HIGH-LEVEL DESIGN DOCUMENT

Borrower Certification

A six-module certification program for real-estate investors seeking private-money financing.

Private Money Club (PMC)
Instructional Designer: Andrew Chesnutt
Format: Video-based lessons · LMS: Custom (design + build)

COURSE OVERVIEW

Borrower Certification

This certification prepares real-estate investors to confidently seek, structure, and close private-money loans. It is delivered as video-based microlearning — short, focused recorded lessons, most running one to three minutes — because the audience is busy entrepreneurs, many with ADHD, who complete training far more reliably in brief, self-paced bursts than in long sittings. Across nine modules and roughly two and a half hours of content, the program moves from foundations through the full deal lifecycle: understanding private lending, making an offer, handling the details, closing, troubleshooting, and a certifying final exam.

Course Details

Delivery	Video-based recorded lessons	**LMS**	Custom (design + build)
Media	Closed captions, voice-over, video	**Format**	Microlearning (self-paced)
Assessment	Per-module knowledge checks + final exam	**Credential**	PMC Borrower Certification
IP Owner	PMC		

Design Approach

Design principles

- Microlearning structure: each module breaks into short lessons (5–20 min) so learners progress in the gaps of a busy day.
- Consistent module pattern: every module opens with an overview and closes with a knowledge check, giving learners a predictable rhythm.
- SME-driven accuracy: lessons are mapped to subject-matter experts for legal, financial, insurance, and lending content.
- Mixed media: video introductions, voice-over narration, and captions support different learners and accessibility.
- Certification integrity: a final exam gates the credential, ensuring every certified borrower meets a shared knowledge standard.
- Purpose-built delivery: the course runs on a custom LMS I helped design and build, so the platform fit the learning model rather than the reverse.

Module Map

#	Module	Seat Time	Focus
1	Course Introduction	~3 min	Orientation
2	Introduction to Borrowing	14 min	Lender types & incorporating
3	Building a Team	21 min	The investor's team
4	Working with Lenders	11 min	Relationships & communication
5	How Loans Work	17 min	Loans, docs & PFS
6	Structuring Real Estate Deals	29 min	Offer through closing
7	Tax Implications of Borrowing	13 min	Gains, income & 1099s
8	Troubleshooting	18 min	When deals go wrong
9	Course Wrap-Up & Final Exam	~33 min	Review & certification

Total course time: approximately 2.5 hours across nine modules. Most individual lessons run one to three minutes — the microlearning format in practice.

MODULE 1 Course Introduction · Seat time: ~3 min

Learning objectives

- Identify the overall objectives for the course.
- Navigate the course and its resources.

Lesson	Time	SME
L1: Course Introduction	2:09	—

No knowledge check for this module.

MODULE 2 Introduction to Borrowing · Seat time: 14 min

Learning objectives

- Distinguish between hard money, private, and traditional lenders.
- Explain when and why to incorporate a business.

Lesson	Time	SME
L1: Module Introduction	1:04	—
L2: Types of Lenders	3:04	—
L3: Incorporating	2:14	—
L4: Module Wrap Up & Knowledge Check	1:40 + KC (5 Q)	—

MODULE 3 Building a Team · Seat time: 21 min

Learning objectives

- Identify the key members of a real-estate investing team and the role each plays.
- Explain how to select and work with each professional.

Lesson	Time	SME
L1: Module Introduction	1:23	—
L2: Attorney	2:14	—
L3: Accountant/Bookkeeper	1:30	—
L4: Title Company	2:28	—
L5: Real Estate Agent/Broker	2:14	—
L6: Contractor	1:39	—
L7: Project Manager	3:56	—
L8: Module Wrap Up & Knowledge Check	2:29 + KC	—

MODULE 4 Working with Lenders · Seat time: 11 min

Learning objectives

- Explain the importance of relationships and communication with lenders.

Lesson	Time	SME
L1: Module Introduction	2:14	—
L2: The Importance of Relationships	1:31	—
L3: Communication	0:51	—
L4: Module Wrap Up & Knowledge Check	2:05 + KC	—

MODULE 5 How Loans Work · Seat time: 17 min

Learning objectives

- Identify types of loans and the legal documents involved.
- Explain the role of a personal financial statement.

Lesson	Time	SME
L1: Module Introduction	1:25	—
L2: Types of Loans	1:28	—
L3: Legal Documents	1:36	—
L4: Personal Financial Statement	2:08	—
L5: Module Wrap Up & Knowledge Check	6:40 + KC	—

MODULE 6 Structuring Real Estate Deals · Seat time: 29 min

Learning objectives

- Analyze and structure a real-estate deal, from offer through closing.
- Explain insurance, title, liens, and what happens at closing.

Lesson	Time	SME
L1: Module Introduction	2:15	—
L2: Types of Real Estate Deals	2:09	—
L3: Analyzing Deals	2:19	—
L4: Creating an Offer	2:23	—
L5: Marketing Your Deal	2:12	—
L6: Insurance	2:09	—
L7: Title and Liens	1:43	—
L8: What Happens At Closing	2:33	—
L9: Module Wrap Up & Knowledge Check	1:54 + KC	—

MODULE 7 Tax Implications of Borrowing · Seat time: 13 min

Learning objectives

- Distinguish capital gains from ordinary income.
- Explain when and how to issue 1099s.

Lesson	Time	SME
L1: Module Introduction	1:25	—
L2: Capital Gains vs Ordinary Income	2:12	—
L3: Issuing 1099s	1:44	—
L4: Module Wrap Up & Knowledge Check	2:13 + KC	—

MODULE 8 Troubleshooting · Seat time: 18 min

Learning objectives

- Recognize when a deal is going bad and identify exit strategies.
- Understand bankruptcy basics and how to spot common scams.

Lesson	Time	SME
L1: Module Introduction	2:06	—
L2: What to Do if a Deal Goes Bad	2:30	—
L3: Bankruptcy	1:57	—
L4: Common Scams	2:12	—
L5: Exit Strategies	1:44	—
L6: Module Wrap Up & Knowledge Check	2:13 + KC	—

MODULE 9 Course Wrap Up & Final Exam · Seat time: ~33 min

Learning objectives

- Review and consolidate the key concepts from all modules.
- Demonstrate mastery by passing the certification final exam.

Lesson	Time	SME
L1: Course Wrap Up	2:34	—
Final Exam	~30 min	—