

Aspect	Private Debt Real Estate Fund	Wisconsin Hard Money Investment
Investment Type	Diversified across multiple projects	Invested in <b>one deal</b> (focused, direct investment)
Security	<b>Zero security</b> if the fund cannot pay; no collateral of assignment recorded with the county. <b>No recourse.</b>	Secured by a <b>first mortgage</b> position recorded with the county, attaching your investment to real property.
Reserve Requirements	<b>No mandatory reserves</b> —ask for at least <b>20% reserves</b> (e.g., a \$10M fund should have <b>\$2M</b> in reserves).	No reserve requirement, but your investment is secured directly to the property, ensuring stability and transparency.
Collateral & First Mortgage Position	<b>No collateral</b> ; no first mortgage position.	<b>First mortgage position</b> , ensuring your investment is attached to a tangible asset with legal protection.
Liquidity	<b>Mandatory hold time</b> —you may be required to keep your money in for extended periods, up to <b>90 days</b> .	<b>No mandatory hold time</b> —funds are returned after the deal completes (usually in <b>5-6 months</b> ). Flexible exit strategy.
Updates on Investment	<b>No updates</b> due to lack of legal attachment to the properties.	<b>Regular updates</b> on the status of your investment and project progress.
Returns	Earn a <b>fixed annualized return</b> (e.g., 10%) with no flexibility or control over how/when funds are returned.	<b>Passive investment</b> —you earn monthly payments while we do all the work, with returns tied directly to the success of the deal.
Risk Management	No legal recourse if the fund defaults.	<b>Secure</b> investment tied to real estate; if foreclosure occurs (which has never happened), we handle all legwork and your returns continue.
Transparency	<b>Limited transparency</b> —no access to project details due to lack of legal attachment.	<b>Full transparency</b> —you receive updates, and your investment is tied to a physical asset.

**Experience of the Team**

Fund is managed by a group with no direct involvement in the real estate assets themselves.

**Full-time real estate professionals** (investors, realtors, contractors) handle all aspects, including potential foreclosures.

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**Key Takeaway:**

- **Private Debt Fund:** Less control, higher risk, and no direct connection to the property.
- **Wisconsin Hard Money Investment:** More secure, flexible, and transparent, with an experienced team managing the process.

🗨️ **Got questions?** Contact me to discuss how Wisconsin Hard Money Investment can help you build wealth securely and effectively!

Real estate investing is a great way to grow your wealth, but not all opportunities are created equal. When considering where to place your money, it's essential to ask the right questions. Here's a breakdown of two types of investments to help you make an informed decision:

 **Private Debt Real Estate Fund**

1. **Diversified Investment:** Your money is spread across multiple projects, but if the fund can't pay you, there's **zero security**. Always ask for a minimum of **20% reserves**—a \$10M fund should have **\$2M** in reserves.
2. **No Recorded Collateral:** You aren't in first mortgage position, and there's **no recorded security** with the county. **No recourse** if something goes wrong.
3. **Mandatory Hold Time:** You may be required to keep your investment in for extended periods, sometimes **up to 90 days** to withdraw.
4. **No Updates:** Lack of legal attachment means you get **no regular updates** on your investment.
5. **Consistent Returns:** Your investment grows at a **fixed return rate**, but no flexibility in how or when your funds are returned.
6. **Passive:** The fund does all the work while you collect your returns.


 **Wisconsin Hard Money Investment**

1. **Single Investment Focused:** You invest in **one deal**, with a direct link to the property.

2. **Secure Investment:** We sign a **business note** and a **collateral assignment** putting you in **first mortgage position—recorded with the county**, ensuring your investment is secured by real property.
3. **Regular Updates:** Receive **periodic updates** on how your investment is performing, keeping you informed throughout the process.
4. **Flexible Exit:** No mandatory hold time. You can withdraw your funds once the deal is completed, usually within **5-6 months. No lock-in period.**
5. **Seamless Reinvestment:** As soon as one deal is done, we work with you to roll over your funds into a new deal (if you choose).
6. **Experienced Team:** We're **full-time real estate professionals**, including investors, realtors, and contractors. In the rare case of foreclosure, we handle it all—**investors continue to receive monthly payments** while we manage the process.

### **The Takeaway:**

- **Due diligence** is key when making any investment, whether it's \$25,000 or \$1,000,000. Know where your money is going and ask the right questions.
- **Wisconsin Hard Money Investment** offers more control, transparency, and security for your money—invest in a **tangible asset** with regular updates and better flexibility.

 **Got questions?** I'm happy to set up a call and walk you through everything. Reach out today to learn more about how you can grow your wealth with secure, profitable real estate investments!

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#InvestmentOpportunities #DueDiligence #SecureInvestments #RealEstateReturns