, and help you get the most out of Just Be The Bank, including a BONUS Q&A session after the workshop for questions you and your classmates forgot to ask!

This won't be like so many virtual workshops where they send you a login, set you loose, and don't really care if you learn anything. We dedicate time to checking in on your progress, and making sure you understand everything we teach.

So, every few hours during the weekend, we'll all jump on a LIVE Q&A session (3-4 hours of Q&A in total) where you can ask me and my sons anything related to private lending, real estate investing, our family office structure, life philosophies…the list goes on. We're an open book!

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BONUS #2...

A FREE ticket to attend our next 2-day ACCESS Insiders™ Meeting via LIVESTREAM. This is our private investor community I mentioned before, of ~100 multi and deca millionaire entrepreneurs who want to "cheat" off our Family Office to accelerate their finances and optimize their families. They basically want to follow in our footsteps, with me and my sons as their guides.

You'll attend this meeting virtually over TWO full days jammed full of pure content, no fluff whatsoever. At our last meeting, we had a complete research update, 1 private lending fund we launched, and 4 "shark tank" tech startups we invested in with our Insiders, and a TON more.

The next meeting will be our biggest event ever, and you'll have a front-row seat from the comfort of your own home!

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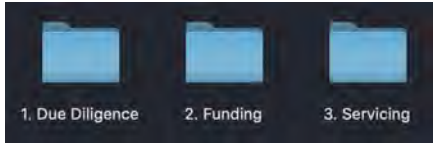
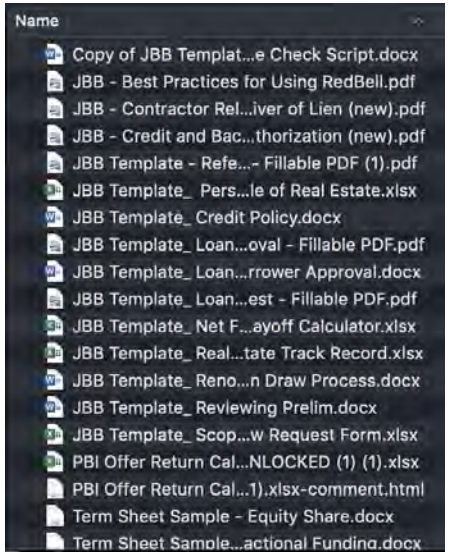
BONUS #3: I'm throwing in ALL our JBB Documents & Tools

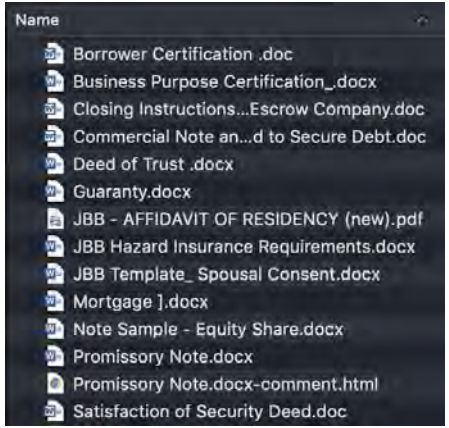
After we wrap up JBB, we will send you a zip file LOADED with ALL our **proprietary documents and tools** so you can hit the ground running and funding your first or next deal.

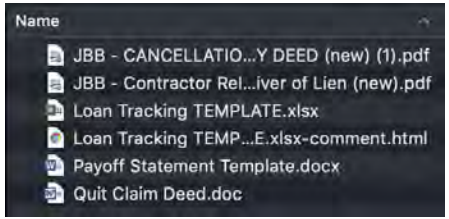
I spent **<u>six figures</u>** over the last decade collecting these assets. If you tried to create these on your own, you'd pay an attorney more than the cost of attending JBB.

Imagine **<u>STARTING</u>** your private lending business with templates like these!









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Doc Examples: Due Diligence

Scope of Work

SUBJECT PROPERTY:			ARV REHAB COMP AS REFERENCE:		
123 Main St			123 Second St		
BED	BATH	SQFT	# CAR GARAGE	YEAR	SOW TOTAL
0	0		0		$0.00
ROOF: NEEDS NEW	ROOF: NEEDS REPAIRS	WINDOWS: NEEDS NEW	WINDOWS: NEEDS REPAIRS	ROOF: NEEDS NEW	PEST/TERMITE EXTENSIVE
FALSE	FALSE	FALSE	FALSE	FALSE	FALSE
PLUMBING ISSUES	ELECTRICAL ISSUES	STRUCTURAL/	MOLD	FIREPLACE	(BLANK)
FALSE	FALSE	FALSE	FALSE	FALSE	FALSE
FAU: HEAT ONLY	FAU: AC ONLY	FAU: HEAT/AC	HVAC: INDV (Window/Wall)	HOA	HIGH END: 800+ ARV
	FALSE	FALSE	FALSE	FALSE	FALSE
MER: LANDSCAPING	MER: HOUSE	MER: ROOF	ROOF NOTE	MER: WINDOWS	WINDOW NOTE
1	1	1		1	
NOTES:					

CATEGORY	DESCRIPTION	COST	QTY/UNIT/SF	TOTAL
INTERIOR	Interior Paint	1.5	0	$0.00
	Texture Walls	1.5		$0.00
	Load Bearing Framing	1500		$0.00
	Non-Load Bearing Framing	500		$0.00
	Baseboard & Casing (Option 2) .30-.40 lf	0.35		$0.00
	Drywall Patch (per wall)	50		$0.00
	Drywall Install (xsqft)	5		$0.00
	Scrape and Texture Lid	1	0	$0.00
	Baseboard & Casing	1	0	$0.00
FLOORING	Flooring (Default)) $4.75-$5.00 sf	5	0	$0.00
80/20/10 Rule	Carpet (Retail/Rental Grade) (approx 20%)	2	0	$0.00
80/20/10 Rule	Wood Laminate (approx 80% of sf)	3.5	0	$0.00
80/20/10 Rule	Tile Ceramic (approx 10% of sf)	7	0	$0.00
	Wood Floors (New)	1.5		$0.00
	Wood Floors (Refinish Existing)	1.5		$0.00
	Wood Floors (Refinish Natural)	2.75		$0.00
	Wood Floors (Refinish Stained)	3		$0.00
	12mm Laminate Flooring $3-5 sf	4		$0.00
	Carpet $16-25 sq/yard + 10% waste	20		$0.00
KITCHEN	Kitchen Cabinets (per box)	400		$0.00
	(Option 2) Kitchen Cabinets (per LF)	120		$0.00

Initial SOW | Draw Request Form | Line Item Numbers DND | Resources | +

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Renovation Loan Draw Process

1) **Request Your Draw**
   - Email lender@lender.com including the property address in the subject line.
   - Attach the draw request template that gives details on the portion of work you have completed.
   - Lender will contact you within 1 business day to discuss next steps.

2) **Schedule Your Inspection**
   - Lender will order a third party inspection and they will reach out to you.
   - You are responsible for scheduling this at your earliest possible convenience and arranging access to the property.

3) **Draw Disbursal**
   - After the inspection report and your file has been reviewed by the Lender, draw funds will be disbursed.

4) **Submit Your Documentation Upon Final Draw**
   - When it's time for your final draw, you will need to submit all final lien waivers totalling or exceeding the rehab holdback amount.

ADDITIONAL DRAW INFORMATION:
- Each draw is charged a fee of $200 covering the cost of inspection and processing time.
- Minimum draw request is $5,000 per draw.
- Maximum number of draws per project is 5.
- As a reminder, our draw process is a reimbursement for work that has been completed and paid for.
- Supplemental information may be requested at Lender's discretion which includes but is not limited to: material receipts, cancelled checks, plans/permits.
- Loan must be current on all payments for a draw to be processed.
- If changes need to be made to your scope of work disbursement for any reason, contact Lender and arrange a time to discuss prior to requesting any draws.

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Reference Check Script

Questions to ask borrower references:

1) Can you describe your business relationship with Borrower?

2) Would you personally vouch for the integrity of Borrower in a business and personal setting?

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CREDIT AND BACKGROUND CHECK AUTHORIZATION

I hereby authorize Lender to order one or more consumer reports from a consumer reporting agency, as those terms are defined in the Fair Credit Reporting Act, for the purpose of determining my creditworthiness, and to verify other credit information pertaining to me. By signing this agreement, I expressly authorize Lender to obtain consumer reports each time I apply for a loan, and at various times during the term of my loan(s) in connection with the servicing, monitoring, collection or enforcement of the loan(s) or the resale or potential resale of any borrower-dependent notes associated with my loan(s). This express consent shall be valid until I am no longer eligible for the Program or I revoke the consent in writing.

Furthermore, I hereby authorize Lender to order one or more background reports.

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Loan Application Pt. 1: Borrower Approval

BORROWER INFORMATION

Entity Name:

EIN:

Entity Type:

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Doc Examples: Funding

I

COMMERCIAL NOTE

$ _____

Date _____ _____, _____

FOR VALUE RECEIVED the undersigned promises to pay to the order of _____ the principal sum of _____ ( ) Dollars in legal tender of the United States, with interest from _____ at the rate of _____ % per annum, compounded monthly, on the unpaid balance until paid. If any payment is not paid when due or if payment made does not cover all interest accrued through date of payment, remaining interest accrued shall be added to principal and shall bear interest at the Note rate. Principal and interest shall be payable at the office of holder or at any such other place as the holder hereof may designate in writing, in monthly payments of $_____ each with the first such payment being due and payable _____, 20____ and on the _____ day of each succeeding month thereafter together with one final installment consisting of all remaining principal and interest accrued thereon plus any other outstanding amounts due and payable _____ in certified or cash funds. Notwithstanding, Holder shall have the right to call the debt hereby secured at any time.

Maker acknowledges and agrees that interest shall accrue on the entire Principal Balance of this Note, including any amounts set aside or held in a Construction Escrow, from origination through the date that the Note is paid in full.

If fulfillment of any provision herein or any transaction related herein or to any indebtedness secured hereby, in the time performance of such provisions shall be due, shall involve transcending the limit of validity prescribed by law, then upon facts the obligation to be fulfilled shall be reduced to the limit of such validity, and if any clause or provisions herein contained operate or would prospectively operate to invalidate this Note in whole or in part, then such clause or provision only shall be held for naught, as though not herein contained, and the remainder of this Note shall remain operative and in full force and effect.

In the event any installment is made by check, and such check is returned by the financial institution on which it is drawn without payment of same, for any reason, the holder of this Note shall be entitled to collect from the borrower a handling fee of 5% of the amount of such check or $30.00, whichever is greater. Such fee shall be in addition to any other fees, including bank fees, and costs allowed by this Note.

Any installment not received within five (5) days of the due date of said installment, shall bear a late charge of ten (10%) percent of the amount of said installment, or a minimum of $25.00, whichever is greater.

Should any installment not be paid when due, or should the maker, or makers, herself fail to comply with any of the terms or requirements of the security deed of even date herewith, conveying title to real property located in _____ County, Georgia known as _____ as security for this indebtedness, the entire unpaid principal sum evidenced by this Note, with all accrued interest, shall, at the option of holder, and without notice to the undersigned, become due and may be collected forthwith, time being of the essence of this contract. Default under any other obligation of maker, or makers, jointly and severally, to Note holder, shall be considered a default under this Note also. It is further agreed that failure of the holder to exercise this right of accelerating the maturity of the debt, or indulgence granted from time to time, shall in no event be considered as a waiver of such right of acceleration or keep the holder from exercising the right.

Installments not paid when due shall bear interest at the rate of _____ % per annum from maturity. Should this Note, or any part of the indebtedness evidenced hereby, be collected by law or through an attorney-at-law, the holder shall be entitled to collect Attorney's fees in an amount equal to fifteen (15%) percent of the aggregate amount due and all costs of collection.

Maker shall have the right to prepay the principal balance in whole or part at any time, but the holder shall charge a fee equal to four months interest on the principal amount being prepaid. Charges will apply on a voluntary or involuntary prepayment. Any partial prepayment shall be applied against the principal balance and shall not extend or postpone the due date of any subsequent installment or change the amount of such installments.

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety, or endorser of this note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

PROMISSORY NOTE

AS OF _____ (the "**Effective Date**"), FOR VALUE RECEIVED, [BORROWER NAME], a[n] [STATE OF ORGANIZATION] [ENTITY TYPE] ("**Borrower**"), hereby unconditionally promises to pay to the order of [LENDER NAME], a[n] [STATE OF ORGANIZATION] [ENTITY TYPE] or its assigns ("**Lender**"), the principal amount of $[NUMBER] (the "**Loan Amount**") at Lender's office, or at such other place as Lender may from time to time designate in writing, in lawful money of the United States, together with all accrued interest thereon as provided in this Promissory Note (this "**Note**"), and all other amounts and Secured Indebtedness due and payable under this Note, the Security Instrument, and the other Loan Documents, as the same may be amended, restated, supplemented, or otherwise modified from time to time in accordance with their terms.

1. Payment of Interest and Principal. Interest and principal under this Note shall be payable as follows:

1.1 Interest. Except as otherwise provided in this Note, the outstanding Loan Amount shall accrue interest at an annual rate equal to _____ (the "**Applicable Rate**") from the Effective Date of this Note until the entire Secured Indebtedness is paid in full, whether at maturity, upon acceleration, by prepayment, or otherwise.

1.2 Monthly Payment Dates. On the first day of each calendar month during the term of this Note (the "**Monthly Payment Date**"), Borrower shall pay the Monthly Installment. If the Loan is funded on a date other than the first day of a calendar month, Borrower shall pay to Lender at closing an interest payment calculated by multiplying (a) the number of days from and including the date of funding to (but excluding) the first day of the next calendar month by (b) the Applicable Rate.

1.3 Final Payment Date. On [DATE] (the "**Scheduled Maturity Date**"), a final payment in the aggregate amount of the then outstanding and unpaid Loan Amount, together with all accrued and unpaid interest thereon and all other unpaid Secured Indebtedness, shall become immediately due and payable in full, except as otherwise provided in Section 7.

1.4 Default Interest. If any amount payable under this Note is not paid when due (without regard to any applicable grace periods), whether at the stated maturity, by acceleration, or otherwise, the outstanding Loan Amount of this Note shall bear interest at the Default Rate from the date payment was due until such delinquent payment is paid in full. This provision shall not imply that Borrower may cure any default or Event of Default or reinstate the Loan after an Event of Default other than as expressly permitted under the terms of this Note and the Loan Documents, nor shall this provision imply that Borrower has a right to delay or extend the dates upon which payments are due under this Note or any Loan Document.

Closing Instructions to Attorney or Escrow Company

Date _____

Dear _____:

These instructions are for the following loan-

Borrower: _____ Collateral Property _____

Phone No. _____ Email: _____

Lender: _____ Loan Amt. $ _____

Points _____ = $ _____

☐ Paid Upon Closing

☐ Financed in Loan

Phone No. _____

Fax No. _____

Email: _____

Construction Draw held in escrow by Lender: $ _____

1. **LIEN POSITION:** Please ensure the above lender is the ☐ First ☐ Second priority lienholder.
2. **SETTLEMENT STATEMENT (HUD)** to reflect the following fees on behalf of Lender –

Funds Transfer Fee	0.00	Processing Fee	0.00	Administration Fee	0.00
Initial Inspection Fee	0.00	Document Fee	0.00	Courier Fee	0.00
Prepaid Interest	0.00	Credit Report	0.00		

3. ★ **CLOSING PROTECTION LETTER:** Please send us your Closing Protection Letter prior to the closing. Funds will not be wired until this letter is received.
4. **TITLE INSURANCE:** Please send us a signed Title Commitment for 110 % (100% to 125%) of the loan amount, short form is acceptable, including ALTA 8.1 Environment Endorsement covering the loan term and any extension periods, and a 'gap-policy' to cover the initial loan term. Provide original policy upon issue.
5. ★ **FUNDS:** Funds in the amount of $_____ ☐ net of points, ☐ net of fees, ☐ net of Construction Escrow, will be wired to your Escrow Account upon receipt and approval of the Title Commitment and Closing Protection Letter. Please provide wiring instructions asap.
6. **SURVEY:** ☐ Waived ☐ Survey required. Please assure survey matches legal description and survey exception to Title Policy is removed.
7. **PROPERTY INSURANCE:** Ensure the subject property is covered by a casualty insurance policy for comprehensive, replacement coverage and listing the Lender ISAOA as the mortgagee. If a paid property insurance policy is not provided, closing should be done in escrow if possible, with no funds distributed until a paid policy is in place.

Page 1 of 2

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Doc Examples: Servicing

CONTRACTOR RELEASE AND WAIVER OF LIEN

CITY: _____

COUNTY: _____

SUBSCRIBED AND SWORN TO BEFORE ME THIS _____ DAY OF _____, 20____

BY: _____
Notary Public

PROPERTY ADDRESS: _____

OWNER'S NAME: _____

CONTRACTOR'S NAME: _____

BUSINESS NAME: _____

CONTRACTOR'S ADDRESS: _____

CONTRACTOR'S SOCIAL TIN NUMBER: _____

DRIVER'S LICENSE NUMBER: _____

CANCELLATION OF SECURITY DEED

STATE OF [redacted]
COUNTY OF [redacted]

The indebtedness referred to in that certain deed to secure deb
from [redacted]
to [redacted] dated [redacted] and recorded in Deed Book [redacted]
page [redacted], [redacted] County, (state) records, having
been paid in full and the undersigned being the present record holder
and owner of such deed by virtue of being the original grantee or by
virtue of assignments of record, the Clerk of such Superior Court is
authorized and directed to cancel that deed of record as provided in
Code [redacted] of the [redacted] for other mortgage cancellations.

In witness whereof, the undersigned has this day set hand and
seal this [redacted] day of [redacted], 2019.

Lender, LLC

Signed, sealed and delivered
in the presence of:

By: _____ (seal
Authorized Signature and Titl

_____
Witness

(corporate seal)

_____
Notary Public

Quit Claim Deed

Made this _____ day of _____, 2019 A.D. by **Borrower, LLC**, whose address is _____, _____, _____, hereinafter called the grantor, to **Lender LLC**, whose address is _____, _____, _____, hereinafter called the grantee:

(Whenever used herein the term "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

Witnesseth, that the grantor, for and in consideration of the sum of TEN AND 00/100 DOLLARS ($10.00) and other valuable consideration, receipt whereof is hereby acknowledged, does hereby remise, release, and quit-claim unto the grantee forever, all the right, title, interest, claim and demand which said grantor has in and to, all that certain land situated in _____ County, (state), viz:

Legal Description of **(property address), (city), (state) (zip)**.

LEGAL ADDRESS.

Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

To Have and to Hold, the same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title, interest, lien, equity and claim whatsoever of the said grantor, either in law or equity, to the only proper use, benefit and behoof of said grantee forever.

In Witness Whereof, said grantor has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:

_____ _____ (Seal)
Witness Printed Name By: Authorized Signer, Member, Borrower, LLC

Witness Printed Name _____

Those slides were less than **10%** of the **FREE** Documents and Tools you'll receive.
And my sons and I didn't have ANY of these when we started!

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BONUS #4…

A 30-minute 1-on-1 call with me after you attend JBB. You can ask me any final questions, pick my brain (or suck my skull) about private lending, and find out more about how to stay involved with our Family Office and the passive investment opportunities we source in real estate, private lending, and early-stage venture technology. This is totally optional.

Look, in case you haven't figured it out by now, I've got more wealth than time. Time is my most precious resource, and believe me, I don't offer this lightly. I hesitated to even do it.

But I do love talking to like-minded people about WINNING The Money Game and doing more together than we could alone. **We'll schedule this session BEFORE you attend JBB.**

That's another 30 minutes 1-on-1 with me. **At NO additional cost.**

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Add all that up…

Our 2-DAY Insiders Meeting where you'll be more than a fly on the wall…

…AND 4 ½ HOURS of my personal time coaching you through the workshop and beyond…

… PLUS all our tools and documents that cost me 6 figures to have attorneys create.

…all FREE when you attend JBB.

Making this an absolute no-brainer for you; PLUS you're getting 50% off, PLUS your "partner" is FREE, PLUS taking it as a tax write-off, PLUS splitting the already-discounted cost with someone else!

Why? Because my sons and I want to give back to those who are SERIOUS, not just curious.

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In everything in life, you have one of 3 choices...

If you're a <u>YES, I'M IN!</u> or <u>YES but</u>, here's all you have to do...

YES, I'M IN!

YES, but...

No

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Simply book a call with me NOW. I'll be sending you an email after this webinar that you can click on… but I wouldn't wait.

JUST BE THE BANK

Personal Message from Dave Stech:

Dear **Just Be The Bank** Webinar Attendee,

Thank you for your interest in our virtual Just Be The Bank workshop.

You've watched my webinar and clicked a link to book a call with me so I assume that you are both **qualified and motivated.** If so, the only question is: are you and Just Be The Bank the right fit?

Well, if you left my webinar thinking "YES, I'M IN!" or "YES, BUT...", let's jump on a 1/1 phone call and decide together. NO obligation, NO pressure, just two investors talking and making a decision.

So just click the button below for a personal call with me sooner rather than later, as this workshop has sold out 16 times before this.

Talk this week!

Dave

Click here to book a private 1-1 call with me personally

Just click the button to book a call.

In fact, **to make sure you get on my calendar**, you can go to https://JustBeTheBank.com/YES **NOW.**

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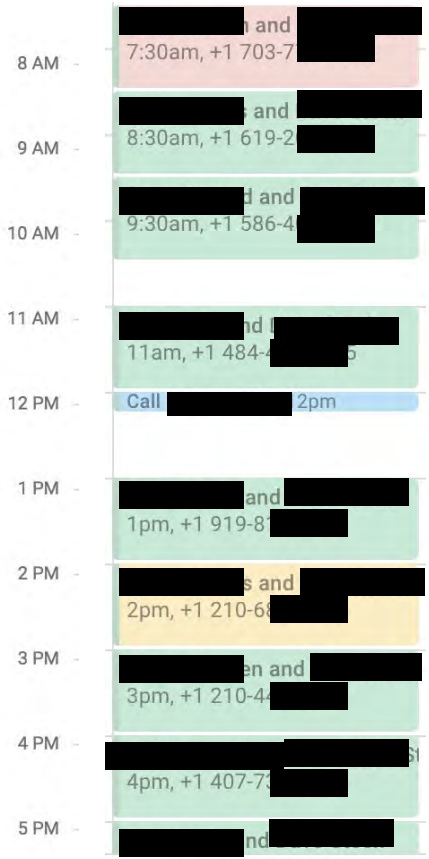
A quick warning: this is what <u>always</u> happens to my calendar after this webinar...

As of right NOW, my calendar is WIDE open and blocked for YOU for the next couple of days... AND... YES, **<u>I'll even talk with you this coming weekend</u>** <u>if that's what's best for YOU</u>.

BUT do NOT wait to this weekend if you can help it... and don't be surprised if you get to this Calendly page and the call appointments are going quickly, or already gone. So...

It's in your best interest to <u>book the soonest day and time you can make it</u>, because JBB <u>always</u> fills up and I have no choice but to do this on a **first come first serve basis**. NO B.S. This is a small intimate workshop. **And <u>we do NOT have another workshop scheduled</u> at this time.**

P.S. Calendly tends to crash so **the sooner the better**.



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BTW, you'll talk with **ME** directly 1-on-1. I don't hand you off to some sales team… hell, I don't have one!

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And lastly, let me be brutally honest about booking calls with me

Who should NOT book a call?

- If you can't afford the $3,950 investment to attend the workshop (this workshop is for MOTIVATED and QUALIFIED people).
- If you want to shoot the bull or talk to me about something unrelated to JBB, don't book a call or we will end the call quickly. Over the next couple of days, I don't have time to discuss anything outside of the JBB workshop on this call.

Who SHOULD book a call to attend our JBB workshop?

- If you see the enormous potential of being a private lender. For you. And your family.
- If you are grateful that I'm discounting the investment (now only $3,950), knowing that your first deal will make you a LOT MORE than your investment (even BEFORE the tax-write off and splitting it with someone else you'd like to help in your life).
- If you love the idea of Making Money, Doing Good, and Having Fun… ALL at the same time. And maybe with your family, like me.

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So…

If you're a **YES, I'M IN**! Or a **YES, BUT (you have a question)**:

Just go to JustBeTheBank.com/**yes** to book a NO pressure, NO obligation call with me personally. Just one investor talking to another.

Those that have followed me for years know that this DEAL is NOT B.S.

AND… remember to look for my email… but do NOT wait!

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Here's the QR code to justbethebank.com/**yes** (takes a few seconds to load)...

And we have one-pay or two-pay options (we've never done before).

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That's it!
Now it's your turn...
Go NOW to www.JustBeTheBank.com/yes
...to book a call
(be patient while it loads :)

That's it!
Now it's your turn...

Go NOW to www.JustBeTheBank.com/yes

...to book a call

(be patient while it loads :)

And let's Make Money, Do Good, and Have Fun...

Together.

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So…

If you're a **YES, I'M IN**! Just go to JustBeTheBank.com/**yesimin** (QR next)

Or a **YES, BUT (you have a question)**: Just go to JustBeTheBank.com/**yesbut** to book a NO pressure, NO obligation call with me personally.

Those that have followed me for years know that this DEAL is NOT B.S.

AND… remember to look for my email… but do NOT wait!

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Here's the QR code for "Yes, I'm IN!" justbethebank.com/**yesimin** (takes a few seconds to load)...

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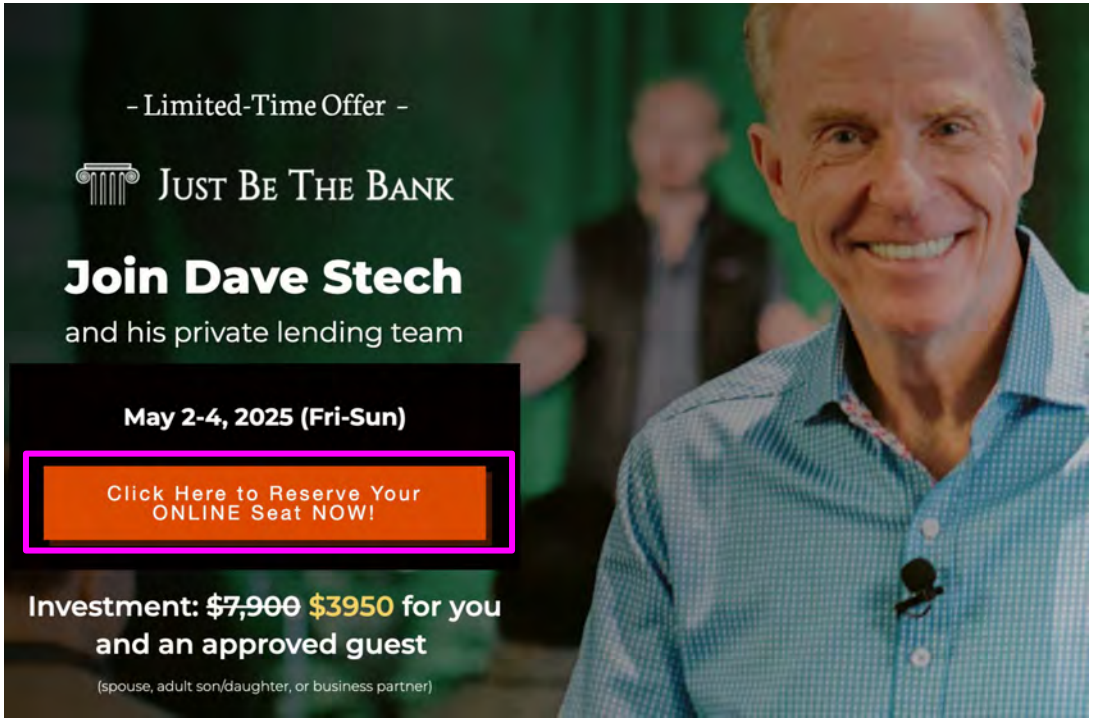
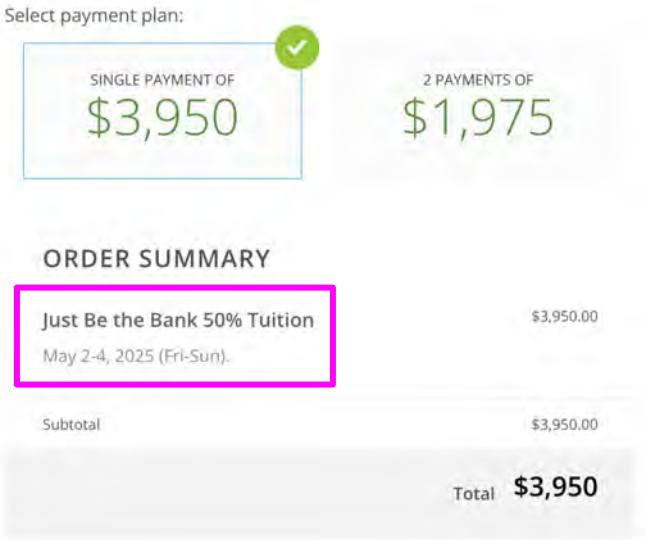
When you go to JustBeTheBank.com/yesimin or scan the QR, it'll take you here





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Or if you're a "Yes but", here's the QR code to justbethebank.com/**yesbut** (takes a few seconds to load)...

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When you go to JustBeTheBank.com/yesbut or scan the QR, it'll take you here

JUST BE THE BANK

Personal Message from Dave Stech:

Dear **Just Be The Bank** Webinar Attendee,

Thank you for your interest in our virtual Just Be The Bank workshop.

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Well, if you left my webinar thinking "YES, I'M IN!" or "YES, BUT...", let's jump on a 1/1 phone call and decide together. NO obligation, NO pressure, just two investors talking and making a decision.

So just click the button below for a personal call with me sooner rather than later, as this workshop has sold out 16 times before this.

Talk this week!

Dave

Click here to book a private 1-1 call with me personally

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So your 2 options: JustBeTheBank.com/yesimin or scan the QR, it'll take you here

YES, I'm IN!

YES but…

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Is your 2025 workshop full?

- No, but I honestly don't know how full. And it could have changed while we've been on this webinar.
- Here's what I DO know for sure. **It will fill up after this webinar.** It always does because we do NOT do a workshop UNLESS we already have a waitlist of referrals from the previous workshop and our Insiders that is greater than 50%, AND you can see how many of you are attending tonight.
- I'm not doing these workshops forever, and this is not the usual masses of asses seminar.
- This is a workshop for 42 serious people, which is why it fills up FAST.
- 42 has been the perfect size for training and allows me to get to know you on a 1/1 basis. NOTE: 42 people is 21 attendees + 21 guests, so **we're limited to 21, and that's it.**
- Sure, we could put 100 or more people on some virtual live stream but **this is an intimate workshop for serious investors** with purposely built modules and Q&A Zoom calls where 42 people talk about conquering the world… together.
- Bottom line: our workshop **will** fill up after this webinar. So if you're serious (not just curious)…
- **The time is NOW.**

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Here's the deal...

We have a waitlist of people referred by others. And some of them asked for discounts but we had to say no.

But today... more than ever... I believe that private lending is **THE** absolute best strategy at this time in the market cycle. As in **NOW**.

I want to see YOU capitalize, and I'm willing to open the door wider.

I came up with a discount.

If you invest **$3,950**, we'll match you up with another attendee who will pay the other half. BUT only **IF you book a call with me NOW!**

And it gets better. As in no-brainer. Stay with me here...

$7,900 Full Price
50% Discount: $3,950

AND...

Your "+1" is FREE, not $2,000.

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Recognition feeds the soul JBB 🙏

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Recognition feeds the soul JBB 🙏

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Good evening from Private Lending Central!

Our family lake house. 😎

Where WiFi isn't the best so I won't push my luck by sharing my video.

But ***THAT*** is the beauty of private lending… it's a **backpack** business.

And the interest income (and other income) is rolling in as I speak.

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Good evening from Private Lending Central!

Our family lake house. 😎

Where WiFi isn't the best so <u>I won't push my luck by sharing my video</u>.

But ***THAT*** is the beauty of private lending… it's a **backpack** business.

And the interest income (and other income) is rolling in as I speak.

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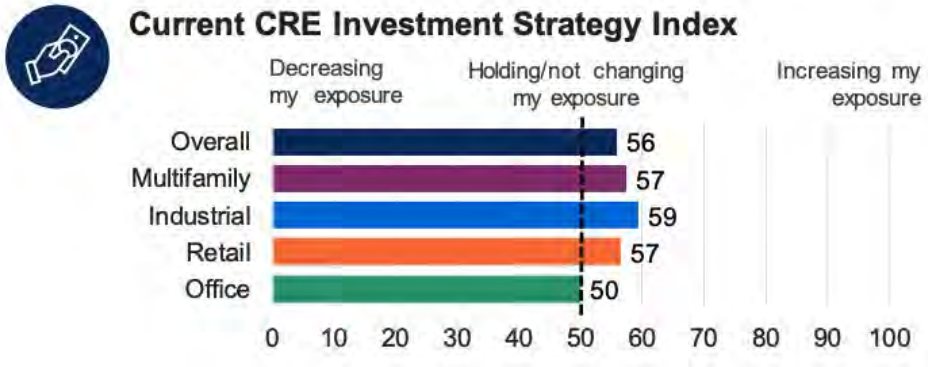
Even seasoned CRE investors aren't exactly piling back in

They're increasing their exposure cautiously, as you can see in the chart at right.

Even in multifamily and industrial, **investors are only in the high 50s on a 0-100 scale** of whether they're "increasing, decreasing or holding steady on their investment exposure".



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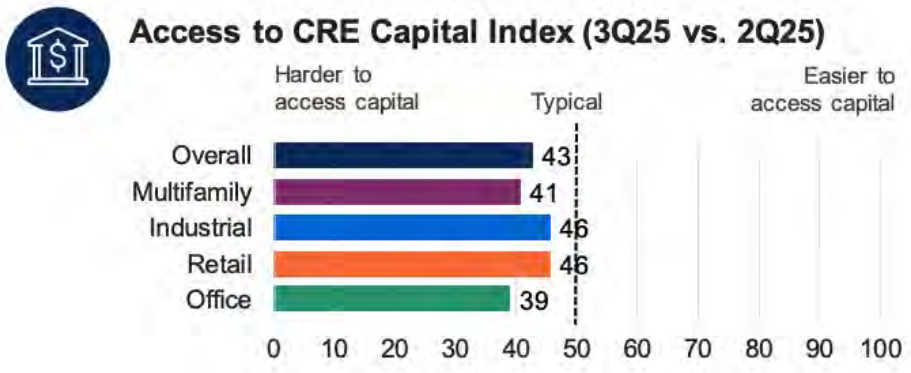
And a big reason for their caution is access to capital

It's TOUGH to get funds for CRE deals right now. Investors like you and me are understandably bearish, and commercial debt providers continue to have strict, expensive terms.

So if even pros are having a tough time of it in CRE, does now feel like an opportune time to jump in?



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BONUSES #1 and #2…

BONUS #1: My Money Game Mindset Masterclass (3 hours and 19 minutes) on the psychology and strategies you absolutely MUST have if you ever want to amass a 9-figure fortune (even 8 doesn't suck). I guarantee you'll come away from this one a better, more enlightened investor, rewired to think like a centimillionaire about how to accumulate and preserve your wealth.

BONUS #2: A video "fireside chat" with Stech Family Office and Ron, the Godfather of Fintech Investing (45 min), where he lays out his entire Investor Policy Statement line by line. This one document serves as Ron's "northstar" for investing, and guides his daily decision-making in a way that protects him from risk, aligns his investments with his values, and has enabled him to make over $200M across a diverse array of asset classes.

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BONUSES #3 and #4…

BONUS #3: A Crash Course on Advanced Tax Strategies with my tax attorney and SDIRA specialist… over an hour of rapid- fire, little-known hacks and loopholes to help you KEEP more of your passive AND active income, delivered by one of the sharpest minds in the business (includes Q&A from my Insiders to make it easier for the non-tax geek to understand and implement).

BONUS #4: My next State of the Union for Real Estate Investors and Private Lenders. This is my signature research presentation… my next one… the FULL 3+ HOUR version I do at Harvard of the latest economic and housing market research and analysis, laid out in a format that gives you the FULL picture, not just bits and pieces.

It's more than 200 slides with hundreds of charts and graphs and explanations…and a new CONCLUSIONS section that uses data to explain exactly why we're in uncharted waters right now, what to expect going forward, and the only 3 areas we're investing in.

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And here's the mother of ALL bonuses for attending tonight

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