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Self Employed Retirement Investors are More Competitive Lenders than Banks

Banks have become stricter in receiving and approving loans, even to those with real estate collateral, thus, more individuals are turning to non-bank providers for credit. Prudent Consulting and Sense Financial encourage self employed retirement investors to invest in mortgage notes or trust deeds using their Solo 401k or self directed retirement plans.

A relevant number of small to midsize U.S. businesses as well as individuals are turning to private lenders instead of banks for credit. According to the recent Greenwich Market Pulse survey, 9 out of 10 borrowers who turn to private lenders seem to enjoy their loan experience from these non-bank providers and would even prefer to transact with them again in the future. As banks continue to implement stricter rules which discourage borrowers including those who are willing to guarantee their real estate property or trust deed, self employed retirement investors can take advantage of this as an investment opportunity for their Solo 401 k plan.

According to Greenwich Associates consultant, Duncan Banfield, Although non-bank finance companies have long been staples of corporate finance, the one thing regulators would not want to see is the demands of new documentation requirements contributing to a migration of loan activity from the highly regulated banking industry to an emerging group of much more lightly regulated, non-bank providers.

Based on the survey, the advantage that private creditors provide easier process of obtaining loans is one of the factors that applicants are looking at. Other factors include more attractive terms and conditions, competitive rates, and fair pricing that are usually better than what traditional banks could offer. Owners of self employed retirement plans who self-direct their investments could use their retirement savings to provide for loans, or much better to use in mortgage notes or trust deed investments so that the loan could be secured by a real estate which makes the investment low risk.

Mortgage notes or trust deeds are ideal for self employed retirement investors because it can guarantee passive income for their retirement account. New investors or those who are looking forward to diversify their retirement portfolio can successfully utilize these investment opportunities without much effort compared to direct loans and other real estate investment where presence and additional expenses are required.

Prudent Consulting is California's leading financial consulting service which connects investors with the best investment opportunities in real estate. The firm strives to help clients succeed in real estate investment and present them the most competitive options in trust deeds, property notes, residential properties and much more, offered by the best investment providers.

For more information about real estate investment opportunities, please visit <http://www.prudentconsulting.net>

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