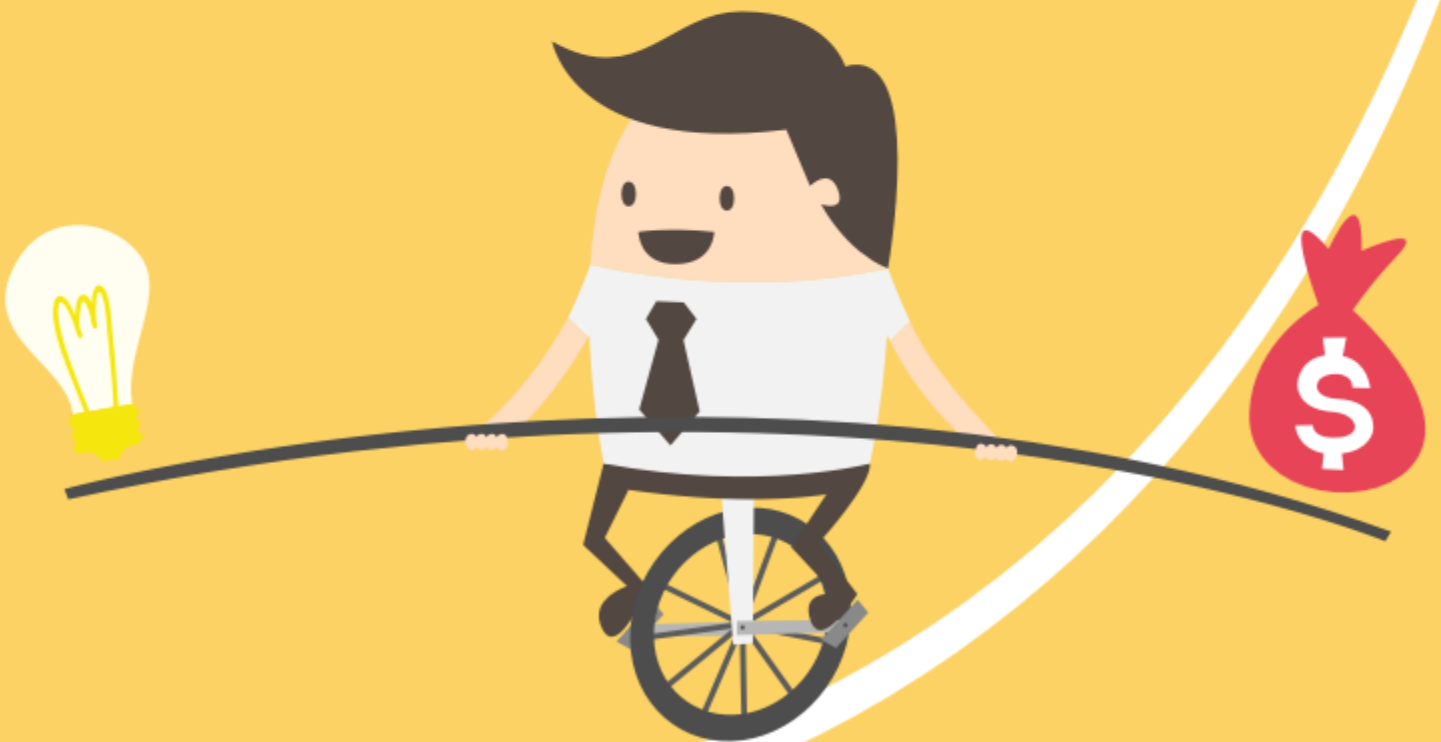


# Consultants for Lenders

Call them installment loans, personal loans, car title loans, collateralized loans... If you're interested in "the business of lending to the masses" profitably, this Course is for you! Corona-19, tornado, earthquake, tsunami... ordinary folks need CASH! EVERY DAY FOR ALL TIME!



# Consultants for Lenders | How to Start a Payday Loan, Car Title Loan or Installment Loan Business

## How to Lend Money to the Masses Profitably

### Why We Teach Entrepreneurs How to Make Money by Lending Money

You want to learn how to make money by lending money! You're fed up spending hours and days with "google search" in an attempt to figure out if payday loan, car title lending and installment loans are profitable!

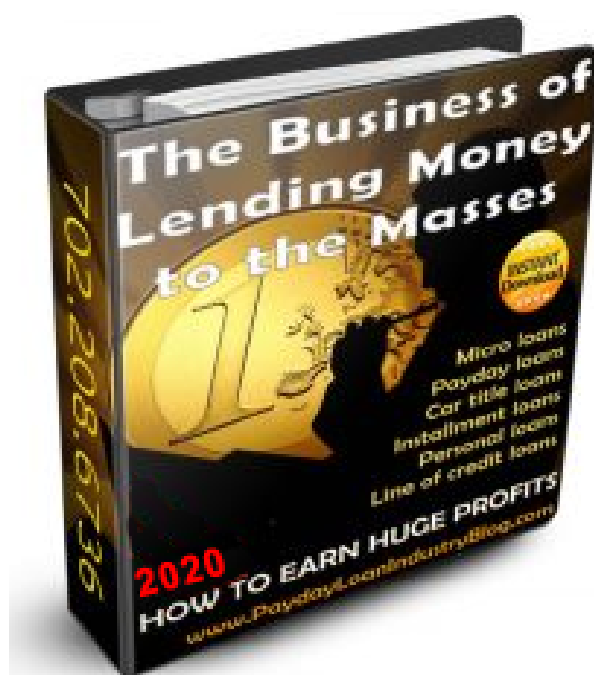
**YOU** can profit by lending money to the 156 million consumers in the USA who beg for small dollar loans. It's not rocket science.

**Yep, it's hard to fathom but true:** There are 156 million U.S. residents considered underbanked or unbanked. Bankrate.com determined that 70% of U.S. households have no savings for a \$1,000 financial emergency. A Google Consumer Survey determined 40% of U.S. households have less than \$400 in their savings accounts and 21% don't even have a savings account!

Jer and the team at Trihouse have taught thousands of entrepreneurs the correct way to identify, evaluate, negotiate, perform due diligence on, finance, turn-around and operate payday loan, car title loan, and installment loan businesses; the business of making money by lending money. Some people think we're nuts for doing this, but the truth is that we're far from crazy.

Since 1998, everyone – and I mean EVERYONE – has invested in our "Business of Lending to the Masses Bible." Additionally, we offer consulting assignments and phone consultations. This includes mom and pop startups, hedge funds, VC's, tribes, franchises and every vendor serving the small dollar credit industry.

**We make money doing it and so can YOU.**

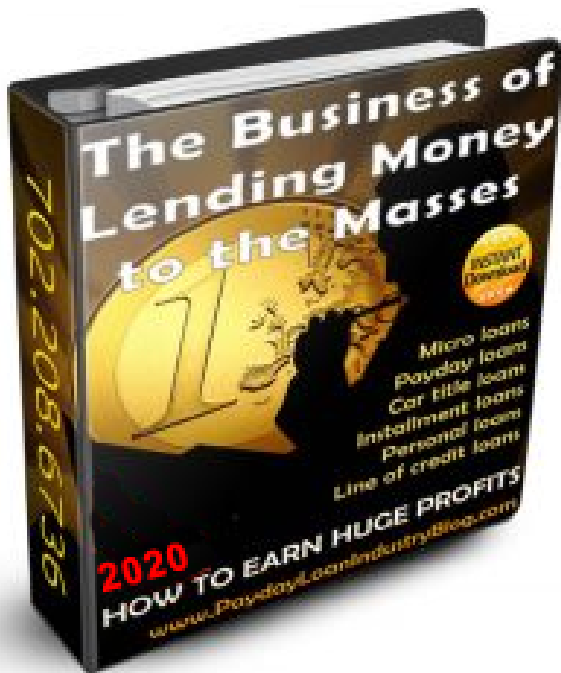


How to Start a Consumer Loan Business

## This is NOT B.S.

WE are the "real deal." We launched our 1st storefront location in Garden Grove, California in 1998. In 2002, we added the Internet model. By 2012 we recognized "the phone" is the future of lending to the masses.

# Consultants for Lenders | Consulting: How to Start a Payday Loan, Car Title Loan or Installment Loan Business



WE are not simply a team of consultants or academics who have never worked deep in the trenches - "behind the counter" - engulfed in the day-to-day operations of handing out cash, checks, authorizing ACH credit WITH OUR OWN MONEY!

## We "walk the walk" and "talk the talk!"

Everyone in the small dollar credit industry knows our CEO, "**Jer**" and the Trihouse Team. And, we can **honestly** say, the only complaints we've ever heard is that sometimes we don't respond fast enough and Jer can be too blunt and direct [like using the term "loan shark"]. We are NOT sorry folks! We are BURIED!! The business of making money by lending money is fast paced, ever changing and when done correctly, HIGHLY profitable!

[Note: here's a link to Jer quoted in [The Wall Street Journal](#) and in [Bloomberg](#).]

## We learn too

Imagine how great it is to receive daily phone calls from payday loan operators, installment lenders, car title lenders and vendors who want to talk about their successes, their failures, their challenges, their industry, their fears, their profits... It's AMAZING how much we continue to learn every day about the business of lending money by simply talking with folks already in the business!

## We are not trying to own every payday loan, car title loan, or installment loan company in America

For those of you who think that we should want to buy all the loan companies ourselves, I think we can prove the insanity of that concept with some simple math. The payday loan industry generates roughly \$50 billion dollars per year in revenue and between \$4B and \$6B in fees. WE DO NOT HAVE THE RESOURCES TO OWN THIS MARKET.

It's estimated there are 40+ million U.S. residents who get a small dollar loan each year. There are several publicly traded small dollar credit lenders having hundreds of millions of dollars in annual revenue. [Disclosure: We own stock shares in several including ENOVA.] There are roughly 18,000 brick-n-mortar lenders in the USA. We have equity in some stores and in a few Internet portfolios plus stock positions in Enova and others.

[www.TheBusinessOfLending.com](http://www.TheBusinessOfLending.com)

**The Business of Lending to the Masses Profitably**

# Consultants for Lenders | Consulting: How to Start a Payday Loan Car Title Loan or Installment Loan Business

Hitting ownership of 100 stores would be a miracle, a GIANT pain in the ass, not a practical goal and would ruin my life-style. [Anyone who has ever called me knows that half the time I'm kayaking around the harbor in Newport Beach, Calif. or goofing off at some exotic location at one of the industry conventions.] We are happy with our holdings, but equally happy for everyone else who enters the small dollar credit space. There is more than enough to go around.

**By training others on how to run and value payday, installment and car title businesses, we spare ourselves from idiots who ruin the market**

93% of the small dollar credit lenders out there are good folks running a legitimate operation and treating their customers fairly. Then, there are the idiots who make our lives miserable. They abuse our customers. They attempt to avoid paying taxes. They push the envelope and bring unwarranted regulatory attention to all of us. This doesn't have to be the situation but it occurs in all industries.

Every time I hear about some payday loan borrower paying \$2000 in fees on their payday loan and still owe the \$500 principal it infuriates me! Why do this? IT'S GREEDY! And this creates havoc in our industry.

The media loves this stuff! How many more times will I have to read about some greedy payday loan or car title lender taking advantage of a borrower? How many more CFPB fines will be levied against an Internet lender? [Of course, we all know these lenders often settle out of court simply because it's cheaper than fighting the government even when the charges are unfair. But that's the subject of another Post.]

We all know about Scott Tucker and the \$1.2B clawback the FED's are pursuing against him. This situation is the exception not the norm. A payday or car title lender who operates within the rules can still make serious money. And this opportunity will continue to be the reality. Average folks NEED MONEY! Someone has to lend it to them. Lacking this, we'll live in a very nasty environment.

If our government makes it unprofitable to lend money to consumers and business, Armageddon will occur. The rest of us will have to try and solve the mess created by these idiots. We want people to know how to correctly start and improve small dollar credit companies for our own selfish reasons.

**We Teach You How to Make Money Lending Money to the Masses! There is no need for you to invest hundreds of man-hours "Googling" your time away.**

# Consultants for Lenders | Consulting: How to Start a Payday Loan Car Title Loan or Installment Loan Business

We receive inbound phone calls and emails DAILY enabling us to tap into a huge knowledge base about what is and isn't working in the small dollar credit space. It's like being on the front lines, in the trenches all over the USA, Canada, AU... hearing first hand about new strategies, new tactics, legislation, new lending products and vendor offerings BEFORE anyone else. This is a HUGE advantage for us and our clients.

## We make money with this knowledge and share it with our clients.

Vendors offering ACH, same day funding, Image Cash Letters (ICL), debit card programs, call center services, direct mail programs, loan management software, collection solutions, marketing programs, etc. come to us FIRST! Why? Because they know we're at the top of the food chain. We have an email list of thousands of payday loan and car title loan enthusiasts. We have our hand on the pulse of the lending industry. Vendors want to bounce ideas off us. You have a new solution for lenders? How do you get the word out? Buy a booth at one of the annual industry conventions? That's a once per year opportunity and very expensive. Instead, pitch it to us! If it flies, we can intro it to the ENTIRE INDUSTRY IN ONE FELL SWOOP! IMMEDIATELY!!

It's our hobby & we enjoy it.

Another HUGE side benefit to teaching, training and providing a marketplace for payday loan, installment loan and car title loan operators is that people we train often bring us deals and opportunities. This has been a source of great deals for our portfolio, as well as a way for these individuals to make a lot of money. This is a win/win that is a direct result of our teaching hobby.

Still trying to figure this out? Licensing? State model? Tribe model? Which consumer loan management software to use? Startup capital required? Profitability? Consumer loan collections? How do you get back your money when customers refuse to pay you? Are these loan stores REALLY THAT profitable? I see them everywhere! What about lending via the Internet? How do I get a website? Consumer loan products? Title, payday, personal, Online... We thoroughly teach ALL in our "Bible:"



# Consultants for Lenders | Consulting: How to Start a Payday Loan Car Title Loan or Installment Loan Business

**Click Here to Grab a Copy of Our "Bible!"**

While our day "job" will always revolve around managing and adding to our portfolio of payday loan , car title loan, installment loan and whatever the next iteration of lending products appear [Fintech, merchant cash advances...], our night job of writing and teaching about the small dollar lending industry has been equally enjoyable. We find this to be a great hobby, and have no plans to ever scale back on it.

When we started writing and talking about the business of lending money, it was back in an era when there were no books on the topic.

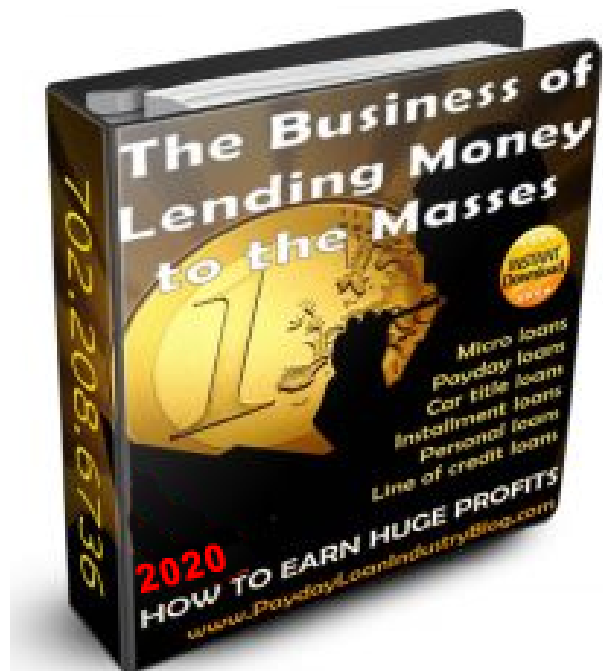
We had great fun writing about what we did all day, and it gave us not only pleasure, but was also a form of therapy. It was, in many ways, like keeping a diary.

Over time, the books, courses and boot camps became our hobby, and the folks who invested in them became like members of our family. Many of the guys and gals we've worked with over the past decade still keep in touch. One friend with stores in Canada calls me every year from Mexico where he spends his winters running his payday, personal loans and car title loan stores via the Internet!

## Conclusion:

If you are seriously considering loaning your hard earned capital to the subprime masses who face emergency financial challenges daily, have maxed their credit card limits, already tapped out their friends & families - who are likely in the same boat - invest in our "bible."

Save yourself 100's of man-hours searching Online by investing with us and get immediate access to what goes on "behind the counter." Learn what tools and platforms are available for Lenders to acquire borrowers, filter out the high risk applicants, fund & collect YOUR money via the Internet and/or the storefront model while achieving a superior ROI and peace of mind!



**Click here to begin your journey...**