



## 7 FIGURE FLIPPING

### Initial Questions to Build Rapport & Understand Their Situation

1. Tell me a little bit about yourself. Where are you in life right now?
2. What are some of your financial goals?
3. What would a win look like for you in a lending relationship?
4. Are you looking for passive investments, or are you interested in doing your own real estate deals?
5. What are your long-term financial goals? Do you want cash flow, appreciation, or tax benefits?
6. How comfortable are you with lending? Have you done this before, or is this new to you?

### Questions to Identify Their Available Capital

7. Where is your money currently? (Bank, IRA, 401(k), stock market, HELOC, personal savings, etc.)
8. How much do you have available to invest?
9. Are you looking to invest a portion of your available funds or all of it?
10. Would you be open to using a self-directed IRA (SDIRA) for investing in real estate?
11. Would you be open to leveraging a securities-based line of credit (SBLOC) to access capital while keeping your investments?

### Structuring the Investment

12. What kind of terms are you looking for? (Short-term, long-term, interest-only, balloon payments, etc.)
13. What interest rate would you be comfortable with?
14. Are you more interested in consistent monthly interest payments, or would you prefer a lump sum at the end of the term?
15. Would you prefer your investment to be secured by a mortgage or a promissory note?
16. Would you like to be in first lien position, or are you comfortable with second lien?
17. Are you looking for a fixed return, or would you consider a profit share model?



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### Assessing Their Readiness

18. If we found the right deal, how soon would you be ready to invest?
19. Would you like to start with a smaller investment and scale up as you get comfortable?
20. What concerns do you have about private lending?
21. Would you like to review past deals I've done to get a better understanding of how the process works?
22. Would you like to talk to another private lender who has worked with me before?
23. Would you like me to send over an example promissory note and mortgage so you can review how we structure deals?
24. How would you like me to keep you updated on opportunities—email, text, or phone calls?



# 7 FIGURE FLIPPING

## Private Lender Discovery & Commitment Script

### Step 1: Build Rapport & Understand Their Situation

**You:** Hey [Name], I appreciate you taking the time to chat today. To start, I'd love to learn a little about you. Where are you in life right now, and what are some of your financial goals?

**Lender:** [Their response]

**You:** That's great. When it comes to investing, what does a successful lending relationship look like for you? What would make this a win?

**Lender:** [Their response]

**You:** Are you primarily looking for passive investment opportunities, or are you also interested in doing your own real estate deals?

**Lender:** [Their response]

**You:** Got it. And when thinking about your long-term financial goals, what's most important to you? Is it cash flow, appreciation, or tax benefits?

**Lender:** [Their response]

**You:** Have you done any private lending before, or would this be new to you?

**Lender:** [Their response]

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### Step 2: Identify Their Available Capital

**You:** Just so I understand, where do you currently have your money allocated? Are you holding it in a bank account, IRA, 401(k), stock market, HELOC, or personal savings?

**Lender:** [Their response]

**You:** How much of that are you considering allocating towards investments in real estate?

**Lender:** [Their response]

**You:** Would you be open to using a self-directed IRA for real estate investments? Or have you considered leveraging a securities-based line of credit (SBLOC)?



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**Lender:** [Their response]

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### Step 3: Structuring the Investment

**You:** Everyone has different preferences when it comes to structuring deals. What kind of terms are you most comfortable with? Are you looking for short-term or long-term investments? Do you prefer interest-only, balloon payments, or something else?

**Lender:** [Their response]

**You:** And when it comes to returns, what kind of interest rate would make this attractive for you?

**Lender:** [Their response]

**You:** Would you rather receive monthly interest payments, or do you prefer a lump sum payout at the end of the loan term?

**Lender:** [Their response]

**You:** To protect your investment, would you prefer your loan to be secured by a mortgage or a promissory note?

**Lender:** [Their response]

**You:** Would you want to be in first lien position, or are you comfortable with a second lien?

**Lender:** [Their response]

**You:** Finally, are you looking for a fixed return, or would you be open to a profit-sharing structure?

**Lender:** [Their response]

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### Step 4: Assess Their Readiness

**You:** If we found the right deal that fit your goals, how soon would you be ready to invest?

**Lender:** [Their response]



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**You:** Would you feel more comfortable starting with a smaller investment and scaling up as you gain confidence?

**Lender:** [Their response]

**You:** What concerns do you have about private lending? I want to make sure we address anything that's on your mind.

**Lender:** [Their response]

**You:** I can share some of the deals I've done before, so you get a feel for how this works. Would that be helpful?

**Lender:** [Their response]

**You:** If it would help, I can also connect you with another private lender who has worked with me before so you can hear about their experience firsthand. Would you like that?

**Lender:** [Their response]

**You:** I can also send over an example promissory note and mortgage so you can review how we structure deals. Would that be useful?

**Lender:** [Their response]

**You:** How would you like me to keep you updated on new opportunities? Would email, text, or a quick phone call work best for you?

**Lender:** [Their response]

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### Final Step: Confirm Next Steps

**You:** Based on everything we've discussed, here's what I propose as next steps: [Summarize their investment preferences and any requested follow-ups].

**You:** Does that sound good to you?

**Lender:** [Their response]

**You:** Awesome. I'll get [any requested documents or next steps] over to you, and we'll stay in touch about opportunities that fit your criteria. Looking forward to working together!



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