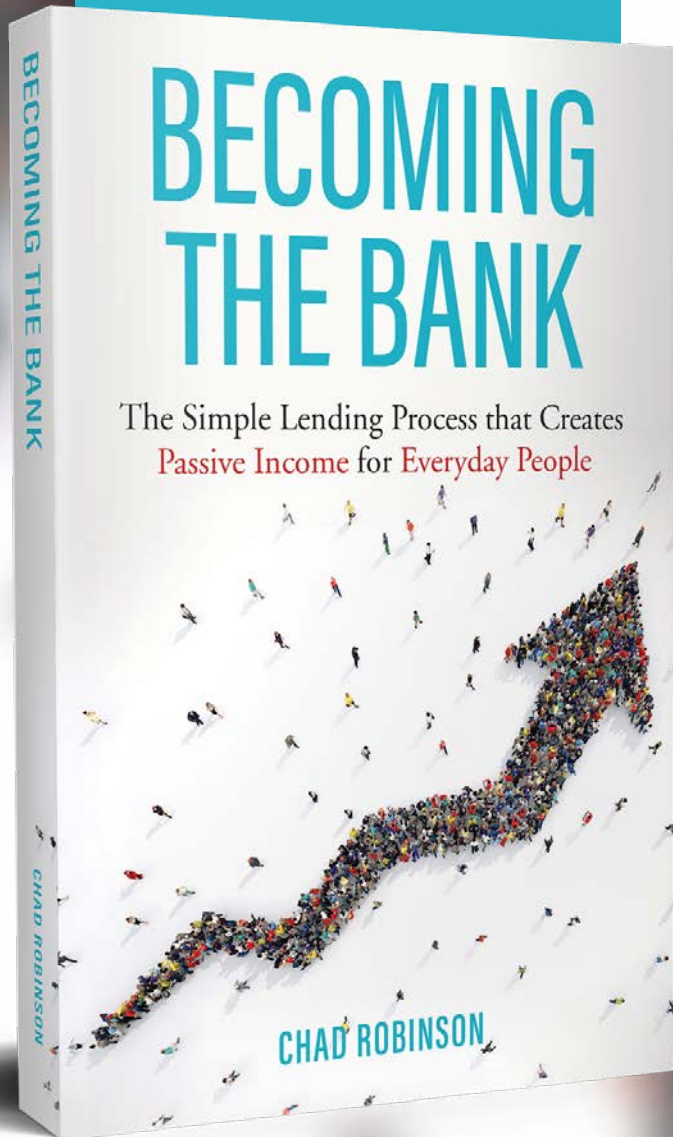


# MEDIA KIT



You work hard for your money—your money should work just as hard for you! Get *Becoming the Bank* and reap higher investment returns with the opportunity of private lending—on *your* terms.

## TITLE

# BECOMING THE BANK

The Simple Lending Process  
that Creates Passive Income for  
Everyday People

## AUTHOR


# CHAD ROBINSON

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## TOPICS COVERED INCLUDE



INVESTMENT



REAL ESTATE



FINANCE



WEALTH  
MANAGEMENT

# ABOUT THE BOOK

**Title:** *Becoming the Bank: The Simple Lending Process that Creates Passive Income for Everyday People*

**Publisher:** IQ Lend Inc.

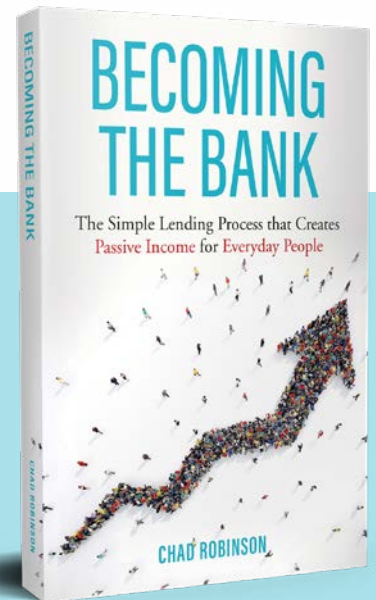
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You aren't stuck trading stocks or renting property to build wealth. Stocks can be so volatile, and the landlord life can be full of stress and tenant trouble.

There is an option for growing your wealth that offers a simple and stable strategy! Take control of your investment portfolio with the untapped potential of real estate private mortgage lending.

Earn predictable double-digit returns on your investments without relying on the whims of the financial markets with the blueprint in *Becoming the Bank*. Align Mortgage Corporation president Chad Robinson shares the steps to gain the same control, flexibility, and freedom the big banks enjoy as lenders. Full of straightforward advice for beginner investors, this is your guide to ditching the traditional restraints of investment growth with a satisfying private lending career.

You're about to discover

- Private lending basics, like mortgage options, credit score ratings, and appraisal tips.

- How to hit the broker bull's-eye with the right loan-to-value ratio and interest rate.

- The 5 C's of private lending for structuring your optimal mortgage loan with the best borrowers for maximum return.

- Self-directed RRSP accounts, the preferred financing option.

- Strategies for default management and protection if your borrowers can't pay you back.

You work hard for your money—your money should work just as hard for you! Get *Becoming the Bank* and reap higher investment returns with the opportunity of private lending—on *your* terms.

# ABOUT THE AUTHOR

Chad Robinson is the president of Align Mortgage Corporation and IQ Lend Inc. A fully licensed mortgage and real estate broker with 25 years of experience, he has particular expertise in commercial development, with several prominent construction projects under his belt and more ongoing in the Ottawa area. While balancing multiple development projects, Chad also offers his sound advice and professional expertise as a consultant to other private lenders and developers. He hosts *The Practical Broker*, a real estate and brokerage podcast.

Chad excels with first-time investors and investment real estate, serving as a motivational speaker and contributing writer to several real estate periodicals. A valued resource, he is regularly featured on several real estate media outlets. He was awarded MA Mortgage Architects Inc.'s Silver Award in 2019 and Gold Award in 2020, and he was featured on the CMP Hot List of mortgage professionals for 2020.

Chad holds a bachelor of economics with a specialization in international business from Carleton University. His enthusiasm for the real estate industry along with his desire to address each mortgage request with one-on-one attention while looking at all possible angles enables Chad to stand out from other mortgage professionals. Learn more at [www.iqlend.ca](http://www.iqlend.ca).



## SAMPLE TOPICS

Talk to Chad Robinson about how to create passive income through private mortgage lending, structure lucrative mortgage loans, and reap higher investment returns.

### Interview Topics:

- Get Double-Digits on Your ROI – Without Relying on the Whims of the Stock Exchange
- How to Determine the Right Loan-to-Value Ratio and Interest Rates for Your Lending Goals
- Five Steps to Create Your Optimal Private Lending Deal with Maximum ROI
- Where to Find Quality Borrowers – and What to Consider Beyond Their Credit Score
- Gain Freedom, Security, and Control in Your Private Lending Career with Self-Directed RRSP Accounts
- Default Management: What to Do If Your Borrower Can't Pay You Back

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# BOOK EXCERPT

## Introduction: Doubling Your Money!

Are you looking for a way to take control of your investment portfolio and set the terms of your investments while reaping higher overall returns? Let's not kid ourselves—WHO ISN'T? Have we got your undivided attention? Odds are that you are at least curious to see what this untapped and potentially lucrative opportunity may be. The wealthy have been doing this for years, and it is the second oldest profession in the world: lending money.

Chances are if you are picking up this book, you want to earn high returns with low risk. You work hard for your money—it should work equally as hard for you. The "establishment" wants you to think that lending money is complicated. Don't despair; it isn't. This book will fill the information-gap that surrounds a growing investment opportunity within the mortgage sector—the often untapped world of **private lending**.

It can't be overstated that the financial sphere and, in particular, the mortgage sector is full of books on different topics pertaining to the often somewhat mysterious field of mortgages and real estate. So many questions to answer. So many areas to cover. However, there are a couple of inherent problems.

First, there is too much information about general real estate and mortgage issues and next to no information on specific areas that can be explored for investment purposes. Don't you hate that? There are so many books and seminars promising to teach you how to become a millionaire, but at the end they still leave you wondering, "Yes, but how?"

Second, there is no single book that completely covers the nuts and bolts of private lending. It is not the quantity of the information that is out there, but rather the quality and how in depth the material is. This is about to change. Finally, you have picked up a book that is devoted entirely to the specific and potentially highly lucrative field of private lending.

Let's not sidestep the obvious questions. The question that is probably at the top of your list when you open this book is, "Why write a book about private lending?" You're probably also wondering, "Just what is private lending?" "What will I get out of becoming informed on the topic?" "How will this translate to an increase in income for me?" and "Is this a viable and sustainable area to be actively involved in?"

These are common questions. You can and you

will benefit from an insider's look into this often misunderstood area of the real estate sector. Too many people are put off from exploring the fascinating area in depth because either they feel they do not know enough, or worse, they are given the wrong information that has the potential to set a would-be private lender on the wrong footing.

We will learn about the magic of transferring your investments into a self-directed Registered Retirement Savings Plan (RRSP) that will give you the control over how much money you lend out as well as setting the terms of the private mortgage loan. All without the interference and hefty charges imposed by the big banks!

We will also touch upon the benefits of lending out from Tax-Free Savings Accounts (TFSA) and other registered accounts that will give you the added advantage of compounding interest and tax-free withdrawals!

These and other pressing issues pertaining to the art of private lending will be explored. Don't be intimidated. Mortgages and private lending can be fun and can certainly be broken down for you to make it more than clear. Join me on a journey toward becoming a private lender. You will not regret it, and your bank account will thank you, too.

## My Story

This book has been swimming around in my head for quite some time. It started as a side project and grew into a full-blown course geared toward the principals of private lending. Now it is time to put all my experience, firsthand examples, and a basket full of ideas into print—written in a way to both entertain and educate you.

This is the way my mind works. I have many projects on the go, properties to manage, several businesses to run, and a wealth of information that needs to be expressed. One thing is for certain: private lending is a niche market and untapped in many ways, so I will take the lead and steer you through it. Given today's volatile world and stock market, a simple, stable investment is needed now more than ever. Real estate in its most fundamental form is easily understood. I will teach you how to lend on the hard assets and SECURE your investment.

Who am I, really? Well, on paper I am a father of four

and a devoted husband. I am also an entrepreneur and a real estate professional. I am the owner of several thriving businesses, in addition to being a licensed real estate broker and mortgage broker.

I have written and contributed to several real estate magazines, and I have served as a talking head on mortgage issues at conferences and trade journals. I give courses and presentations on becoming a successful private lender as well as other topics relevant in today's mortgage market at investor conferences.

This may be what I do, and indeed what pulls me in a million different directions, but who am I really? What makes me tick? I can tell you that, at heart, I am both a family man and a lifelong entrepreneur. I simply think outside the box and take the risk and necessary steps to take a great idea and transform it into a successful business venture—the same thinking that is required to be a successful private lender.

Now I don't want you to jump to the conclusion that private lending must be a risky endeavour. I can assure you that if you are going to dive into the world of investments, investing in real estate is by far the one least risky form of investment. You will see this clearly as you read the upcoming chapters.

Yes, like most of you, my family comes first, but I am always planning. Every day I wake up and get breakfast on the table for my kids, drive them to school and after school activities, all while my mind is working on how to improve my current businesses and conceptualize new business ventures. I am thinking ahead. I am looking at the different avenues open to me and creating plans to maximize the best possible outcomes.

I will argue throughout this book that this way of thinking is very necessary in order to truly profit in the exciting field of private lending, or any investing for that matter. It gives you the ability to recognize a potentially profitable private mortgage investment opportunity and then have the necessary components in place to take advantage. It is helpful both in terms of how we view a deal as well as taking the steps we know we have to take to negotiate a deal with a prospective borrower.

I bring up this "mindset" that I have practised for so long in my career at length in this book, and it will suit you well as you go forward in your private lending

journey. Mindset truly does equal success. That's another of my many mottoes!

I am convinced that in order to be successful at something you have to have a passion for it and be willing to take some degree of risk to make things happen. I'm sure you have many ideas circling in your head. Some of them are very good ideas that given the right planning could translate into potentially profitable business ventures.

The problem is that very few of us are willing to see our ideas transform from concept through to fruition. The element that is missing is the ability to believe in the concept and take the steps necessary to build that concept into a thriving business. The road to building a business has not been without the element of surprise and certainly can be humorous at times.

Thinking outside the box and being willing to take a financial leap are obvious and necessary components to becoming a profitable private lender. I knew I had it in me from a very early age. At age 12, when other kids my age were playing soccer in the schoolyard, I was organizing friends to help me build my lawn maintenance business. I had more fun and fulfillment out of taking this idea and translating it into a profitable business venture than scoring a goal on the soccer field. Not to mention I wasn't very good at soccer.

My entrepreneurial spirit has taken me far and guides me through all areas of the mortgage and real estate industry, not to mention a few dabbles into the software world. This spirit, along with courage to take those risks, are the keys to success in private lending. Let me remind you once again that the risk that we are referring to here is minimal compared to taking your chances on the volatile stock market. What does real estate almost always do? **It is almost always appreciating.** It gains in value. Any money you invest will more than likely see a noticeable return. Unlike many other investment opportunities, lending in mortgages allows you to have a SECURED position on the actual house or property. Yes, just like the banks. There is a reason the banks make billions of dollars; mortgages are one of those reasons.

Now that I have your attention and you are armed with the attributes that will turn private lending into a profitable pursuit, we have to figure out just what exactly private lending is.