Jim Ingersoll

DEAL MAKER WRAP LENDING

QUADRUPLE YOUR INVESTMENT IN FIVE YEARS

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INTRODUCTION

What The Wealthy Know That Banks Hope You Never Learn

I learned the hard way that the wealthy don't play by the same rules as everyone else. They don't work for money—they make money work for them. That's the essence of wrap lending.

Wrap lending is how savvy investors create wealth using other people's money. It's a simple, powerful way to generate high returns with minimal risk—if you understand how to structure the deal. In this deal, you become the bank. But unlike the traditional bank, you only need a fraction of the money to fund a loan and create high ROI.

Here's how it works: A borrower requests a loan of $180,000 so they can purchase, rehab a house and flip it in the next six months. You, the wrap lender, fund a small portion of the loan, let's say $20,000. A co-lender (a friend, peer, or passive investor) lends the larger amount $160,000. You control the loan. You set the terms. You get paid the points. You collect the monthly payments and pass on the co-lender's portion as received from your borrower. The borrower makes one monthly payment to you, and you earn the spread between what you charge your borrower and what you pay your co-lender. It's the same strategy banks use every day, just now you're the one holding the pen.

The beauty is this: You don't need millions to participate. You need creativity, control, and confidence. With wrap lending, you can grow a small starter size capital into serious wealth.

This is exactly what our friend Chuck Glover did, starting to wrap lend at the age of 70. His story is inspiring many investors to go for it regardless of age or starting point. And if you're using a self-directed Roth IRA? That growth is tax-free forever. Wrap lending is a great way to grow small dollar IRAs because it utilizes powerful leverage combined with lending.

The rich don't save money—they circulate it. They use leverage, relationships, and knowledge to create streams of income that flow whether they're working or not. Wrap lending is your gateway to that world.

In the pages ahead, I'll show you how to structure your loans, find co-lenders, evaluate deals, and most importantly, how to build a system where your money—and others'—works for you 24/7.

This isn't theory. It's how real wealth is built.

Now let's get started.

By leveraging wrap financing and compounding your returns, you can take your $100K and turn it into over $370K in just 5 years.

Here’s the breakdown:

Year 1:
$100,000 → $130,000 ($30,000 earned, 5 loans made, $20K each)

Year 2:
$130,000 → $169,000 ($39,000 earned, 6 loans, $20K each)

Year 3:
$169,000 → $219,700 ($50,700 earned, 8 loans, $20K each)

Year 4:
$219,700 → $285,610 ($65,910 earned, 11 loans, $20K each)

Year 5:
$285,610 → $371,293 ($85,683 earned, 14 loans, $20K each)

That’s $271,293 profit—and your money is still working for you!

Here’s the lesson:

The wealthy don’t grow their money by saving—it’s by investing and reinvesting smartly. With wrap lending, each dollar you earn goes back into the next opportunity. You’re not just stacking wins—you’re compounding them. You’re in control of your capital, your cash flow, and your future.

This is what I call financial velocity. It’s the ability to get your money moving faster, with purpose and power. Most people save $100K and hope to earn 5% in a CD. You just learned how to 5X that return—and do it on repeat.

When your money moves with purpose and your capital compounds over time, you don’t just earn more—you create financial freedom. That’s the Wrap Lending advantage.

CHAPTER ONE

What Is Wrap Lending?

Wrap lending is a smart way for private lenders to earn high returns without using all of their own money.

Wrap Lender contributes a small portion.
Co-Lender contributes the bulk of the funds.
Both funds are "wrapped" into one loan to a real estate investor.

Now let's unpack that with a Deal Maker mindset. You see, the average person thinks, "I need all the money before I can invest." The wealthy ask, "Who can I partner with to multiply my returns?" Wrap lending is a classic example of this mindset in action.

The Key Players

1. **The Wrap Lender (You!)**
    a. Funds a small portion (e.g., $20K)
    b. Creates the borrower relationship, underwriting, and servicing
    c. Earns points (2-3%) and the interest rate spread
2. **Co-Lender**
    a. Funds the majority in 1^{st} position (e.g., $160K)
    b. Earns a fixed return (e.g.,9%)
    c. Completely passive mailbox money

The magic here is leverage, one of the greatest tools of the financially free. You lend $20K, someone lends $160K, and yet you earn the higher ROI because you have access to the borrower/deal, underwrite the loan and service from origination to payoff. Banks have done this for centuries. Now, you're the one doing it on your terms.

Why Real Estate Investors Love It

- Fast access to funds for flips and rentals
- One monthly payment for the borrower
- Flexible terms not available through banks

Let me tell you something I've learned from watching wealthy investors: they move fast and hate red tape. That's why they love working with wrap lenders. You provide speed and flexibility and in return, you create income, influence, and opportunity.

Example Deal

- Loan to investor: $180,000
- Wrap Lender: $20,000 @ 12% + 3 points
- Co-Lender: $160,00 @ 9%

Wrap Lender Return:
- Loans: $20,000
- Total Return: $6,600
- ROI: 33% (six months)
- Annualized ROI: 66%

Co-Lender Return:
- Contribution: $160,000
- Total Return: $7,200
- ROI: 4.5% (six months)
- Annualized ROI: 9%

This is the power of financial intelligence. Same deal. Two investors. Two different results. One active. One passive. Which one do you want to be?

CHAPTER TWO

Structuring for Maximum Returns

What is Wrap Financing?

Wrap lenders create a loan that includes multiple funding sources and manage the entire process from origination to payoff. You're not just putting up money , your participating in a borrowers legacy, allowing a co-lender to participate with you and engineering high returns. You are the architect of the loan. It is like being an orchestra leader getting the entire sequence to create something beautiful.

Sample Structure of a wrap loan

- Total Loan: $200,000 for a house flipper who needs 6 months of funding.
- Co-Lender (1st Position): $180,000 @9%
- Wrap Lender (2nd Position): $20,000 @ 10% + 2 points

Wrap Lender Duties

- Underwriting
- Loan Documentation
- Fund Coordination
- Servicing and Distributions

Why It Works

- Borrowers get fast, flexible funding
- Co-Lenders enjoy passive income
- Wrap Lenders ear top-tier returns and control the deal

Let's talk about the real superpower here: **compound interest.**

Einstein supposedly called it the "8th wonder of the world." Why? Because it's the one tools that can turn a small snowball into an avalanche of wealth. Unfortunately compound interest is not taught to most people. I have a masters in Engineering and studied a ton of calculus but no one ever taught me how compound interest works, this rule of 72 or basic financing.

Here's how it works:

- If you invest $100,000 and it earns 10% a year, you don't just earn $1,000 each year forever with compound interest.

- In year 1, you make $10,000, so you now have $110,000.

- In year 2, you earn 10% on $110,000, which is $11,000. Now you have $121,000.

- In year 3, you earn 10% on $121,000, which is $12,100. Now you have $133,100.

- In year 4, you earn 10% on $133,100, which is $13,310. Now you have $146,410.

- In year 5, you earn 10% on $146,410, which is $14,641. Now you have $161,051.

- In year 6, you earn 10% on $161,051, which is $16,105. Now you have $177,156.

- In year 7, you earn 10% on $177,156, which is $17,715. Now you have $194,871.

- In year 8, you earn 10% on $194,871, which is $19,487. Now you have $214,358.

- In year 9, you earn 10% on $214,358, which is $21,435. Now you have $235,794.

- In year 10, you earn 10% on $235,794, which is $23,579. Now you have $259,374.

Your money is making money and then that money starts making money. That's compounding. You earn it and re-invest it and it continues for as long as you keep investing.

The Rule of 72

Want to know how fast your money will double?

Use the Rule of 72. Just divide 72 by your cash-on-cash return. (ROI)

- At 12% returns, your money doubles every six years.
  72 ÷ 12 = 6
- At 6% returns, it takes twelve years to double
  72 ÷ 6 = 12
- At 3%, it takes twenty-four years.
  72 ÷ 3 = 24

Now ask yourself:

Do you want to wait twenty-four years or six years to double?

As a wrap lender earning 30% or more (with points and spread), you’re potentially doubling your money every 2–3 years. That’s not theory that’s what happens when you understand how to structure deals and reinvest your earnings with velocity.

The Deal Maker understands how to get their money working harder than they do. Wrap lending is your opportunity to join them.

CHAPTER THREE

Who's Who in Wrap Lending

Borrower

- Finds Property
- Applies for the private money loan
- Makes monthly payments
- Pay off the loan sale or finance

Wrap Lender: The Active Deal Maker

- Coordinates and manages the deal from start to finish
- Can be an LLC, Trust, or Self-Directed IRA
- Earns through interest, points, and spreads

Co-Lender: The Passive Investor

- Provides the majority of funds
- Earns fixed return with no active involvement
- Often uses a Self-Directed IRA

Sample Deal Breakdown

- Borrower needs $200K
- Co-lender funds $180K @ 9%
- Wrap Lender funds $20K @ 12% + 3 points

Why the ROI Gap Exists

Wrap lenders have the opportunity with the borrower and manage everything. Their effort justifies the higher return.

LendPro GPT is an AI-powered tool designed to help private lenders structure profitable wrap financing deals. By simplifying complex deal analysis through an AI-driven calculator, it enables users to evaluate scenarios with precision, reduce risk, and increase confidence in lending decisions. The platform offers insights into leverage, interest rates, and terms, allowing users to optimize each loan for maximum return.

CHAPTER FOUR

How To Find Co-Lenders

Most people scroll social media to be entertained but deal makers use it to attract capital. Finding co-lenders is about creating conversations, not just collecting likes. It’s not about pitching—it’s about positioning.

Social media is your prospecting funnel. Every post is an invitation for someone to say, “Tell me more.”

Social Media Playbook

1.**Intro Story Post**

“Just helped an investor flip a house WITHOUT using a bank! Wrap lending gave my co-lender the opportunity to earn great returns. Curious? Let’s chat."

2. Passive Income Post

"Tired of stock market swings? My co-lenders earn steady income backed by real estate. DM me 'WRAP' to learn more."

3.Repeat Success Post

"Deal #4 done. Happy borrower. Happy co-lender! W. Want in on the next one? Let’s connect."

4. Direct Ask Post

”Looking for 1–2 co-lenders for my next deal. Solid note, secured by real estate. Want details? Message me."

5. Wire Sent!

Share a photo from your bank when you are sending a wire and something like this “Another wire sent, another borrower funded, another happy co-lender.   Let me know if you want to learn how it all works”

Using A.I to Accelerate your Wrap Lending

Here's the unfair advantage today's wrap lender has: A.I. tools like ChatGPT. While others are guessing what to post, you can use prompts to create engaging content, answer lender objections, and refine your messaging instantly.

Try these ChatGPT prompts to supercharge your outreach:

- "Write a social media post that explains how my co-lender earns 9% passively on a real estate deal secured by a first person note."
- "Create a short, friendly, DM reply for someone who asks how wrap lending works."
- Summarize the benefits of being a co-lender in a bullet list for LinkedIn."
- "Generate a 60-second video script explaining how a wrap lender makes money."

Leverage A.I. to move faster, communicate clearer, and build trust quicker. Combine that with your story, your results, and your commitment to serve, and you'll never have a shortage of capital again.

In a world where speed matters, A.I. is your accelerator. Use it wisely.

CONCLUSION

Why Wrap Lending Works

Wrap lending is a powerful strategy for growing wealth using smart structuring and relationship-building. You originate and manage the loan, use leverage to amplify returns, and create a win-win scenario for everyone involved.

Key Takeaways

- Use wrap lending to earn high returns with less capital
- LendPro GPT simplifies deal structuring and ROI analysis
- Wrap Lenders create deals, control terms, and earn premium returns
- Co-Lenders earn solid passive returns
- Everyone wins: borrowers, wrap lenders, and co-lenders

But here’s the real reason it works: structure.

The Deal Maker understands relational capital, how to participate in many lending opportunities and structuring winning loans that help investors flip houses, build rental portfolios and create their own legacy.

You set the terms. You decide who you lend to. You control the paperwork, the payments, and the pace. When you’re the deal maker, you’re no longer hoping for returns—you’re designing them.

Most people are taught to avoid debt. But the rich are taught how to use it. In wrap lending, you leverage someone else's capital (the co-lender) and your own financial skills to create income without a single tenant, toilet, or turnover.

This is how you buy back your time. This is how you build wealth without being a landlord. This is how your grow a small dollar IRA. This is how you multiply your financial IQ.

You don't need a bigger paycheck. You need a better plan. And wrap lending is one of the smartest plans I've seen for investors ready to stop playing small.

Get started with your first wrap loan and unlock the power of leveraged lending today.

You can learn more about structuring loans to maximize your returns with our free 7 day trail of LendPro GPT : elitedealmakers.com/lendpro-gpt/

We have an amazing Deal Maker coming up October 22, 23 and 24th in Dallas and in Richmond, VA March 24, 25, 26 2026! I look forward to seeing you there!

How did you like this ebook on wrap lending? My goal is to take a reasonably complex lending structure that creates amazing returns and present it is a way that helps you better understand it.

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