

It's a Lender-ful Life

By [Private Lender](#) | March 18th, 2019 | [Lender Limelight, Private Lender](#) | [0 Comments](#)



The Greg Hebner Philosophy

Meet Greg Hebner, a man who chose to stop worrying about mistakes and embrace that growing—both as a person and as a business professional—involves constantly expanding and pushing boundaries. The best way to do this, Hebner believes, is to put yourself in new places and situations.

He and his business partner, Jan Brzeski, are the managing directors of Arixa Capital. Among other responsibilities, Hebner oversees Arixa's lending platform. Loan origination, underwriting, closing and servicing all fall under his umbrella. Since Arixa's loan programs skew toward innovative and unique packages, Greg spends a lot of time structuring creative, one-of-a-kind loans to find the best solution for each client.



He encourages people to approach opportunities and ideas with an open mind. Maybe that's why he says everyone should visit a country, at least once, where the citizens don't speak English.

"When you visit a non-English-speaking country, it forces you out of your comfort zone and to really explore," said Hebner.

Pushing your comfort zone to its limit is a key factor for personal growth, but so are the people you choose to include in your life, Hebner said.

"I surround myself with people who inspire and help me think outside of my own sphere of vision," he said. "You want people to push you outside of your comfort zone, challenge your view of what's possible and help you see the full range of possibilities that are available if you set big goals and put yourself in a position to achieve them."

Over the past few decades, Hebner has contributed to the success of major companies around the nation. But, a recent personal development continually shapes his current outlook on life: He and his wife, Irlan, now have a son, Matthew, who is 20 months old.

"The birth of my son and becoming a father is my proudest moment to date. It's hard to imagine life without him in it. I hope I can give him the opportunity to find his path to happiness and success, whichever way he defines it," Hebner said.

Back at work, Greg is fortunate to explore new and creative ways to push himself every day.

"I don't have a lot of days that are the same. I enjoy variety and keeping things interesting, so I try not to fill my day with meetings or scheduled calls, so I have time to react to opportunities or needs that arise," he said.

As one of the largest independent private lenders in the U.S. that hasn't sold any part of its platform to a larger institutional partner, Arixia leverages Hebner's creative thinking to differentiate itself from competitors.

"I get excited to work closely with the talented clients we have—whether they're designers, architects, builders or any part of the ecosystem," he said. "I hear their plans and dreams and see their visions go from a piece of paper to an actual building or structure. Being part of this process and seeing the final product come to life still gives me the biggest thrill."



Getting Started

Greg knew he was made for real estate investing when he bought his first house when he was in his early 20s. By the time he was 30, he held executive positions at fast-growing companies and was purchasing single-family homes through a commingled equity fund.

He learned how to make real estate investments through the first fund that he formed. "I learned a lot, and a lot of those investors are now invested in our Arixa Funds and appreciated how I went about managing this small fund," he said.

Greg credits much of his success and work ethic to his late father, Jerry Hebner, who passed away at age 58.

"My father grew up in a family that didn't have much," Hebner said. "He was truly the definition of a self-made man. He challenged me both academically and athletically, and he told me that my only limits are those I set for myself."



Not only did Hebner learn what to do from his father, he also learned what not to do. “My father worried too much—all the time—about what could go wrong. I think this self-induced stress was a major part of what took him away so soon,” he said.

Greg took his father’s lessons and influence to heart. He set big goals for himself, and he decided never to put limits on his capabilities. Soon after graduating from the University of Illinois, Greg applied for Harvard Business School and steadily charted a self-made path of his own.

“When I decided to apply to Harvard Business School, my friends and colleagues thought I was crazy,” Hebner said. “They thought I was wasting the application fee, which seemed like a lot at the time. But I remembered what my dad told me and applied to just one school—Harvard— and was accepted. Without my dad’s words of wisdom, I wouldn’t have even filled out the application.”





Not to Worry

Hebner tries to keep work-related anxieties to a minimum. That's not to say he approaches lucrative opportunities without a plan—quite the opposite, in fact. Hebner's lending approach takes time, energy, research and dedication. His ability to thoughtfully craft unique lending packages and put all parties involved in a place of success requires an advanced skill set.

But, he knows frittering away mental energy on things outside his control detracts from his goals. Hebner has honed a simple yet effective personal philosophy over the years: At the end of the day, there's no use worrying about things outside of your control. He goes so far as to believe that you shouldn't even fret over things that are within your control once you've made a final decision.

"I maintain a healthy perspective that most things will work themselves out," he said. "It is easy when running a company to let the pace and intensity—and it is very intense—overwhelm you."

Greg encourages entrepreneurs and professionals, especially those who are in the early stages of their careers, to approach new ventures and endeavors without letting the fear of making mistakes slow them down.

"Try more things and don't be too worried about how they turn out," he said. "I was too afraid to take chances and make mistakes when I was younger, and I waited too long to take my turn as an entrepreneur. I wanted everything to be aligned, thinking there was a right time to start a business or a family, not realizing time was my greatest friend."

Today, this frame of mind keeps him confident and level-headed when he weighs big decisions.

"There can be hundreds of decisions to make and constant demands on your time and energy, but all you can do is your best," he said. "Stay positive, be OK to make some mistakes—just not ones you can't recover from—and try to be the best influence on those around you."

Looking Forward

Despite the success he's experienced during his professional career, Greg is just as down-to-earth and inspired as he was in his early 20s.

"At this point in my life, I'm motivated, to be sure," he said. "I'm using the platform available to me, along with the skills and relationships that have been built over the past 25 years to their full benefit."



Though perseverance, hard work and luck all have their places in any major success story, Hebner knows that one of the biggest factors behind his accomplishments is the simple fact that he finds joy in his work.

His advice for anyone starting a professional career:

“Don’t follow the money, but rather find something for which you have a real passion, and genuinely enjoy doing. If you find this, all the other aspects of success will follow. If something stops being enjoyable or you lose your passion for it, it’s time to find something else to do. Time is the one resource you will never get back and never have enough of. You should never waste it on something that’s not meaningful or doesn’t bring you joy.” ∞

(Learn more about Greg Hebner and Arixa Capital at ArixaCapital.com.)

By [Private Lender](#) | March 18th, 2019 | [Lender Limelight](#), [Private Lender](#) | [0 Comments](#)

Tags: [Arixa Capital](#), [Greg Hebner](#), [Lender Limelight](#)