

# The **CASH-FLOW GENERATOR**



## **America's Perfect HOME BASED BUSINESS**

**How To Buy Single-Family Houses With Little Or No  
Cash, Credit, Partners Or A Real Estate License  
Using Quick-Turn Real Estate Systems**

**SDI LeGrand  
PUBLISHING, INC.**

# **The Cash Flow Generator** **America's *Perfect* Home-Based Business**

**"A Business Much Better Than Any Franchise,  
For A Fraction Of The Cost...  
*And I'll Guarantee Your Success"***

**– Ron LeGrand**

*(Author's Note: This copy is from the original Word draft, not the final layout version,  
and includes layout notations.  
Emerson Brantley, [www.web3direct.com](http://www.web3direct.com))*

You are about to learn a business concept that, right this minute, is creating a mini-revolution all across the country – and giving thousands of people the ability to create their own wealth system right from their living room. This business may seem familiar at first, yet you'll discover it's actually completely new, even unusual in important and exciting ways. You'll see there's a solid, time-tested and proven path that will take you directly to the goals you're seeking. You're going to learn about a system being used from New York to California by people who started right where you are, with little or no knowledge of this exciting new business. Yet, after learning and applying these techniques, they're making more money than they ever thought possible.

How many business opportunities have you looked at? Ten? Twenty? Thirty? Who knows, right? Sure, there are people making money in all of them... but for you something just didn't "match up". Maybe the company was a franchise, wanting to grab your life savings, then charge you all kinds of royalties. Maybe it was a multi-level "networking" scheme, and "all you had to do" was go out and annoy your friends, relatives, neighbors, and any other "winners" you could try to "sign up". Maybe the up-front cost was relatively low, but you had to buy all your supplies through some "home office" that was always gonna be breathing down your neck... not much different from the job you had already.

My name is Ron LeGrand. Over thirteen years ago, I started looking for the "perfect" business... one I could do without sabotaging my time, my job, my marriage, or my friendships. Like you, I'd already looked at about every "opportunity" that came down the line. What I needed was a business I could "tailor make" to fit me and my life... one anybody could take and mold to their own lifestyle. A business with a vehicle to carry it through high times and low times, not some "shooting star" that works great today only to have the parent company go belly-up tomorrow.

I have to admit, my requirements for a business were pretty strict. I wanted nothing like what I had been suffering through for years, nor did I want anything to do with business concepts that looked like more trouble than they were worth. So, I created a kind of "wish list" for the business of my dreams... listing the things that would make a business fulfilling, pleasurable and, most important, financially rewarding. While these were my personal desires, I soon found that many other people were looking for these same attributes. Before long, my wish list became a list of *absolute requirements*.

### CONSIDER HOW MANY OF THESE BENEFITS APPEAL TO YOU:

- ✓ **You Set Your Own Hours** - Turn Small Amounts Of Time Into Sizeable Profits. Start part-time, earn while you learn, and match or even exceed your regular job's full-time income before you walk away from it... or stay part-time... or make full-time income from spare-time hours and call yourself "retired".
- ✓ **No "Fixed Expenses" To Worry About.** You can have your "office" in your home... enjoy the convenience and tax breaks of having a home-based business... with no new overhead to worry about, no office or store lease or anything like that.
- ✓ **You Operate Using A Proven System - But With No Fat Franchise Fees!** Who has time to re-invent the wheel? My ideal business has a 100% proven, step-by-step system, just like you'd get from an expensive franchise... but without the hefty fee, or any continuing royalties.
- ✓ **Only Pleasant, Interesting "White-Collar Work".** Enjoyable, interesting activities in a "professional business" that is "briefcase work" (not "lunch bucket" work).. But without requiring years of college or any special long-term classes, other than ones I could complete in a few days.
- ✓ **Flexibility: Go It Alone Or Have A Partner.** You can have a husband-and-wife business or involve a close friend or business associate as your "partner". Also, this business is so flexible it's "portable". You can make money in your hometown, go visit your kids and make money in their city while you're there (and make that trip tax-deductible).
- ✓ **Make Instant Profits.** (Here's the one I thought would be impossible) You can make thousands of dollars on your very first transaction, just about instantly...then "play with the house's money", not yours... your profits become your operating capital. No need to go into debt, take a second mortgage, or borrow from relatives like most people have to do to start most businesses. In fact, while having some operating capital to start with is good for any business, you can get going with zero cash, even with lousy credit. In short order, you could go from making money with money,

to having money work for you!

- ✓ **Something To Be Proud Of.** No "multi-level" system for me! Nothing where you have to pester friends, neighbors or relatives or do anything embarrassing like that. I wanted a business that would have the respect of my friends and relatives. A business where the people you do business with thank you for helping them.
- ✓ **Absolutely Foolproof - Success That Is Virtually Guaranteed.** I couldn't afford to lose any money in a new venture... who can? I want every dollar I spend to come right back to me. The impossible dream? Actually it's not. Today, your business... your financial success is guaranteed in this business, like no other business I know of, nationwide

### **To My Amazement, I Found Exactly What Looking For...**

It was right under my nose... real property, real estate. Here was a business that could fulfill every one of my requirements. There was just one problem: all the stale, old, traditional approaches to real estate seemed to shut *me* out. Everyone told me I needed lots of money and great credit... I had neither. I was told the way to make money in real estate is to buy property, hold it and rent it, anticipating long-term cash flow, and ultimately, get some profit from appreciation. But I knew people who owned 20 or 30 houses and couldn't even afford to go out to eat... and every time one was vacant, they were working 'til 11 or 12 o'clock doing painting, plumbing or some other filthy work. And, when I talked to real estate agents, *they* told me I needed to buy houses and sell them... but how could I afford two house payments when I could hardly pay the one I already had? Clearly, even though real estate was the right vehicle, the common methods being used to profit from it left me out.

### **That's When I Discovered, and Developed A Whole New Perspective On "Real Estate"**

Yes, this does involve buying and selling houses... the difference is, it doesn't require becoming an "investor". Instead, I developed an **entrepreneurial** approach. It's a way of making money *fast* – amazing amounts of money – that I've pioneered and won national recognition for. It's different from anything you've ever thought about real estate. It is, in my opinion, the perfect home-based business.

You see, when I first started in this business I quickly discovered I needed cash to pay my bills... right now... not three or four or six months down the road. I needed a way to make real estate pay off in a matter of days, or even hours! Today, the business system I found and perfected is known around the country as "Quick-Turn." The name says it all. It's the turning, or "flipping" of properties (or the contract on a property) in as quick a time frame as possible. It's the method, or methods of getting in with

as little up-front capital as possible (or none!), and knowing the profit you'll receive before you even make an offer!

I didn't invent quick-turning, although I have personally flipped over 900 transactions in the last thirteen years or so... and I'm recognized as the leading expert in this particular arena. No, I simply copied the basic principles you see in all sorts of other businesses... businesses that deal with inventories, like nuts and bolts, or salmon and sausages; cars and trucks, or oil and gas; any business with product to sell. Now, these businesses don't hold on to their inventory in hopes it'll go up in value. Their objective is to "turn" that inventory – for a profit – every so many days. The faster their inventory "turns", the more money they make.

### **Why not, I reasoned, do the same thing with real estate?**

There are actually lots of ways to accomplish this... and, yes, the same business principles do apply to real property as do to any other commodity. I'm going to cover several for you in this report, but, bear in mind, no education can be complete by reading a single paper on a subject. I will give you plenty of good "meat", though... enough to get you headed in the right direction... I'll reference various sources including some direct references to material I've written and taught.

The information I've included just in this report could put you into this extraordinary business, worth \$50,000 to \$100,000 (or more) this year and every year to come, virtually risk-free. In fact, you may make \$3,000, \$5,000, or even more on your very first transaction. And you can get started with my personal GUARANTEE that you will make money – the only guarantee of its type that I know of in America today.

### **Feast On A Cafeteria Of Different Opportunities – One's Just Right For You**

Read This Very Carefully: Within this business, there are different opportunities just right for different types of people. If you happen to have a background in carpentry, construction or remodeling, or if you're in that kind of a business now, there's a perfect opportunity here for you – and you may make more in a few hours a week in this business than you do in your regular, full-time business!

On the other hand, if you don't know a screwdriver from a golf club, and don't want to; if the last thing you want to do is get your hands dirty; that's OK, too; there's a perfect "executive approach" to this business that'll be just right for you.

If you're a sophisticated investor with money that should be working harder for you, there's a "banker approach" to this business that my *Wall Street Journal* friends go crazy over. Then again, if you're a working stiff, struggling to make ends meet, running out of money every month (that's where I

was when I started) then I've got a "no-cash start-up plan" that can change your life.

Now, it's going to take a little patience on your part, to gain an understanding of exactly how this unique business can work for you. You'll need to read this admittedly lengthy report carefully. There are thousands of people, from all walks of life, income levels, educational backgrounds and age groups already making huge incomes and turning tiny sums of money into huge, fast profits with my Business System – but it's still something that relatively few people know about or have ever seen. By the time you complete this report, you will understand not only the basics of my system, but also how you can use it to pocket more money over the next couple of months than most people make all year long.

(In box)

In my business, you become a "Cash-Flow Real Estate Entrepreneur". Never heard of that? Well, even experienced real estate investors go crazy when they see how I've changed the rules of their game – and how quickly and easily I make big cash profits. My Business System has been highly praised by experts like Robert Allen, author of the best selling book on real estate investing, *"Nothing Down"*; Mark Haroldsen, author of the 2 million copy best-seller *"How To Wake Up The Financial Genius Inside You"*, and publisher of the *"Financial Freedom Report"*; A.D. Kessler, PhD, CE, CBC, CRA, CMU, the publisher of *"Creative Real Estate Magazine"*; and many others.

But even more important are the praises of "ordinary folks", real people who are using my Business System successfully. I've included many of their stories in this report but here are just a few examples of their successes:

- *A gas station attendant makes \$15,000* in just a few weeks, from one transaction.
- *A retired executive makes \$63,750* on his first four deals after taking my course.
- *A laid-off factory worker makes \$66,500* in his first two months in the business.
- *A Sears employee being forced to retire makes \$16,500* on one house in a few days.
- *An Iranian immigrant makes \$130,000* on one house with *none of his own money*, in less than five months.
- *A full-time executive nets \$66,000* in nine months working part-time.
- *A Colorado couple nets \$175,000* their first 11 months in the business.

These are real people. You'll find even more examples in this report.

### **There Are Four Ways, and Only Four Ways, to Make Money In Real Estate:**

I know how real estate agents and some investors make it all sound very confusing, but real estate transactions basically fall into only four categories: Retailing, Wholesaling, Owner Financing and

Lease/Options. I've devoted chapters in this report to each one. Chapter 1 covers both Wholesaling and Retailing. This is where you'll see how "Quick Turn" got its name by generating fast cash profits. Chapter 2 covers Owner Financing where you make it possible to buy and sell without using any bank or financial institution. And, in Chapter 3, I discuss Lease/Options, a fantastic method of creating practically non-stop cash flow from expensive houses that you don't own.

Each of these methods has features and benefits that appeal to different types of people. That's why this business is so great: you can pick what suits you and make money without the stress and strain of an imperfect fit. I've built a complete system around each of these three types of transactions just to fit different types of business personalities and preferences.

By listening and learning only from those qualified by their actual experience, you will be going to the source, and you'll eliminate the mistakes that plague most people when they're first starting out. I've learned both ways, and believe me, learning from someone else's success and failures is much easier than learning from your own. I mean, why re-invent the wheel? And reinventing this business is not only unnecessary, it's repeating the mistakes of those who've gone before you. . . something you simply don't have to do! As you continue to Chapter One, you'll understand exactly what I mean, as I reveal the details of. . . Wholesale and Retail deals.

## Chapter 1

### HOW TO MAKE FAST CASH WHOLESALING AND RETAILING

The first two ways to make money (fast), Wholesaling and Retailing, I'll cover together because they're so closely related. They're similar because the type of houses you're buying and the way you'll buy them are the same - only when you sell do you see the differences. In both wholesaling and retailing you're looking for houses you can buy cheap... and I don't mean just a few bucks off the asking price. I'm talking 40¢ to 60¢ on the dollar... houses you can even buy on a credit card (That's right, I've done it!). Believe me, there are literally thousands of them in every city and town. In a few minutes, I'll show you how to find them in your city, but right now, let me give you some examples of how wholesaling and retailing houses will put fast cash profits in your pockets.

#### Wholesaling

First of all, let's cover how wholesale deals work. You're not going to hold onto one of these houses for any length of time. In fact, you want it out of your hands as soon as possible! The fastest way I know to do that is to wholesale it. Now this may be a new idea for you in relation to real estate, but it works the same as in any other wholesale business. It's simply the concept of "*Buy Low, Sell Low*". Instead of selling to someone who's going to move in and live there, you'll be quickly "flipping" the house to another investor who likes to do fix-'em-ups. It's a lot like matchmaking: you become the go-between for two types of people... one, a seller with a problem, the other, a busy investor/handyman (or, possibly, the owner-occupant/handyman). Your knowledge and resources are what put the two together... and, let me tell you, when you really get cranking in this part of the business, you'll have buyers waiting for you to feed them deals. Everyone's looking for a bargain *and it doesn't have to be perfect!*

To show you what I mean, take a look at the deal one of my students, David Enders came up with...

**"I recently bought and sold a house right near where I live. The owner was anxious to sell, but I had no idea how anxious. On the phone he wanted \$30,000, so I agreed to take a look. The house looked pretty good outside, but needed about \$12,000 worth of rehab. I offered him \$17,000 and he didn't even hesitate when he said yes. I'll be closing tomorrow, and I already have a contract to sell the house to an investor for \$30,000. That'll leave me with about \$12,300 profit for about eight hours of work."**

When I started wholesaling, I quickly developed a list of ready buyers and investors waiting to snap up any property I had (I'm sure you can see why). Then the fun began, because about the same time I found out there were more sellers wanting me to solve their problems than there were hours in the day. What did I do? I became the matchmaker... writing contracts on properties and "flipping" them before I

ever closed on them! I got what was left over (the difference between what I agreed to pay and what my buyer agreed to pay me), usually \$3,000 to \$8,000 per deal! When I figured out this one part of the business I was astounded... I just couldn't believe you could make this much money this fast, and do it all legally... but you can!

**When you have the ability to provide people with BARGAINS,  
there is a long list of bargain hunters foaming at the mouth, ready to pounce  
on a good deal!**

### **Retailing**

Retailing is a concept you're probably more familiar with as "Buying Low, *Selling High*". I know, it sounds simple to say, "You've gotta buy it low and sell it high", but the plain truth is hardly anyone knows just how to go about it in a way that gets money out of the house right away! My philosophy on retailing is simply this: *Find 'em, fix 'em, flip 'em, and forget 'em!* Buy one of these ultra low-priced "distress sale" houses (and you'll soon see they're all around you), make it pretty and liveable, then waste no time selling it retail and pick up a quick \$10,000 to \$25,000.

Don't panic about the "fixin'" though! I'm no fan of "do-it-yourself" projects, so I've figured out (and can show anyone) how to have others do it for you and still make a hefty profit. It just doesn't make sense to me to spend a lot of time "putzing around" trying to fix up a property... that just takes valuable time when you could be finding the next deal. I firmly believe there are plenty of people out there who like the thrill of sheetrock, or the joy of plumbing, or the ecstasy of painting, who need my houses to keep them busy. That's why I created a system that factored in the necessary repair costs, and developed special methods to get those repairs done by somebody else and still make exceptional retail profits! You can, too.

**Now you've got the basic idea behind wholesaling and retailing, let me show you some real-world examples of each type of deal – and the kind of money you can make.**

By now you're probably wondering about the casual way I talk about "finding houses", or "flipping" them. Sometimes, I forget that most people only experience one or two real estate transactions in their lifetime. Usually these are lengthy, confusing situations that leave them with very little desire to ever buy a house again, unless they absolutely have to.

It doesn't have to be that way... in fact, it just plain *isn't* that way. The following examples will demonstrate exactly what I mean.

First, a couple of typical wholesale deals drawn from my files of thousands of successful students. I have students calling me almost daily, telling me about literally dozens of quick-turns they have made using this method. Believe me, nothing makes me feel better than to hear stories about people I've helped to make lots of money!

Dale Pervis, from Florida wrote me recently about some of the houses he's flipped wholesale. One was from a motivated seller (*we don't deal with any other kind!*) that he sold to another investor for a \$15,000 profit; a second property he wholesaled for \$3,000. I might add he made over \$20,000 during the first three months he used my Wholesale/Retail System!

Dan Layton, from Ohio contacted me immediately when he bought – and sold – a house to another investor, *in the same day*. His profit? \$8,000. Not bad for a day's work, is it? Here is an excerpt from one of Dan's letters to me:

**"We bought the property from a bank for \$13,500. We sold it the next day for \$21,500 as a wholesale deal to another investor. Retail value: \$60,000 (Profit \$8,000 in 1 day!) and we never even took title."**

Depending on the property, I've seen profits range as high as \$25,000 and more. And remember, the other person is always getting a good deal, too, because you found a bargain, and passed it on at a good price that will allow *them* to make a profit also.

### **Here's some examples of students flipping homes to owner/occupants – Retail Deals.**

One of my students, a fellow from Ohio – John Freidenbach – describes just such a "Buy Low, Sell High" case:

**"Using Ron's System, I found a nice house needing no repairs (*did you get that. . . NO repairs!*) which we were able to purchase for \$50,312 with only \$5,000 down and the seller financing the balance. I sold the house within two months and netted \$26,416 (on one house!). That's more than I made the previous year working."**

He bought low, and flipped high within two months! And, he totally avoided any repairs! By the way, that \$5,000 came from a VISA card! Now, why couldn't the owner just have sold it himself for the full retail? I have no idea... obviously he was trying, but he had no concept at all of the ways to market a house. John did... he had learned how to market the property and he knew how to put the deal together, and he got paid handsomely for it... wouldn't you agree?

Most people are afraid they'll pay too much or won't know how to accurately figure their actual

expenses. Because this is probably the single biggest concern when considering a property, I've reduced it to a simple formula, in fact, I've created special copyrighted worksheets to ensure that you never, ever get into a property without knowing exactly what your profit will be ahead of time. Scott Johnston, from Delaware used these tools to work out a winning deal in this situation...

**"My motivated seller was a woman who got one of the flyers I'd put out in the neighborhood and called me. The bank was foreclosing on her house and she wanted to liquidate without any signs going up in front. All she wanted was to end up with enough money for a trailer. I estimated the house needed about \$18,000 worth of work and offered her \$49,000. Within six months we had the house completely repaired and sold it for a profit of \$38,000."**

You can make simple transactions like these several times a month... in only a few spare hours each week. Here's how simple and easy it is: When I travel to various cities around the country, to do one of my hands-on "Boot Camps", one of the things we do is actually go out and look at houses, do our figuring, and actually make offers. We'll often look at 10-15 prospective houses in a single morning. And we'll buy some. And, quite often, sell or flip the properties right there. If we do it in a weekend, imagine what you can do!

Look, this is so important for you to get into your head, into your thinking, that I want to relate a story of one of my "Cash-Flow Graduates"... one of those "Go Getters" who shows what it's all about:

**"About six months ago, I attended Ron's weekend Boot Camp and actually bought two houses during the Boot Camp. I wholesaled one for a profit of \$2,000. I fixed up the other one and retailed it for a \$30,267 profit. It took a few months to do the work, but it was well worth it."**

**Greg Hitchcock, Georgia**

Greg learned how to practice wholesaling and retailing and used both right away. It just goes to show you how easy it is, even for a totally new student who's never done anything like this before, to equal or exceed their former salary. By doing a quick wholesale deal followed by a retail, **Greg made \$32,000 in less than 5 months.**

### **The Secrets of Buying the Wholesale/Retail House**

Remember, I said the type of house you want to buy for either of these methods is the same. Basically, you're looking for the super-discounted, must-sell bargain. The seller must be highly motivated to sell, for whatever reason (there are as many reasons as there are sellers!). The reason they must sell doesn't matter... what does matter is your ability and willingness to solve their problem with a win-win solution. The seller wins by getting out from under a house they can't afford to keep, you win by

getting a sellable commodity at a price low enough to let you to make a juicy profit with very little effort.

Will every seller just lay down and take any offer you present? Of course not! The point is, you've got to control the direction of the entire deal from the very start, if you want to control the money you will be receiving. Notice, I said *will be receiving*. We won't leave any guesswork in how much profit you're going to make. . . you'll know it before you make your offer!

The truth is, you don't really know what the *owner is willing to sell for*, until you make the offer. Most buyers just "pull a number out of the sky", and offer accordingly. If you're going to make a genuine offer to purchase, you absolutely must figure what your real costs are going to be, include your profit, and offer according to *those* numbers.

You'll be amazed at how receptive sellers can be to offers that are unbelievably low. The real point is, you can only decide what offer is acceptable to you, as a buyer. (I make this entire process completely systematic) Never try to figure what might be acceptable to the seller... decide what you will offer and then make that offer. And, obviously, the number of deals you close because of your efforts will be a direct result of the number of offers you make.

**"I've bought over 1,000 houses and not one was bought without first making an offer. "**

Folks, these deals are just not that hard to find, or to do. Whenever I run ads, my phones literally ring off the hook with callers wanting to sell their home and people wanting to buy a home. You can find these deals everywhere. Read on and learn....

### **...Where To Find The Great Wholesale/Retail Deals And Keep Them Coming**

There are literally dozens of sources *right in your area* that are waiting for you, or anybody with knowledge, skills and the "burn to earn," to come and solve their problem. And they're more than willing to let you make money doing it! Here are some sources you can find in your own home town that will "kick in the afterburners" on your flight to financial success in real estate:

☐ **Realtors and Real Estate Professionals.** If the whole idea of dealing with a seller face-to-face or even on the phone just sends cold chills down your spine, you can always make your offers through a professional... a real estate agent or broker. For that matter, you can structure your deals so that *all contact* with the seller and with the buyer occurs through an agent. Use a real estate agent and still make money?! Yes. Why do things you don't want to do? That makes it too much like a JOB! *Do the things you enjoy, and learn to let others do the parts that you don't enjoy*, or the parts that are too time-consuming. In my Wholesale/Retail Cash Flow System I cover ways that Realtors can help you that

you'd never think of. The incredible legwork and computer research and negotiating and digging these folks have done for me, has saved me thousands of hours of work, tens of thousands of dollars, and made me hundreds of thousands at the same time!

Currently I find about 75% of my wholesale/retail deals through agents, using the Multiple Listings Service (MLS) to find only the houses I want. Once I show them how to pick out the pearls, they bring me all the prospective properties I can handle. Some of the advantages of using agents that most investors miss out on are:

- Having the agent do all the *legwork*
- *Never having to deal with a seller directly*
- Gaining *access into the extensive MLS service* (I can show you how to use it in ways most brokers don't even know exist!) It's a smorgasbord of opportunity!
- Your *time is freed up* to do other things. After all, what is the point of being an entrepreneur, anyway? Your time is your most valuable commodity... **You should constantly be asking yourself, "Is this the best use of my time?"**

□ **Real Estate Auctions. . .Pennies on the Dollar.** Another opportunity, one that's especially good right now, is real estate auctions...by that I mean auctions where the lender has already foreclosed on the house and is faced with the task of liquidating or "getting rid of" the property. With VA, HUD, FDIC, FNMA, finance company and bank auctions, you're dealing with a third party that just wants to get rid of a headache... even if it means a loss. For as little as \$500 earnest money, you can bid on a property and get it under contract for 50 cents on the dollar or less. But, don't forget: in all of these examples we're talking about finding houses to turn quickly... and we prefer to do so before actually having to "buy" the property. So, for a small amount of money, we can bid and win control over an entire property, and have a couple of months to "flip" our interest in it to another investor, before the closing date comes around (or make agreements to buy it ourselves if we're planning to retail). How much can we make doing this? \$2000, \$3000, \$5,000 or more. What's in it for the other investor that we "flip" to?

With one of my students, one of his first properties was flipped to him by another Cash-Flow System grad, who made a quick \$17,000 without ever owning or even touching the property. Then Steve made another \$16,000 by fixing and selling it. They both got what they wanted. You see, there's plenty of room in a deal like this to allow the second party to make a paycheck, too. After a few repairs, he can retail the property and pocket an additional \$10,000, \$20,000 or more in net profits. Everyone wins!

**The bottom line:** other than the small earnest money deposits, you just don't need cash to profit handsomely from Real Estate auctions. I never miss one when they happen in my area.

You need to concentrate only on properties you can buy for next-to-nothing, plain and simple. Don't fall in love with a house (or a car or a boat or any other major purchase, for that matter). As a Cash-Flow System Specialist, you need to find the houses that aren't perfect, the ones that need more than a little cosmetic help... **The houses the nice young couples never get out of their cars to even look at. The diamonds in the rough.**

The result: You bid against fewer bidders and you take home more profit.

There's all sorts of things you'll want to take advantage of when it comes to these fantastic foreclosure possibilities... unfortunately, most of the information you get from these government agencies and financial institutions is about as helpful as those books on taxes that the IRS writes. I've learned along the way how to really use these resources and believe me, there are some incredible secrets, like:

- **How to get advance notice** of the auctions, and literally sneak your offer in! (before the sale!)
- **How to bid below the "absolute minimum bid". How to get deals when your offer is less than other offers on the same table!** Most "experts" tell you that you can't bid lower than the asking price! This is something I stumbled onto myself... you won't believe how simple it is, either!
- How to get more than the normal 45 - 60 days "free" to close or find someone to flip to, so you have plenty of time to make your profit.

□ **Ads: the Wellspring of Your Business.** Just by reading the classified ads you can find sellers who are fed up. These are people who are motivated. You know: "Must Sell" ; "Sacrifice"; "Owner will finance"; "Owner desperate"; and, two of my favorites, "Divorced – Must Sell" and "Transferred". Ads that tell you the seller has had enough. They're ready, willing, and able to do whatever is necessary to move their house. So call them. Go see the property. Make an offer. Or, better yet, make several to the same seller!

### **Finding The Great Deals And Getting Them To Come To You**

There are other sources of deals, but I learned early on it was much easier getting the deals to *come to me* whenever possible. I'm referring to creative marketing techniques that do the work for you. In my opinion, this is one of the most vital, and overlooked parts of most businesses, including real estate. The on-going flow of the business is generated right here.

For example, remember classified ads? Well, reading ads and calling these sellers is just one great way to find properties. They're looking for a "deal-maker"... someone like you!

So, what if you could have them so interested, that they'd call YOU up instead of the other way around? Well, why not? I mean, would you rather spend a couple of hours calling sellers cold from ads

you read in the paper, or sit in your hammock with your portable phone and take calls from people who already have decided that they want to sell – to you? Is that too hard?

So, let's just say that, in addition to reading the classifieds and calling a few sellers, we *also* run some small ads with our own "trigger words". Some terms like: "I buy houses", and "fast closings"; or, maybe, "cash for your house", or, "save your credit"; "Any condition/Any price" is a good one, too.

I don't just stop at ads, although these alone are enough to get your phone ringing off the hook and a buyer/seller list filled up real quick. I also use several other methods like...

□ **Flyers – The ads they never throw away.** These are along the same lines as your ads, but with a little more detail. They don't have to be extremely fancy, just have your local quick-printer help you out. Then hire some kids to put them out in neighborhoods. You know, 200 or 300 a week or so. You'll be amazed by the results. I have had sellers call me up from flyers two and three years old. It's simple and it's cheap. In fact, I give you my most productive ads and flyers in my extensive course.

□ **Business cards mean business in your pocket – Every day.** Why not tell what you do on your cards? Use the front and the back. Again, use the same ideas as in the classified ads you'll be running. Pass them out to *everyone*. When you talk to real estate agents, give them several. Pin them to bulletin boards. The more you get out there the more you have opportunities knocking on your door. I've included a prototype in my System.

□ **Letters to tell your story.** When I see an overgrown house or a vacant house, or find out that someone out-of-town is involved in a piece of property (renting or selling), I like to send them a letter. It's a simple form letter, but in it I let them know that I'm a Real Estate Entrepreneur and that I do buy houses, and if they are interested in or considering selling the property, please contact me. I include some of the key phrases we've already discussed, like "Quick Closings", "Cash for your house", etc.

These are just a few of the excellent resources and techniques I've discovered to get great deals and build up an "inventory" of houses to "turn" for instant cash income. Naturally, the more of these methods you use, the more houses you'll find. There's just not the space in this single report to cover all of these in the kind of detail I'd like. That's why, several years ago I began putting my techniques and resources into complete courses, so that those who seriously want *more*, would have someplace to turn to continue their education. Believe me, I would have given my right arm to have had a source this thorough to guide me and direct me through those early years. I learned, even then, that. .

*The price of ignorance is always greater than cost of education.*

And, indeed, the cost of the education I can provide you is modest compared to the tens of thousands of dollars simple, dumb mistakes have cost me and others... mistakes that are absolutely avoidable with proper training. Here's just a sampling of what you can learn from my experiences. . .

- **How to buy houses without using credit or having partners...** in fact, in 30 days of following my System you'll have the luxury of picking and choosing only the deals that are the most profitable.
- **How to estimate repairs in minutes** and never lose a nickel of profit. With my System you'll be right on the money every time
- The five factors to look for that practically guarantee a successful wholesale-retail deal.
- **Iron-clad protection to keep all your dealings private from lawyers,** the IRS, real estate agents, or your competitors. You'll become wealthy with total privacy and no one can ever take it away!
- **The four absolutely indispensable tools of a real estate entrepreneur...** with these you'll make your fortune... without them you'll never achieve your full income potential.
- **Amazing, easy secrets of getting fast cash almost anyone can use to buy houses.** How to get tens of thousands of dollars anytime you want it... within 24 hours.
- How to calculate your maximum allowable offer (and, why you'll never pay it!)
- How to totally avoid the **six most common mistakes** real estate entrepreneurs make and never slow down on your road to riches.
- Why beauty (in houses) is only skin deep – but ugly puts money in your bank account!
- How to know immediately the best neighborhood in your town to **find a constant supply of these Wholesale/Retail deals.**
- The three reasons why Realtors will be eagerly racing to bring you killer deals, and will do all the difficult legwork for you while you relax!
- **How to make the least expensive advertising draw the best results,** so you get the greatest rewards for the lowest cost.
- Why you never have sweat to repair termites or rotten wood damage, even falling ceilings... in fact, they'll help to make you loads of money!
- Non-profit organizations, resources and contacts worth thousands in your pocket.
- The five ways real estate agents can boost your earning power... and why they'll *trip over each other* for the chance to do it.
- **How to gain free access to the Multiple Listing Service, a gold mine of low dollar houses,** and how to teach your real estate agent to use the MLS to make you money!

This is the powerful System that got me where I am today, and I still use it, every single week. What I like most about it is the fast cash, and little or no out-of-pocket expenses, plus I can literally do this part of the business without ever leaving my desk! That's right –

**You Could Be Totally Bedridden And Make Money With This Part Of My System...**

Imagine how much you can make if you're in decent health and have a few hours each week you can devote to it!

***"For Sale By Owner":***

**THE POWER OF CREATING NO-QUALIFYING FINANCING**

Whether or not you've ever seriously dealt in real estate, I'll bet you can easily imagine the number one most common obstacle to selling a house: **Getting interested buyers who can qualify for a loan**, right? It's just not good enough to have somebody interested in buying a house... if they can't get approved on a new loan, chances are they can't close – actually end up buying – the house. Time after time banks will find some weasel reason to deny the loan. Let me tell you, after an owner/seller has been through that mill two or three times with ready and willing buyers, he or she is ready for somebody with a better idea. Someone who can create a way to get their house sold without forcing the buyer to jump through all those bank loan committee hoops. Somebody like you!

Your solution: create financing that requires No qualifying, No banks, No loan committees... where only you decide which buyer will get the wonderful house you're offering. It's a winning solution for the seller and the buyer... and, when you include *your* profit, it becomes a win-win-win situation!

We call this lucrative technique owner financing. You'll find the houses for this part of the business in nice areas all around you... the sellers have a simple sign in the front yard to let you know... it says, **"For Sale By Owner"** (or better yet, they call you!). In these transactions you're a different kind of matchmaker. You're dealing directly with private sellers (instead of with agents or banks or auctions), and you're literally creating the financing with their help. In the process, you're matching this financing with buyers who just can't quite qualify for a bank loan to buy a house. No, they aren't deadbeats, unemployed or former ax murderers, they're just working people with good incomes who, through divorce, self employment or relocating or some other minor technicality, don't fit into a bank's narrow description of "acceptable". What they can do, however, is afford to pay you a down payment that becomes part one of your three-way or four-way profit picture. But I'm getting a little ahead of myself.

**Once you master the secrets of Owner Financing you'll be able to profit from any house no matter how it's financed or what is owed.**

You'll be able to get "in" with very little or no investment and produce several "profit centers" at different times during the life of the transaction. Yet, surprisingly, you're working with beautiful houses in great condition, that are ready to sell just as they are. Better yet, sometimes the owner helps you buy the house, willingly! The secret is in your ability to structure new financing... using skills very few entrepreneurs have mastered or are even aware of. Those who are good with financial concepts and enjoy working with people, are able to pull down tremendous profits concentrating on these "For Sale By Owner" houses (or FSBO's, normally referred to as "fizzbo's").

Sometimes, you solve the seller's problem by agreeing on a small down payment and monthly payments to buy their house. A lot of times I can arrange this owner-financed purchase at zero interest! Next, you simply turn around and create the same type of no-qualifying financing for your buyer – with payments that go directly from the buyer to you with no bank in the middle.

**You become the bank**, by collecting a monthly payment from your buyer and paying your seller each month, keeping the difference. Believe me, there are millions of people who can afford to buy a house but can't get qualified because of the "red tape" rules at most banks. So when you ask for a modest down payment and monthly payments, your buyer is only too happy to buy the house from you – *it's the only way they can buy!*

**Buying and selling a house using owner-financing creates at least three distinct profit centers for you:**

**1) Your first profit center** is the difference between the down payment you paid the seller, if any, and what you collect from your buyers as their down payment. This can be anywhere from \$500 to \$30,000 net profit you collect within days of finding the deal.

**2) Your second profit center** is the monthly spread on your incoming loan payment from your buyer and your outgoing payment to your seller. This can run from \$100 to \$1000 per house each month. This is money coming in whether you are working or not, sick or well, at home or on vacation – even if you're dead and buried!

**3) Your third profit center** is the difference between your purchase price and your sales price, which can be from \$5,000 to \$150,000 on each deal. These cash payday's can come immediately, or later in the deal... But the best part is, you have nothing more to do to get them.

### **You Get Paid Several Times For Doing The Job Once!**

Sometimes the deal can be even simpler than creating new financing, when you find a house with an **assumable existing loan**. In these transactions, the loan doesn't have to be paid off when the property is sold. These "assumable" mortgages can be taken over by anybody, regardless of credit, right from the present owner. You've probably seen "no qualifying" in house ads before... well, it might surprise you to know that some of these people *still* have a hard time selling their property!

They may have too much equity (that they want to get paid for), or they may owe slightly more on the house than what it's worth in today's market, or any number of other problems. So their nice, assumable loan sits, and their nice, pretty house sits, and it's all there waiting for you to come by with a

solution to their dilemma. In lots of cases you can actually buy high, like at full retail, and sell high, and still make a strong profit... and do so with no credit, little or no money or risk, no partners, and very little training. You see...

***The Loan You Create Is What Makes These Houses A Good Deal!***

Just how many assumable mortgages are out there? Well, every **FHA loan before December 15, 1989** is fully assumable, as is every **VA loan before March 1, 1988**. In addition to these, many owner-financed loans are (or can still be) structured to be assumable. There are literally millions of properties out there that, because of these loans, can be taken over with a signature. You make your profit by simply finding a buyer who couldn't normally qualify for new financing... but who has some money to put down on the house... and placing them in a home within just a few days. The difference between the money you collect from your buyer as down payment and what you pay the seller down, is your profit. It's simple, quick, easy, and very profitable!

**There Are Three Keys To Successful "For Sale By Owner" Deals:**

- ✓ **First**, the house must be in good condition.
- ✓ **Second**, you must be able to get into it with only a very small cash investment.
- ✓ **Third**, the property must have an assumable non-qualifying loan, or else an assumable loan that you create.

My Cash-Flow System goes into great detail about exactly how to assure that each one of these factors is in place and your profit is guaranteed. Does it work? I wouldn't be writing about it if it didn't. Take a look at some typical successful students.

For Phil Barnes, it took a little determination to find the seller, but you' can see how it paid off:

**"I recently bought and sold a home that I saw "For Sale By Owner". The owner was a truck driver and hard to run down (is it any wonder he hadn't sold the house yet... you not only had to want this one, you had to chase down the owner, too!). The house was an assumable, non-qualifying loan (we'll cover these in Method Two) with a \$27,600 balance. After putting \$3,500 in repairs, I sold it for \$47,900, making a net profit of \$16,800."**

You notice that Phil didn't have to go out and get anybody's approval to make the deal except the seller. No banks. No loan approval process. He just made the deal with the seller and assumed the loan. And guess what! When he resold the house, the buyer was able to just take over the same loan, all over again. No qualifying.

Glen Staples, from Maryland, did the same thing on a \$150,000 property, only his profit was \$25,112. Glen "quick-turned" an assumable mortgage he "created" on the property involved in his deal. No loan application, no credit reports, no points and no long drawn-out closing times. Glen's deal closed in a few days after finding the buyer. No hassle, just a cash profit. Remember, the loan itself is what makes these deals great deals.

I know this owner-financing area might seem just a little complicated at this point, but believe me, once you understand how to structure these deals, and have the right forms and agreements available – everything falls right into place. My complete For Sale By Owner Cash-Flow System takes you through every step and every variation of this tremendous money maker.

By the way, if you're looking for a house for your family to live in.... DO NOT under any circumstances buy one before you get my course! It will cost you thousands of dollars more than necessary... that I can absolutely guarantee you!

**You do not have to trot down to your local bank and get a loan to buy your home, regardless of what they would like you to believe.**

I've developed several ways that you can be in a lovely home in an area of your choice, with payments you'll love with little or no cash required, no banks and no credit: I don't care if you have a negative net worth, lousy credit, and are bankrupt

In fact, let me tell you about Bobby Sessions, my long-haired, guitar-banging, rock star son-in-law. He and my daughter purchased a lovely 2500 square-foot "For Sale By Owner" home in a gorgeous area of Jacksonville. Now, that's no big deal except for a few neat little goodies they got with the deal:

- ***The seller financed*** the entire purchase price with a very small down payment.
- ***No one ever pulled their credit report*** or attempted to qualify them for anything.
- They bought the house ***for 70% of its market value.***
- They spent very little money on fix up costs and did what little work the house needed in ***one weekend.***
- They have ***no personal liability*** on the debt. If, for some reason, they couldn't make the payments, the most they could lose would be the house, none of their personal assets.
- ***They can sell anytime*** they like and let a new buyer assume their loan....***without the seller's approval.***  
**No Banks!** This will make it very easy to sell when they're ready.
- From the time they found the house to the time they closed it was only ***three weeks...*** and that was to give the seller time to move.
- The monthly payments are ***\$100 per month less*** than if the bank had financed the house.

- They paid ***one fourth the closing costs*** they would have paid if they'd used bank financing.

My friend, for your own good, don't even consider buying your next home without letting me show you how to do it... the *right* way. You can do the exact same thing, get all the same benefits and live in the home of your dreams a lot quicker than you think... regardless of your financial condition.

I can show you how to do everything I've described here even if you just filed bankruptcy or have just been released from jail! It's just not important when you know the secrets. Here are a few of the important things you can learn in the "For Sale By Owner" Cash-Flow System:

- **How to make the seller your partner**, to create nothing-down, high-profit, win/win/win killer deals.
- How to make offers that will be accepted 80% of the time. One of the things we focus on is the ability to construct offers to profit you and satisfy the seller's needs.
- **How to get zero interest or super low interest loans from sellers.**
- How you can live in a house three times the price you can afford and pay no more than you're paying now.
- **How to make huge profits on nice houses even when you pay almost full retail price.**
- How to structure the financing so you can pass the house to your buyers without qualifying them for a loan.
- **How you can buy and sell a house for the same price and still profit handsomely.**
- How to use land contracts and wrap-around mortgages to buy and sell, and why they should be in every real estate entrepreneur's tool box.
- Why it's financial suicide to take title to a house in your own name. Why only fools personally guarantee notes to sellers. How to avoid liability and risk FOREVER.

Here's one more profit center that can easily make you \$10,000 on the very first deal and the best part is there are literally hundreds of them available in your city right now.

Let's use an example to help clarify the opportunity. Suppose a seller calls you with a house worth \$100,000 in excellent condition, with a non-assumable loan balance of \$92,000 and a payment of \$800. He just lost his job and is two payments behind. The seller isn't too concerned about his equity because he simply doesn't have any to speak of. He is more concerned about a potential foreclosure ruining his credit. If he lists his house with a Realtor and pays a commission, he'll net nothing and be lucky to break even.

Most sellers in this situation are simply looking for a solution, any solution. If you can provide one, you'll be a hero and make money on a deal not one out of a thousand investors would even touch.

Solution one is simply to have the seller deed you the house for no money or perhaps \$500 "moving money". you agree to make up payments only when and if you find a buyer to pay you a few thousand and take over his loan. I always get the seller to sign a CYA (cover your assets) letter to make sure he understands I made him no promises to do anything except try to solve his problem. Of course, the actual letter I use is included in my FSBO Cash-Flow System.

Don't forget, this seller is about to be foreclosed by the bank, so he has nothing to lose by selling his house to you. Either you provide a solution or he loses the house anyway.

Remember, the house has a \$92,000 non-assumable loan which most people think would be a problem and prevent a sale. This simply isn't true, and those who believe this conventional wisdom are walking past a fortune as they listen to so-called experts.

Anytime someone wants to deed you a house, *nothing* can prevent them from doing so. The loan is only a lien against the house. It does not have to be assumed to transfer the title. Of course, our \$92,000 loan is still attached to the house but you now own the home. You are not liable for the debt unless you assume the loan, which would be foolish and would screw up a perfectly simple, risk-free deal.

**Our objective is very simple:**

Get the deed to a pretty house for little or no money, and pass the deed on to a new owner/occupant for several thousand dollars. The seller deeds to you. You deed to your buyer. The buyer starts making payments on the loan and owns a house he probably couldn't get any other way. The whole transaction shouldn't take more than 10 days to complete after the seller vacates. At least, that's how long it took for the last fifty or so I've done.

So, if we buy for \$92,000 loan balance plus \$500 to the seller, and sell for \$100,000, getting \$8,000 from our buyer (\$100,000 minus \$92,000 loan = \$8,000) our profit looks like this:

\$100,000	sales price
92,000	loan balance
500	to the seller
- 1,600	back payments
<u>\$5,900</u>	net profit

Of course there are a few details you'll need to know and a few forms you'll need to use, but I've covered all of it extensively everything in my System. Everyone who has bought a house in the last five years with a small down payment and gotten 90% to 97% financing is a candidate for this type of deal!

They have very little equity and a real problem when it comes time to sell.

My friend, I've got students who specialize in these deals and make a killing. The deals are easy to do, very plentiful, and require no credit and little or no money. The best part is the houses are very easy to sell because you make it so simple for a buyer who can't qualify anywhere else.

If you are wondering about these non-assumable loans, forget it. **You can make all non-assumable loans assumable!** No bank will control your income or tell you what to do. It's all legal and moral and you'll be providing a service to your sellers and buyers that will make you look like a hero. In fact, you'll even be helping out banks by saving sellers from foreclosure. Everyone wins. No one loses.

You may remember I mentioned *two* solutions. In our example, the seller may not want to deed you the property, in which case you'll switch to the Lease/Option mode which we'll cover in the next chapter. Whatever problem the seller has, I'll train you to become a "transaction engineer", and provide solutions that are always win-win.

There are a lot more details than I can go into here, details about which I've written and taught extensively. Once you get into this System, you'll be able to go out and find beautiful homes located in great neighborhoods, houses that the owners are having problems selling, and solve their problem! It's a terrific feeling to make somebody happy while you're making several paydays and putting thousands into the bank. But there's another advantage...

This is a part of the business that works everywhere, and it's especially great where you have a bumper crop of those mid-to high-priced beauties just aching to be bought. "For Sale By Owner" homes are all around you right now, and you can find plenty more wherever you go.... just waiting for someone with the right combination... the matchmaker with the way to solve their problem. I get goosebumps just thinking about the fat checks that are waiting for you when you master the secrets of owner-financing that I can teach you.

## Chapter 3

### HOW TO START A CASH-FLOW MACHINE WITH

## LEASE/OPTIONS AND OPTIONS

The third complete Business System you should know about is *Lease/Options and Options*. How often have you seen the buzzwords "Lease-to-Own", "Rent-To-Own", or "Lease/Purchase"? In real property, you can use some simple techniques to control and profit from property without ever taking ownership.

Come again? *Never take ownership, and still make money* from the property? Yep. Take one motivated seller who's been transferred; and is sitting on a \$100,000 home in a slow, buyers' market; who's struggling to keep up with dual house payments and who's just about at the end of his rope. Or maybe the seller wasn't transferred, just left behind by his company. It happens. Every day. He can't wait for a qualified buyer (two months, three months, six months) to get approved on a new loan (another two, maybe three months) and his Realtor seems to offer no other possible hope. Would he be interested in you making his house payments, and taking an option to purchase his property to boot? You bet he would! This one technique will get you more motivated sellers calling, and more buyers for your buyers list, than you'll be able to handle!

Wait a minute. Wait just a cotton-pickin' minute. How can you make money making payments on somebody else's house? Sounds backwards doesn't it? Just to show you that it works, let me tell you about my graduate, Chris Escobar, from Florida. Chris and his father Eddie, have been Lease/Optioning everything in sight and here's just one example:

**"The most recent deal we made was a house that we Lease/Optioned by just taking over the seller's payments. The house had \$18,237 left on the mortgage. Two days ago I lease/optioned the house for a price of \$32,400 and got \$2,000 of that as a down payment. The loan payments are \$227 and our buyer pays us \$325, for a monthly cash flow of about \$100."**

Did you catch that? Chris got \$2,000, cash, up front with absolutely zero investment... plus he's making \$98 per month without lifting a finger! And he tells me that he and his dad have *twelve more* of these pumping money into their checking account every month.

Now here's a case history of my own: The seller had been transferred and he was at the end of his rope trying to carry double house payments. I offered to lease his property from him, with the right to sublease, and paid him \$1,000 for the *option to purchase* his property at a later date. In other words, I would have first crack at buying his property, no matter what. In the meantime, I was leasing it from him. I controlled it, but he still carried all the liability for the mortgage as owner of the property.

Four days later, I found a buyer who put up \$3,500 to "Lease-to-own" from me. This was non-

refundable. This gave him the right to lease the property for up to three years... and an agreement, or option, that he could buy the house for a pre-set price, from me, whenever he was ready, within that time. *My immediate profit: \$2,500 (\$3,500 less the \$1,000 I gave the seller).*

My payments to the seller were \$453 each month, but my tenant/buyer paid \$655 to me... creating a second area of profit in the deal of \$202 each and every month. Guess what. Eight months later they had to move, and backed out of the deal. Remember, at this point I had already made \$2,500, not to mention eight months of payments ( $\$202 \text{ profit} \times 8 \text{ months} = \$1616$ ), *for a total of \$4116 so far.*

But it didn't stop there. This time it took me almost a week to rent the house and collect my second "instant" profit... this time a check for \$2,800, just for the option in my hand. I figured with a lower cash payment, the rent should go up, right? So their payments were \$673 a month ( $\$220$  positive cash flow each month.... *my payments were still \$453*).

Wouldn't you know it? This little couple fell in love with the house, and after 21 months, decided to buy it!

Now, I had already negotiated my "buy" price from the seller, and when I originally leased it to the young couple, we pre-agreed on the selling price before they even moved in. I made an *additional profit* of \$7,345 at the time we closed the deal. In addition to almost two extra years of payments ( $\$220 \times 21 \text{ months} = \text{another } \$4620$ ) *plus the original clear profit of \$4,116!* I had five separate "paydays" on one deal, and the first down payment, (my first "payday") alone tripled the original \$1,000 I gave to the original seller! ***That \$1,000 I gave him made me \$16,681, on a house I never owned!***

You can easily use this lease/option method to move up into a nicer home than you'd ever dream of being able to buy outright. Think about it. A beautiful home, with only a small amount of cash for the option "consideration". No 30-year obligation for you. Change where you live if you get tired of it. Sell the house and make a profit every time you move. Live in different areas until you find one you really want to stay in. Then live in the most beautiful house in the whole area.

You don't even have to have great credit. You'll probably be paying well below what a new loan would cost you. You don't have the liabilities of ownership... but you have control over the property! And if you get tired of living there, you can always lease-option or sell to someone else and carry away a nice check when you leave.

Since most homeowners are unfamiliar with the Lease/Option concept they'll have some questions for you... questions you might even be asking yourself. Here's some of the most common ones you can expect...

- > **Why should the owner let you tie up their home?**
- > **Why shouldn't they just list their house with a real estate agent?**
- > **Why shouldn't they just keep trying to sell their house?**
- > **What if the tenant tears up the house?**
- > **When will you sell the house?**
- > **How do they know you'll make the mortgage payments?**
- > **Why shouldn't they just rent it out themselves!**

There is a logical, honest and compelling answer for each one of these objections and my Lease/Option Cash-Flow System spells them out point by point, so the seller can understand this is the best possible way to free himself of the burden of selling his house.

Ultimately, the greatest advantage to these distressed sellers is usually financial... because trying to keep up with the monkey of mortgage payments just makes their life miserable. The instant debt relief you offer is the answer they're looking for. You are the solution to their problem, and you can give them the win-win answer they need... if you have the know-how!

Of course, the seller might have one reservation that would mean a change in your approach. "I really don't want anyone living in my house until it's sold." In this case you can offer another solution that is still a "win-win".

### **The Option Program**

If the idea of someone else being in the house doesn't sit well with the seller – thinking they'll be too far away, the house might get torn up, payments might not get paid, and they'd really just prefer the house to be sold – closed – before anyone else moves in, a simple Option Program is the solution.

With a basic option, there is no tenant in the house. The house doesn't come off the market, and there's absolutely no risk at all. There's no risk to you either, since you're not going to give the seller a down payment nor are you going to make his monthly payments. All you're asking for is the option to buy his property for an agreed price.

If you're turned on by beautiful, top quality homes, \$500,000 and up, believe me, there's no better way to control and sell them – with zero risk! And, in this price range, your profit on one sale can make your year! Unlike a Lease/Option, there's only one payday – based on the spread between your purchase price and your sale price – but it's a killer!

The seller continues to make payments until you've secured a qualified buyer. It's that easy. Here

are some advantages to the seller under this Option Program:

1. No risk to seller
2. No new expenses (other than the monthly payment he's already paying)
3. All-cash sale
4. No tenants or collection problems
5. Seller retains the right to sell or list with a Realtor
6. House is not taken off the market
7. You are still aggressively selling the house

Once again, the seller may have questions and potential objections about Options. In my complete Lease/Option Cash-Flow System, I cover every possible concern in great detail to fully prepare you for an easy close.

Do you see how simple it is to solve problems for different types of sellers with Lease Options and Options? Oh, I know, you want to know if it really works. Well here's what I'd call an "acid test" from Lorraine Porter in Ohio.

**"We Optioned a house in Ohio in the dead of winter, which is a very bad time for real estate sales. Even though the real estate broker had listed the house for 6 months, we were able to sell it within a month using the Lease/Option techniques and forms we learned from Ron. Without using any 'open house' or any real estate signs at all we found a buyer and made \$26,000."**

In my complete Lease/Option Cash-Flow System, you'll learn the exact same methods that Lorraine and her husband Gary used, plus you'll get important agreements and special paperwork that go with this profitable business. I will teach you the essential techniques that'll get you into business the right way:

- Why selling a Lease/Option is the easiest part of the business if you work with the right houses and do the right things.
- **How to attract more occupants than you'll ever be able to supply.**
- How to have people waiting in line for you to find them a house, and stay tied to you until you do!
- How to handle defaults, and why you should never have any. (why you'll celebrate if you do!)
- How to protect yourself going in and out to avoid costly problems
- **How to get more from tenant/buyers monthly and make them eager to pay**

- How to eliminate physically showing a house – ever again.

You'll also learn all the advantages for the seller and your buyer (I've only touched on the buyer's benefits here... suffice it to say you will have more buyers wanting to give you cash than you can imagine!)

Not only will we cover all angles of finding and controlling property, but we'll also get proficient at locating, screening and closing tenant/buyers for these deals. You'll be given a clear plan of action make you financially independent in one year (or less).

Before leaving this section, I'd like for you to consider just one more example of what understanding Options can do for you.

I have a student in Ft. Lauderdale who optioned a \$780,000 house in excellent condition on the Intracoastal Waterway for \$550,000 cash. The seller was at no risk and had absolutely no way to lose by letting my student attempt to sell the house.

the seller had left the state and was making a \$3,200 monthly payment on his loan. Since my student couldn't install a tenant, she told the seller she couldn't make his payment while attempting to market his house. The choice was his, either let her put in a tenant/buyer and make a monthly payment or leave the house empty and not make a payment. The seller chose the latter.

This left my student in a no-risk position, as well. All she had to do was sell the house for more than \$55,000 and keep the difference, with no risk (except the cost of advertising the property). Her total deposit to the seller was \$100 to bind the option agreement, just as I taught her.

If you're asking why the seller didn't get a bigger deposit, remember she didn't remove the house from the market, so there was no need for a large option deposit. When the seller asked for a deposit, she gave him, word for word, the answer I taught her in my system:

**"Mr. Seller, why do you need a large deposit? I'm not taking your house off the market, it won't be occupied, and there's no way you can lose. If you sell before I do, I'll walk away and you owe me nothing. All I need is a key to show the house and**

**an option to buy. I'll spend my money, time and resources to get it sold. If I don't sell it, you lose nothing. If I do, you get \$550,000 cash. By the way, if you go list with a real estate agent, how much deposit will they give you?" (None of course!)**

To make a long story short, she answered all his objections and showed him he had **no way to lose**. He signed the option agreement, and then she used an ad right out of my System to sell it.

The house didn't sell for the \$780,000 appraisal price. She had to sell it below market and got only \$675,000 for a fast sale. That's right. . . she made a \$125,000 profit. . . on one house! She didn't own it or spend any money to repair or maintain it, and she had no payments. She didn't need a partner or bank, and she had no risk.

Are you sure going back to work tomorrow is the best thing that you can do for your family?  
*Think about it!* There's simply no reason to put off your financial success any longer.

In the next chapter, we'll tie all the pieces together, and show you exactly how you can profit from each and every deal you come across. Like I said before, the best thing about my System is that you can identify the areas that interest you the most, and do all of them or only part of them at any time.

All in all, this complete, hands-on approach will give you every detail, every document, and every bit of training you need to get started immediately in this great part of the business. So, if the concept of control without ownership is exciting to you, turn to the last page for complete ordering information on the Lease/Option Cash-Flow System. . . and get started today!

## Chapter 4

**IS IT BUSINESS NUMBER ONE, NUMBER TWO...  
OR ALL THREE THAT APPEAL TO YOU?**

## Putting Together All The Pieces

I've presented three distinctly different and very effective methods of making money in a home-based business using real estate as a vehicle: Wholesale/Retail; For Sale By Owner; and Lease/Options.

I have students all over the country who are just happy as clams concentrating in a single area of the business and make a nice fat income doing so. Many thrive on Wholesaling – because it's quick, and because it's so darned easy picking up the bargains and "flipping" them to other investors. With wholesaling they can take home an easy few thousand dollars in a matter of days. Others absolutely love the Retailing market – because they like taking a run-down, ratty house, turning it into something attractive, adding real value to it, and selling it to the ultimate owner/occupant for a nice profit. My Lease/Option specialists take pleasure in controlling some of the nicest houses in their community, solving the owners' problems and creating a nice monthly income with very little effort (not to mention a juicy down payment and a handsome final payoff). And my students who concentrate on constructing owner financing enjoy the creative aspect of taking a seller's problem and building a win-win financial situation for both the seller and the ultimate buyer – a profitable solution that nets several big paychecks for the entrepreneur.

Each one focuses on a slightly different type (or price range) of house, different kinds of sellers, different buyers and different ways to finance the purchase. There are some overlaps of course, but the important point is this: A beginning entrepreneur can find a method that feels the most comfortable – and either concentrate on it, or use it as a stepping stone to the other parts of the business.

Many of my graduates are real "go-getter" who have taken all the courses, and even attended my special Boot Camps, so they can handle any deal that comes their way. Here's their reasoning. Let's say they run one of my "guaranteed-to-pull-em-out-of-the-woodwork" ads and a seller calls. Now there's no way to predict what kind of a situation this seller might have, only that they want to get rid of their house. Yet each house, each seller's circumstances, will best fit into a certain type of buying and selling plan. It might be perfect for Wholesaling, or the type of house you'd want to Lease/Option, or the underlying financing might be ripe for an assumption deal. As you can see, the more methods you've mastered the more different types of houses you can make money on, right?

You learn to think about each deal like it's a jigsaw puzzle: you first need to put enough of the

pieces together to see what the picture's gonna look like, then match the rest of the pieces that make the whole picture. With any deal you go into, I can give you techniques 'til the house falls down, but you've got to begin getting that "vision" – that mental picture – of the whole deal. Are you going to Wholesale this one fast, for a few thousand bucks or make a few repairs and retail it for the maximum profit? If you are going to wholesale the property, who on your list are the most likely candidates for a flip? Is it Joe who likes to fix 'em and rent 'em; or Joanne who likes to fix a little and resell to first-timers who want a little "sweat equity"? Maybe it's Gene who's looking for one he can Lease with an Option.

Each deal is going to be a little bit different – as different as people are from each other. Which is why I love this business – there's tremendous variety to keep you interested and more than enough profit to keep you excited. On top of that, having the ability to solve anyone's house problem, and make a lot of money doing it, is a great, great feeling. Not only that, imagine knowing that you have the ability to earn a very comfortable living in almost any city, any neighborhood, any state in the country – as long as people live in houses there. That's a kind of freedom, and confidence that very few people ever get to experience. But once you've "got it" you'll feel like one of my graduates, Phyllis, did...

**"I learned Ron's Cash-Flow System about a year and a half ago and was doing great buying and selling houses. Then, my husband announced he wanted a divorce and the court put my finances on hold. But because of what I've learned, I'm not afraid... I have knowledge and a skill that I take anywhere to make money and I don't need any alimony. I know I'll make more money than he'll ever make because of what Ron taught me. I'll never have to depend on a man again!"**

This business works, and it works well. Because it can be tailored specifically to you, it will work for you, also. My 900-plus homes are there as verification of this, and if that's not enough, today I have thousands of students like Phyllis all around the country, who'll willingly share their personal success stories with you. In fact, you've already read some of their stories in this report. But just in case you need more convincing... read what one man is doing just "part time"...

**"Prior to this my only involvement with real estate had been writing a monthly mortgage check. But when I heard Ron speak at a local Real Estate Investors meeting, I said "I can do that." I did my first deal five months after learning the System. Right off the bat I found a motivated seller whose house I bought for \$25,000 and wholesaled for \$40,000 and made \$15,000. The second I bought for \$40,000 and wholesaled it for \$66,000 using a real estate agent, again netting \$15,000. I do this part time, because I have a full time job 40 hours a week.**

**Last year I made a little over \$40,000 doing real estate part time."**

**John Larmer, Ohio**

I think back to when I was first learning the concepts I teach and use today. It was a long process because I had to pick it up a little piece at a time. I didn't have a mentor... a source I could turn to for help. I had to get a little here and a little there. Then I'd practice each piece until I had it perfected, and go look for a new tool to put in my "tool kit".

There, was *no system* for me to follow, no comprehensive proven method that covered it all... I had to pull it all together myself. I discovered the hard way what works and made a lot of mistakes along the way! Without a mentor to guide me, some of my mistakes were quite costly, not to mention a large pain in the behind, but every one was another valuable lesson learned. The result has been a business that's been very good to me financially... and a System that I've organized and structured into easy step-by-step formats. You see, you don't have to struggle to build an income from this business like I did... I can show you the right way to do it... I can guide you all the way. The only question to ask yourself is where you want to begin. There's no other more complete, or better organized system for you to use if you want to make money in real estate.

Remember how I said there are three and only three ways to do deals? I learned early on the importance of understanding the differences between each situation, how to recognize them and how to structure the transaction to profit from each one. That is why when I began teaching others to use my System, I never tried to sugar coat it, or oversimplify it, unlike many of the real estate courses I've encountered over the years. My courses are complete step-by-step *Systems* that don't get you hyped up and leave you flat, rather they give you the tools to successfully do this business. When I created them, I wasn't satisfied until I had clearly defined each method in its own separate and complete course of study:

- **The Wholesale/Retail Cash-Flow System**
- **The For Sale By Owner Cash-Flow System**
- **The Lease/Option Cash-Flow System**

When I say complete, I mean there's nothing left out. Each one takes you from the raw simple

beginning through every aspect of the business. A to Z, every detail and every contract you need to begin immediately making money in this great business.

### **Three Complete Courses**

I've put everything I know and everything you need to know into these three Self-Learn, Self-Study Programs you can use at home, at your own pace. There are 16 Audio Cassette Tapes in each course, where I talk you through every step and answer every question (that's 48 tapes altogether).

We also provide the complete study guides on diskette. this software makes it possible for you to directly reproduce and use any of the multitude of vital forms, documents, ads, flyers, letters and other business-building aids found in each course.

In addition to the study guides, you also receive typed transcripts of each tape. These are helpful when there are specific spoken passages or examples you want to be able to return to. They're also especially helpful when you want to do quick review, or jog your memory when you're working out the details of a particular deal ("The talked about a deal just like this on one of the tapes . . .")

Each program comes with its own thick manual including intensive study guides. With these guides, you'll take notes from the tapes, you'll condense the how-to-steps, and you'll have an easy, quick reference tool you can use every day as you build your business. And, to make sure you hit the ground running when you get into business, you'll get customized forms – the easy-to-use documents that are invaluable to your business success. They're blank so you can use them again and again. But I also give you complete filled-in examples to walk you through each one.

You can get every ounce of know-how you need to get started, to make money, just from this Program... many, many others already have.

**1) In my Wholesale/Retail Cash-Flow System** you'll get my complete system making fast cash from single family houses. You'll get complete step-by-step instructions on...

- How to buy houses at bargain-basement prices

- How to avoid using money or credit
- How to attract only the most motivated sellers to call you.
- How to pre-screen callers so you can deal with only the cream of the crop.
- How to make sure your repair costs *never* exceed your estimates (Boy, is this ever important! This one discussion could very probably pay for the whole course!)
- How to have a house completely rehab'd in less than a week, *no matter how bad the condition*
- FHA, VA, HUD auctions... how to work them like a pro and walk away with the choicest bargains of the bunch.

2) With my **For Sale By Owner Cash-Flow System** I teach you how to solve sellers' problems using creative financing while creating a powerful cash-flow income and multiple paydays for yourself. The course includes...

- **How to put the seller at ease and make them willingly give up every morsel of information you ask for.**
- **How to get the seller to put money into the deal himself, and not charge you a penny for the service!**
- How to structure the financing so you can pass the house to your buyers without qualifying them for a loan.
- How constructing three separate offers on the same house, just about guarantees your deal will always be accepted, on your terms, the first time.
- **How to take advantage of a rarely used technique known as "split funding", and cut your cash outlay *down to little or none on every deal* you make utilizing this simple method..**
- **How to use land contracts and wrap-around mortgages to buy and sell, and why they should be in every real estate entrepreneur's tool box.**
- **Ten things that tell you it's a deal... before you even see the house!**

3) When you get my **Lease/Option Cash-Flow System**, you'll have a total system for learning to control millions of dollars in real estate and earn fast profits plus monthly cash flow. It's chock full of vital information like...

- How to deal in the finest homes, in only the best neighborhoods.

- How to take control and start the cash flow with no risk or investment.
- **How to make huge profits on nice houses even when you pay almost full retail price.**
- How to profit from any house, regardless of the underlying financing.
- **How you can make \$2,000 per week subleasing houses you don't own, but legally control.**
- How you can live in a house three times the price you can afford and pay no more than you're paying now.

In each of these courses I spend over fourteen hours teaching you every aspect of this diverse, yet relatively simple, business. My thirteen years of Quick-Turning properties of all shapes and sizes; in all neighborhoods; with all kinds of financing and finagling, with all sorts of sellers and competing against all sorts of would-be "investors" and "professionals"; deals done with lots of cash to spare; and some with very little spare cash to spend; deals in the winter, spring, summer, and fall; in good times and bad; in "buyers' markets" and in "sellers' markets"; all of this... over 900 deals in all, have given me that insight; that "vision" of what constitutes a complete deal from start-to-finish; and the absolute ability to convey to you more than just a grab-bag of "techniques". Much more than that.

I will bring you to a place where you will "see" the deal... "see" the completed jigsaw puzzle picture, even when the pieces are still all jumbled on the table. To "see" the end of the deal clearly from the beginning, so you can always structure it in such a way that your profits are made from the get-go, and all you do at closing is collect your check. I will mentor you and walk you through every step of the way.

Are there other people who could advise you about real estate? Sure. And there will be no shortage of them. But don't confuse their strong opinions with actual expertise. One of the biggest mistakes I see people making is taking advice from the wrong individuals. I learned a long time ago:

***Advice that is free for the asking is usually worth what you pay for it!***

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At this point you may have formed your opinion about this exciting business and decided whether you're ready to "take the plunge" into a new world of profit. You've looked at three distinct Systems – each with its own unique possibilities for your future. Understand that you can begin with any one you choose.

Maybe Lease/Options lights your fire! Perhaps the idea of turning houses in hours turns you on. Maybe learning to create seller financing is more your cup of tea. Regardless of which one interests you the most, each course is completely self-contained to help you begin making money immediately from that part of the business.

Over the years, my recommendation has been that most people should start with the Wholesale/Retail side of the business. Not only is it just about the fastest way you can make money from real estate, new students find it amazingly simple. It's a perfect way to get your "feet wet" and get a feel for being an entrepreneur – with virtually no risk. That's why you can start out part-time and build your income up to surpass your job, if you want. and, many folks have created a full-time income from this working part time hours! I still suggest that you start in this part of the business if you are thinking about only exploring one area of making money quickly.

However, don't get me wrong! If you're a "go getter", don't let me hold you back! You can start right off with all three Systems so you can make money from every house out there.

**Regardless of where you begin,  
I will absolutely *GUARANTEE YOUR SUCCESS* in this business!**

You read that right, I said guarantee your success.

Almost any reputable company will guarantee the quality of the product you receive... And for my course, that goes without saying. If you're not happy with what you get from me, simply return it any time within THREE MONTHS and I'll buy it back... that's all there is to it. No "fine print", No questions, no hassles.

But I'll add this *Second Guarantee*:

Keep my Business System and use it. *If, after ONE FULL YEAR*, you can show me you "tried", you actually worked the business, and you did not make thousands of dollars, I'll still buy everything back, and *I'll refund every penny you paid*. I don't know how I could be more reasonable than this. I'm

totally taking all the risk out of this for you.

### **Now, Here's Why I Can Insure Your Success:**

With your Systems, you will receive an entire free year of my exclusive "**MENTOR SUPPORT SERVICE**"...our "**hotline**" So when you are ready for some personal coaching, when you're in the midst of that first transaction and becoming nervous; when you have a critical question, you can call us up and get our help! Our expert staff will tell you what to offer, how to offer, help you word the contract, and help you create quick cash profits. At our normal consulting fees, this full year of service is worth \$2,000. It's yours **FREE**, when you act quickly. Bottom-line: you will have access to **Personalized, Expert, Experienced Coaching To Help You With Your Transactions**. And you will not talk to a single counselor who hasn't "walked the walk" before you. Only *experienced* and trained entrepreneurs who actually do this business will be manning the phones. In other words, we don't believe in selling you this great System, then saying "Sayonara! Good Luck! See you around!" No, not at all. Our staff will be available to help you & make sure you profit!!!

With this intense follow-up support there really is no way you can fail – other than failing to act on this great business.

### **Here's The Bottom Line...**

Basically, there are two ways you can get started in this highly profitable business.

**Option A (Our "Quick Start" Program)** Choose any single course; Retail/Wholesale Cash-Flow System, For Sale By Owner Cash-Flow System, or Lease/Option Cash-Flow System for just \$597

**Option B (The "Go Getter" Program)** All three courses, my entire Cash Flow System, a complete education in all four ways to make money in real estate for \$1197.

That's about as simple as it comes. If you have specific questions you have to ask before ordering my System, call me or any member of my staff at 1-(800) 000-0000 or (904) 000-0000, Monday through Friday between 9 a.m. and 5 p.m. EST. You can also phone in your order (or fax or mail the order form

on page 40).

I encourage you to order today and begin your business and financial growth from this great business immediately. I've tried to give you as much hard information as possible in this report but to accelerate your income, you must act, now. Turn to the last page of this report for the complete ordering information.

Sincerely,

Ron LeGrand

**P.S.** I honestly believe I have just offered you the "Fastest Proven Way Anyone Can Earn Big Bucks" with real estate... and I *guarantee* it. I started with nothing but determination and a will to succeed and I was able to put the pieces together and make my fortune. If you'll give me a chance to prove it, you can do the same thing, only much easier because you have me to smooth your path – to mentor you!

I've given you a lot of information here, and honestly there's a whole lot more. But you should know enough right now to decide whether or not you should dig deeper. I honestly don't know why you'd say "no". Call us now and let us rush your system to you immediately. When you call, you get PRIORITY DELIVERY FREE... and with our unique, hands-on Mentor Support Hotline, you have absolutely no risk whatsoever. Call Today!

**P.P.S** My staff has encouraged me to "throw in" a few EXTRA BONUS GIFTS for fast decision makers. When you respond **within 5 days** of getting this report, I'll give you all the following... **FREE!**

## **Incredible Free Bonuses**

**1. FREE "MAKE AN OFFER" SOFTWARE - This software is so user friendly" anyone can use it. Three powerful components, "Offer Generator," "Offer Tracker," and "Offer Writer," will keep you organized, save time and eliminate lost or forgotten details. Normally a \$99.00 value, this**

**IBM compatible software is essential for the serious real estate investor.**

**2. FREE TRIAL SUBSCRIPTION TO MY "QUICK TURN" NEWSLETTER - This is not your run-of-the-mill, self-serving "company news" Each month we jam this publication full of tips, tricks and insider information you can use. We explore an important topic relating to business building, real estate, financial management or personal improvement. Plus, every issue contains free offers and special discounts to help you pursue your business. Normally, a subscription to "Quick Turn" costs \$249 but we're throwing in this trial run at NO COST with your System package.**

### **Plus 6 Hot "How-To" Business Reports**

**Report #1: HOW TO DETERMINE TRUE MARKET VALUE REPORT - Don't make the mistake of selling too low. This valuable report gives you step-by-step instructions on how to accurately peg the value of any house.**

**Report #2: HOW TO MAKE BIG BUCKS ON OVER-FINANCED HOUSES NO ONE ELSE WANTS - While most investors shy away from houses with liens and judgements against them, or houses that have been financed to the hilt, you will learn why they can be absolute gold mines when you know how to turn them!**

**Report #3: HOME BASED BUSINESS TAX SAVINGS - Recently, the IRS actually relaxed the rules on home office tax deductions, and you could keep a lot more of what you earn thanks to this information. And I'm talking about safe, conservative strategies.**

**Report #4: HOW YOU CAN GET TWICE AS MUCH DONE IN HALF THE TIME - More than a seminar in time management, this report helps you decide what is the best use of your time. It spells out how you can choose to do only what you do best and get someone else to do the rest.**

**Report #5: HOW TO FIND OWNERS OF VACANT, ABANDONED HOUSES, OR ANYONE ELSE, EVEN IF THEY DON'T WANT TO BE FOUND! - This report reveals professional detective methods I learned by actually paying a private investigations expert to tell me - and it's**

yours for FREE.

**Report #6: THE SECRETS OF USING THE ULTIMATE ASSET PROTECTION TOOL – THE LIMITED PARTNERSHIP** - This report, by nationally-recognized real estate legal expert Shawn Casey, Esq., will open your eyes to one of the least understood, yet valuable asset protection options available today.

If that's not enough, you'll get all the facts on our 2-day, hands-on training events which happen in various cities nationwide. If you're really serious about making money fast, you'll be given an opportunity to attend one of my "Boot Camps" to get guaranteed results at a deeply discounted price.

Here, you'll not only learn the business but actually do the business for real – to the point of visiting houses and making offers. It's the only event of its kind in America. It produces winners and will put your business into hyperdrive. It comes with a guarantee you'll make at least twice the cost within six months or get your money back. You qualify the minute you order Cash-Flow System, Option A or Option B... *to get these BONUSSES, we must hear from you within FIVE DAYS.*

*Call (904) 000-0000 Mon-Fri 9 a.m.-5 p.m. ET. You can also FAX us, 24 hours a day to 1-904-000-0000. We accept checks by phone, Mastercard, Visa, Discover and American Express or you may mail a check to the address below.*

**(THE FOLLOWING IS TO BE INCLUDED AS A SEPARATE, BOXED ITEM)**

I've sincerely tried to cover every concern and question within this report, but in case I've missed one, here are some of the most common things I'm asked about my System nationwide:

*"Why do some of your students make more money on their transactions than others?"*

Each and every transaction is different. You might make \$2,000 on one transaction, \$7,000 on another in the same month. Also, remember, "different strokes for different folks". I have people who are retired and delighted with making an extra \$10,000 a year, and they may only care to do a couple of transactions a year, or may focus on the very, very,

very easy, low dollar transactions. But I also have people who own other businesses, already earn big incomes, and who are very serious about this – they may make \$20,000 *a month*. I'll equip you with everything you need to achieve just about any financial goal.

*"What about competition? The economy? Recessions? Clinton? The real estate situation in my hometown?"*

None of that matters much. First of all, there is an immense, expanding, hungry need out there for what we do. In most areas, there are thousands of homeowners who cannot sell their homes traditional ways, who are in financial trouble, who are highly motivated to deal, and who need our services and know-how. There are also thousands of investors eager for safe but high-yield situations to wholesale. The market is always in motion, and that's all we ask. Whether your local market is good or bad, whether the economy's recovering or taking a dive, we still make money. I've created a Business where you are in total control.

*"How time-consuming is all this? How hard is it?"*

The time's very, very flexible. Personally, there are some months where I devote only 5 or 10 hours per week, other months I choose to work almost full-time. The beauty of this Business is that just one transaction can put thousands of dollars of pure profit in your pocket. And I can show you how to have other people bringing properties to you, bringing investors to you, doing your "leg-work" for you. Now how hard is it? I can show you the unlikeliest people making amazing money in my Business. I use everyday language. Clear 1-2-3, A-B-C steps. I believe anybody can learn this quickly.

*"How much money does it Really take to get started?"*

Again, if you have some money, maybe a few thousand dollars you can work with, it helps. But please get this: you can succeed in my Business *even if you have no cash, no credit, with no loans, and no partners*. I did, many of my students are, and so can you.

*"Well, now it sounds too good. What do you say to that?"*

I agree. I don't blame you for being cautious and skeptical. That's why I provide a liberal **DOUBLE GUARANTEE**. I want you to fully understand everything without risking

even a penny. And simply, I only want satisfied, successful "students". So, if you're not going to use my System successfully, I'd really prefer to buy it back from you.

*"How quickly can I get started?"*

Order your System today. If you order by phone, we'll give you **PRIORITY 2ND DAY DELIVERY FREE OF CHARGE**. Or, feel free to send in or even FAX in the Order Form - at the end of this report. When you get your System, you will need to take the time to go through all the materials and tapes. You can then easily reinforce your know-how by listening to the tapes again, as you drive to and from your office or do errands or get dressed in the morning. Anyway, once you've gone through everything once, you will be ready. You can start immediately. And, if you're at all like most of my successful students, you'll complete your first profitable transaction within just a few weeks. Then, when you've done it once, it's even easier to do it again. Faster.

## CASH FLOW SYSTEM ORDER FORM

***Yes!*** I have read this exciting report and I want to get started right now learning the secrets of creating cash flow from single family houses so I can start a home-based business that will begin earning thousands almost immediately. I understand that by ordering one or more Cash-Flow Systems, I'll receive:

- Free "Make An Offer" Software
- Free "Quick Turn" Newsletter Trial Subscription
- Six Free Business Building Special Reports
  - How To Determine True Market Value
  - How To Make Big Bucks On Over-Financed Houses No One Else Wants
  - Home Based Business Tax Savings
  - How You Can Get Twice As Much Done In Half The Time
  - How To Find Owners Of Vacant, Abandoned Houses... Even If They Don't Want To Be Found!
  - The Secrets Of Using The Ultimate Asset Protection Tool – The Unlimited Partnership

**Ron, I'm ready to start making some serious money! Please rush me...**

**"Quick Start" OPTION A: (check one)**

- The Wholesale-Retail Cash-Flow System (Chapter 1)  
16 Audio tapes, Complete Study Guide Including Forms and Documents - \$597
- The For Sale By Owner Cash-Flow System (Chapter 2)  
16 Audio tapes, Complete Study Guide Including Forms and Documents- \$597
- The Lease/Option Cash-Flow System (Chapter 3)  
16 Audio tapes, Complete Study Guide Including Forms and Documents- \$597

**"Go Getter" OPTION B**

**Ron, I want it all! Send me All 3 Complete Cash-Flow Systems!  
All 48 Audio Tapes, 3 Complete Study Guides And All Documents For  
Only \$1197 (Save \$596.00)!**

Name		Spouse	
Street Address			
City	State	Zip	
Day Phone	Eve. Phone	Fax	
Please charge my ( ) Visa ( ) Discover ( ) MasterCard ( ) American Express Card \$.....			
Card No:		Expiration Date	
Signature			

**MAIL TO: The LeGrand Group, Jacksonville, FL**  
**FOR FASTER SERVICE, FAX TO: 1-904-000-0000**

***Or Call: 1-800-000-0000***



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**904.343.9915**

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