Lakewood Ranch Lending Demystifies Private Mortgages as Gulf Coast Demand for Private Capital Climbs

National private lending authority Scott Ward and real estate specialist Brenden Rendo guide investors through the mechanics of private mortgage lending


Scott Ward

ORLANDO, FL, UNITED STATES, June 25, 2026 /EINPresswire.com/ -- As tighter conventional credit pushes more real estate investors and property owners toward private capital, Lakewood Ranch Lending is stepping forward to clarify one of the most powerful — and most misunderstood — tools in the lending world: the private mortgage. (Known as a trust deed in many other states, the instrument is recorded as a mortgage here in Florida.) The brand's leadership, headed by Scott Ward and home and real estate investment specialist Brenden Rendo, is helping both investors and borrowers understand how these instruments work and how to participate with confidence.

A private mortgage is the legal instrument that secures a loan against real property. An investor lends capital directly — rather than through a bank — and that loan is secured by a recorded mortgage on the underlying real estate. The investor earns a fixed return through interest payments, while the property itself serves as collateral. For borrowers, it means faster, more flexible access to capital. For investors, it means a passive, real-estate-backed yield with clearly defined terms.

"Most people have never been shown how private lending actually works, so they assume it's complicated or risky. It isn't — when it's structured correctly," said Scott Ward, nationally renowned private lending authority and co-author of Private Lender Perspectives. "A private mortgage is simply a promise to repay, secured by real property. Our job is to make sure every loan is underwritten properly, documented correctly, and recorded so that the investor's position is protected and the borrower gets the capital they need to move."

How a private mortgage works
In a typical private mortgage transaction, three elements come together: a borrower who needs capital, an investor who supplies it, and real property that secures the loan. The loan is documented through a promissory note and a recorded mortgage that gives the lender a claim against the property if the borrower fails to perform. Loan terms, interest rates, repayment schedules, and loan-to-value ratios are defined up front, giving both sides clarity from day one.

Done well, the structure benefits everyone involved. Borrowers — particularly real estate investors pursuing fix-and-flip, ground-up construction, bridge, or DSCR rental strategies — gain speed and flexibility that conventional financing rarely offers. Investors gain a tangible, real-estate-secured return without the day-to-day demands of owning property.

Where Scott Ward and Brenden Rendo come in
With 27 years in the industry and more than $1.5 billion funded and originated, Scott Ward has built a reputation as a national speaker, author, educator, and top producer in hard money lending, private money lending, and trust deed investing. As a national educator on the Aspire4More tour and a member of the AAPL Education Board, he has spent his career

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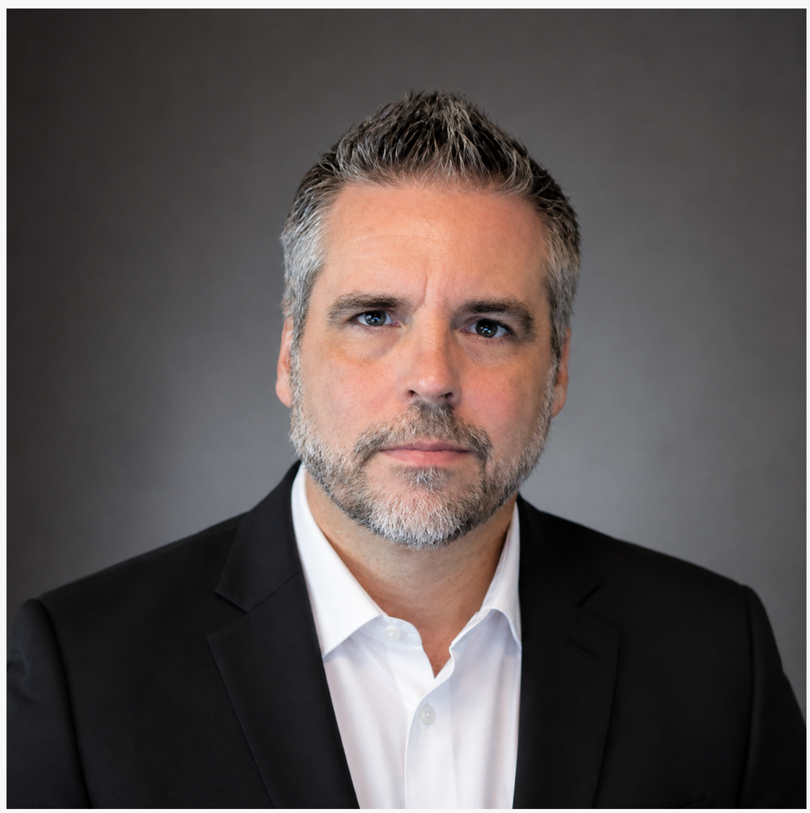
Lakewood Ranch Lending



Brenden Rendo, Realtor

teaching investors and borrowers alike how to use private capital responsibly.

Alongside Scott, home and real estate investment specialist Brenden Rendo brings 30 years of experience across every side of real estate — mortgage lending, hard money lending, fix-and-flip investing, and full-service buyer and seller representation. That multi-disciplinary background lets him work clients through both sides of a deal: guiding home buyers through financing and helping investors structure and fund their transactions. He evaluates properties, structures deals, and shepherds each file from application through funding. Together, the two guide participants through every step of the process: vetting the opportunity, underwriting the loan, verifying the property's value, preparing the documentation, and ensuring the security instrument is properly recorded so every party's interests are protected.

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"The difference between a good private mortgage and a bad one is the team behind it," Ward added. "When the structure is sound and the people are experienced, private lending becomes one of the most dependable tools in real estate finance."

"Whether someone is buying their first home or financing their tenth investment property, the goal is the same — get them the right capital, structured the right way, with no surprises," said Brenden Rendo, home and real estate investment specialist. "Partnering with Scott means clients get both the authority of a national lending expert and a hands-on guide through every step of their deal. That combination is hard to find."

About Lakewood Ranch Lending
Lakewood Ranch Lending is a Gulf Coast-based private and alternative lending brand serving real estate investors, home buyers, and business owners across Florida and nationally. The brand offers DSCR, fix-and-flip, ground-up construction, bridge, and refinance solutions for investors, alongside conventional, FHA, VA, jumbo, and Non-QM options for home buyers and SBA financing for business owners. Lakewood Ranch Lending operates under Novus Home Mortgage, a division of Ixonia Bank (NMLS #423065).

About Brenden Rendo
Brenden Rendo brings 30 years of experience across every side of real estate — mortgage lending, hard money lending, fix-and-flip investing, and full-service buyer and seller representation. Based in Altamonte Springs, Florida, he leads The Homes In Orlando Team and serves home buyers, sellers, and investors across Orange, Seminole, Volusia, and Lake counties

throughout Central Florida. His multi-disciplinary background means clients benefit from real operational, deal-level insight on both the financing and the transaction side of every deal — whether they are buying a first home or building an investment portfolio.

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