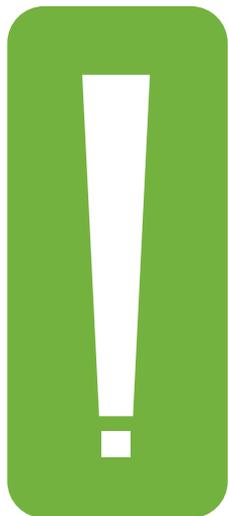


# Trust Deeds 101: Using Real Estate as Collateral





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All information and materials are for educational purposes only. All parties are encouraged to consult with their attorneys, accountants and financial advisors before entering into any type of investment.

# Agenda

- 1 Introducing Entrust & The Investor's Source
- 2 How to define trust deeds vs. other asset classes
- 3 What sets trust deeds apart
- 4 Making Trust Deed Loans Yourself
- 5 Making Loans Through a Broker
- 6 Investing in a Pooled Lending Fund
- 7 What to look for in a lender
- 8 Q&A time

# Meet Your Host

Tony Unkel

Business Development Manager at The Entrust Group



Years at Entrust



Educating investors and professionals  
on tax-preferred retirement accounts

# About Entrust



**\$4B**

Assets Under  
Administration



**45k**

Investors  
Empowered



**40+**

Years in  
Business



**1**

Point of  
Contact

# About Entrust



- Self-Directed IRA administrators
- Knowledgeable staff with CISP designations
- Nationwide offices
- In-person events and virtual webinars
- National Continuing Education program for other credentials
- Bi-annual IRA Academy

# What is a Self-Directed IRA?



A retirement account in which the individual investor is in charge of making all investment decisions



Greater opportunity for asset diversification outside of traditional stocks, bonds, and mutual funds



All securities and investments are held in a retirement account administered by a regulated custodian or trustee



# Trust Deeds 101

How to Diversify Your Self-Directed Portfolio  
By Using Real Estate as Collateral

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THE  
**INVESTOR'S SOURCE** LLC  
PRIVATE FUNDING SOLUTIONS

# Introduction to Trust Deeds

- Trust Deeds (Deeds of Trust) or Mortgages are loans secured by real property for business purposes
- Short-Term - usually 6-12 months
- Loans repaid generally by selling/flipping the property or refinance



# Why Invest in Trust Deeds



- Return - 6-12% very possible
- Security - all loans secured by real estate
- Liquidity - funds not tied up in long-term projects; loans are regularly paying off
- Makes sense in your IRA from a tax standpoint
- Professional management
- Invest with a purpose



# 3 Ways To Invest in Trust Deeds

1. Making loans yourself
2. Making loans using a broker
3. Investing in a pooled lending fund



# Making Trust Deed Loans Yourself

## Pros

- Most income potential - including points
- Most control over loan choice

## Cons

- Most work and demands on your time!
- Greatest chance of missing steps and/or making errors





# Making Trust Deed Loans Through a Broker

## Pros

- Professional Management
- Avoid mistakes and omissions
- Much less work and freeing up of your time
- Actively participate in which loans you choose to fund
- Your name on the promissory Note & DOT

## Cons

- No points
- Fewer opportunities than you might get in a pooled lending fund
- Less diversification - all your eggs in one basket
- Return may be lower than in a pooled lending fund



# Investing in a Pooled Lending Fund

## Pros

- Professional management - avoid mistakes & omissions
- Most passive giving you the most time
- Greatest diversification and sharing of risk
- Likely the most opportunity
- Funds are working

24/7/365

## Cons

- Least amount of direct control - Fund Manager makes final loan decisions
- Potentially the least liquidity
- Lower returns???



# What To Look for in a Hard Money Lender and Pooled Lending Fund

- Experience and Track Record
- Transparency - give you the good with the bad
- Reputation - known for fairness with both borrowers and lenders
- Humility - is your broker willing to get the needed expertise to help where needed?
- Strong Team





## Contact Information

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# What's Next?



## **Upcoming Webinar – *Preparing Your IRA for 2023 Taxes & Changes***

➔ Register today & join us on December 14!



## **Have feedback or topic requests?**

➔ Let us know in the survey as you leave



## **Need more information on SDIRAs?**

➔ Visit our website and Learning Center



## **Follow us on social media for updates**



# Time for Questions



# Stay Connected



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“

Learning gives CREATIVITY  
Creativity leads to THINKING  
Thinking provides KNOWLEDGE  
Knowledge makes you **GREAT**

- *Abdul Kalam*

