

Thank You For Your Order!

I Truly Believe That This Is The Start
Of A Very Profitable And Enjoyable
Relationship.

I Look Forward To Getting To
Know You And Helping Each Other
Reach Our Dreams!

- Azam Meo

"How To Buy And Sell Real Estate With **No Credit, **No Income**, No Experience, **No Money Down**, And **Without Leaving Your House!**"**

By:

Azam Meo

www.ZeroDownCashCow.com

NOTICE:

You **DO NOT** have the right to resell or reprint this information in any way. Please contact **Azam** directly, permission is **often given** we just want to know you are.

Dedications And Acknowledgements

I have been blessed and I don't deserve everything I have been given, I really mean that. I can't possibly thank all of the people that have impacted my life.

I have had some real powerful **mentors** and influential people in my life. Everybody from my father who once told me to...

“Do whatever makes you happy, and make sure you are the absolute best at it!”

To a wealthy officer who showed a kid how to invest in commodities instead of taking him to juvenile like he was supposed to – I have had a lot of help.

I would list everybody but I would inadvertently offend some of you by **not** listing you, listing you in the wrong order, spelling your name wrong (I hate people with weird names – joke), or any number of other things.

So I will just say that I understand the power of **sharing** and how we must share with one another to take any emotion, success or failure, to the next level.

This book is dedicated not only to the people in my life but the people that **will** be in my life and people I will never meet. This is for **everybody** who strives to put good into this world and to truly make an impact on the lives of those around us.

I believe one of our main purposes is to share and learn from each other, so from the bottom of my heart...

Thank You!

If you have any questions, concerns, comments, problems, etc. here is my contact information.

Azam Meo

317-573-7864 – Direct Line (It comes **right to me)**

Azam@zerodowncashcow.com

**P.O. Box 117
Carmel, IN
46033**

Give me a call and let me know **what you think!**

Make sure you check out my main site that focuses on building your real estate business, just click the link below “special discount” on our home study courses, conference calls, mentoring, live trainings, etc.

Just go to:

www.ZeroDownCashCow.com

I wish you **all the best life has to offer!**

You can call directly to take things to the next level with my mentor program.

Best wishes,

Azam Meo

**317-573-7864
Azam@zerodowncashcow.com**

QUICK NOTE:

You will probably find more grammatical errors in my books, websites, letters, etc. than anything you will ever read.

Why?

Because the **only** I can make sure you get the most out of everything you get from me is by typing like I talk. If you have ever heard me you know how hard this would be.

Believe it or not I won the Spelling Bee for about five years **straight**. I apologize to those proofreaders among the group but I just don't think it is a priority. You see this isn't about spelling, grammar, punctuation, this is about **changing your life**.

And I can do that without proper subject predicate agreement.

As you are about to see...

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Trying to make money can be financial **suicide**: this is the **real goal** for any **true entrepreneur!** You are going to kick yourself after reading this. I am about to show you what almost everybody else misses and it is the reason so many people around the world are stuck in a vicious cycle.

Chapter 2

“The Two **Biggest Secrets In The World That You Must Know! Without Knowing This You Will **Fail Miserably** And Be *Dead Broke* For the **Rest of Your Life!**”**

This chapter reveals the greatest approach to **any task**. These are the guidelines to finding success no matter what you *ever* want to do, ever in **your life**. It absolutely amazes me how many people simply fail to follow these two simple steps that **guarantee SUCCESS**. After you read this chapter you will no longer **be in the dark** and you will know the **exact steps you need to take to accomplish *anything***.

Chapter 3

“What Makes Me Such A **Good Mentor? A Little Bit About Me And What Makes Me **So Smart.**”**

My name is Azam Meo.

I live in Indianapolis, Indiana.

My name is pronounced “Ozzum Mayo”.

You can call me anytime at **317-573-7864**.

Chapter 4

“The Single **Greatest Method Of Building a Business And Why OVER 90% of New Businesses **Fail!** **Learn This Method** Or Watch Your Business **Go Down In Flames!**”**

If you want to build a business you **must** understand the concept that I am about to share with you. **Every** single successful enterprise, *ever*, has used this concept and its leverage to make money. Just by reading **this chapter alone** you will be ahead of over **90%** of business owners and **on your way to making a fortune.**

Chapter 5

“How **You Can Build a **Six Figure Income** In Less Than 10 Hours A Week!”**

In order to build an income in the top **1% of America** with less than part time commitments, you must understand and read this chapter **very closely**. You are about to see how all of this possible and understand **exactly** what **you need to do to make it a reality**.

Chapter 6

“How To Buy Real Estate **The Smart Way, My Way! With No Money Down, No Credit, No Experience, No Income And **Without Leaving Your House!**”**

This method you **will not find anywhere else, I INVENTED IT!** Your beliefs about real estate and making money are about to be **radically changed forever**. Once you learn what you *really need*, and what you *don't* to buy and sell properties **you will be blown away**. You don't need **any income, any credit, any money down, or even a car to do this**. Now you can start thinking the **smart way** and **build your business with no risk and all profit**.

Chapter 7

“The **Single Biggest Pressure Point In Building A Real Estate Cash Cow!”**

This is **hands down the most important part of buying and selling real estate**, if you understand just this and **nothing else** you will make over **\$116,876.33** in real estate this year without **getting a single loan, with no money down, and without getting off the recliner**. You are about to learn the **quickest and most profitable** way to buy any piece of real estate anywhere in the world. This is another **trademarked** method that you will only find here.

Chapter 8

Use My Fast Cash Method And Learn...

“Exactly How To Make **Over \$4,814.56 In The **Next 16 Days!**”**

You are about to see **exactly** how to make over **\$4,814.56** in less than 16 days from reading this. These are the **exact numbers and the exact steps** you need to take to do this. You are **less than 20 minutes** from knowing exactly what **you need to do to start building your cash cow**.

Chapter 9

“How To Get Paid To Buy Properties! Walk Away From Closing With Over \$5,490 In Your Pocket, With No Credit Or Income!”

Imagine **getting paid** to buy houses, you get over **FIVE GRAND** **and** you get the **deed** to property handed over to you. You walk away from closing with a **handful of cash and a house!** This chapter shows you exactly how to do it **with no risk** and **again and again!**

Chapter 10

“How To Make Over \$15,657.76 Each And Every Month, Working Less Than 10 Hours A Week!”

Do you want to be able to quit your job and spend more time doing what you want? This chapter shows you **how to build a substantial income** from just **10 hours** a week and **without risking a penny.** Again these are the exact numbers and **exactly** how to do it *without* getting yourself into trouble.

Chapter 11

“The Secret Cash Cow Method To Making Over **Over \$213,978.43 A Year!”**

As you should know by now it is never **the money** that makes the business or the **Cash Cow** it is the principles behind the money and how the business was built that matters. Right now I am going to show you the **process that ensures you make over \$200,000 a year**. This is exactly how to become a **millionaire** in **less than 24 months**.

BONUS CHAPTER

“How I Bought **Over \$2.3 Million Dollars Worth Of Real Estate In Less Than 10 Hours, Without Leaving My **Basement!**”**

I didn't even have to get off **my lazy ass!**

How is this even possible? How did we pull this off? Right now I am going to explain **exactly** how I bought **14 properties worth over \$2.3 million dollars, with immediate equity profits of over \$300,000 in **less than 10 hours**.**

Introduction

Why This Program Is So **Powerful!**

First of all, I want to thank you for purchasing this program.

I want to thank you and I also want to congratulate you.

What you've done is a pretty major step that most people never take. You've seen something that sounds a little different and you took the chance to explore it further, and I truly do congratulate you for.

It is a big step.

I really believe that this after you read this your life will change, I **guarantee it!** If you honestly set aside about an hour or so and read **straight through** you will be a different person by the time you are done.

I truly believe that.

You stick with me and I will show you something you have never seen before.

I look forward to building a relationship with you, I want to work with you in the future as our businesses grow.

Now with that said, I want you to forget everything you know, I really mean that, that's why we often use pictures of Bruce Lee on the site and in presentations; he told his students to forget everything they "knew" to find true knowledge.

"Forget everything you know" is the whole theme we're going for here, you need to forget everything you

know. What I'm about to tell you will truly change your life. I believe that, like I said I truly mean that, and I believe that with all my heart and soul.

Now when I say change your life, I really mean that, in fact that is my guarantee. I provide so many guarantees that it makes it so risk free and easy for you to purchase anything I sell.

I guarantee this...

If you read this, if you truly read this and pay attention **your life will be changed.**

If not, give me a call because I don't want your money. I'll give you every penny back. I do not want your money unless this changes your life.

Now the price you paid here is a pretty small price to change your life. But let's look at why this is such a remarkable program.

First of all, the techniques, methods and strategies that you are about to see here and about to learn here, I invented. You're not going find this anywhere else. You have to learn it from us.

You're getting it straight from the horse's mouth; nobody else anywhere is teaching these techniques.

Now it's not because people know how to do it and they don't want to tell anybody. It's that nobody else knows how to do it, *any of it.*

Whenever people come into one of our seminars or they come to any kind of event that we have, we make them sign disclosures saying that they're not going to talk

about this information anywhere they go other than to close friends and immediate family – **it is that powerful.**

So when I say that this is life changing, that this is different, and that you haven't heard this before, I truly mean it. There's no possible way you've heard any of this before. You can only hear this here, we invented this.

Now I'm going to get more into how I invented all of this and just what "this" is in Chapter 3. I'm going to talk more about myself and what makes me so smart. If you know me then you can skip it, if you don't and are skeptical then check it out to see just how amazing this stuff really is.

Chapter 3 is basically just to justify myself so that you know that I know what I'm talking about and that I have something that you can learn from.

But like I said, I want to also change your entire life, I want to open your eyes, I want to prepare you for what you're about to see and hear.

You really need to forget everything you know.

I know I keep saying that, but it is so important that you do that, that you forget everything that you know, everything that you've heard about making money, about real estate, and about running a business from your house.

I'm going to show you something really incredible and you're not going to believe it at first, but I'm going to prove it to you. I've got more documentation than

anybody ever, anywhere has ever had to backup each and every claim.

I'll explain that later.

I've got every kind of documentation you can believe to backup every claim that I make. But I want you to know that this is truly going to change your life. This is an incredible way to make money in real estate. Nobody anywhere has ever attempted or tried what we have, nobody has proof like we do either.

Okay, now with that said I just want to give you an insight of what is going to happen here. We're going to get into some pretty amazing things and you'll need to forget everything you know, open yourself up and absorb the information.

Now the first thing I want to do is talk about my **Cash Pipe** story. Now some of you may or may not have heard about this. I use it because I think it is such a powerful metaphor for the way that money is actually made or found, not just in America but all across the world. So first I'm going to talk about that and I want you to stick around.

See we have all been brain washed to believe that a **job** is the **same thing** as **income**. Nothing could be further from the truth!

The worst way to make money is to get a job. The worst thing you can do is simply **try harder** with blind and ignorant "elbow grease". You can still earn a six figure income without going to medical school or being born rich.

In fact, you don't even have to leave your house.

Like I said, I made this program to change lives so please read every single word in order. Just set aside an hour or two and sit down and hammer this thing out and read it through. Don't read a few words, a few pages or a few chapters and put it back. No, read it once, read it once all the way through please. It would do you the best service. You will be doing yourself a huge disservice by not reading it all the way through.

Now with that said, let's get started.

Chapter 1

“Why **Chasing Money** Is One Of The **Worst Things You Can Possibly Do!**”

The Secret To Making **Waterfalls** Of Cash Come To You!

Trying to make money can be financial **suicide**: this is the **real goal** for any **true entrepreneur!** You are going to kick yourself after reading this. I am about to show you what almost everybody else misses and it is the reason so many people around the world are stuck in a vicious cycle.

Much of my marketing mentions **money** and I promise to show people of all backgrounds **how to make money**.

I have **personally coached** people from **all across America** and if you ask them one thing they will certainly say is that I showed them how to **make money**.

But is that what really **matters?**

What, exactly, is money?

Trying to set out and **make money** can be a **huge mistake**.

Think about it, does anybody **really need or even want money?**

This may sound like a stupid question but really think about it.

To most of us money is nothing more than numbers running across our computer screens, or on receipts,

credit card statements, etc. We never really see most of our money.

I remember when I used to teach economics and one day a parent asked me why we don't go back to the barter system because "**Money is evil!**" she said.

I explained to her that we basically *are* using a **barter system**. Except instead of using arrows, women, or cattle we have a standard. In America that standard is called the Dollar.

She looked at me puzzled.

I told her take out a twenty dollar bill, and I handed her a small piece of blank paper. Then I had her drop them both on the ground.

Then I asked which one she would pick up if she could only pick up **one**, obviously she picked the twenty dollar bill.

"Why?" I asked.

She soon got the point. Although they are both pieces of paper one has a **much higher value** than the other.

Then the question is **why** is there more value?

The value of money is **perceived**.

That is right, it is all **perceived**.

Why is a **\$100 bill** worth more than a **\$20 bill**?

They are both the same size and weight, the only difference is the numbers and pictures. Are the numbers and pictures really worth that much?

Of course not, the United States Government puts a **promise** on each and every “note”. You don’t have to take my word for it take out a dollar and you can read the words:

**“THIS NOTE IS LEGAL TENDER FOR ALL DEBTS,
PUBLIC, AND PRIVATE”**

All “money” is basically just an **IOU** from the government. So we trust enough in the government to make good on these “notes” that we rarely question the value of a dollar.

What I am getting at here is that **money’s value is perceived.**

Money, itself, is just a promise.

Getting money is not the answer to your problems.

I have worded it in other ways in the past and I will in the future so that you know what I am talking about, but **chasing money** is not going to get you anywhere.

When most people think of money, they think of **chasing money.**

Money is just a vehicle.

It is what money allows us to do that gives it value.

Think about why you want money. You don't want to just look at it, you don't even care if you *see it*, you want to be able to do **other things** that money will allow you to do.

Look at how you are getting **money** right now, for example.

Are you trading your **hours for money**? That is another form of bartering as well. Sure you may be thinking about the next promotion or raise and that may keep you going.

Or maybe you have a "**good job**" with benefits and a 401k. You may be clearing that good-sounding "six figures" a year.

But are you really getting anywhere?

In general, we are taught that you should go where the money is. If you find a better job, then go there, put in your years to build your seniority. If you still find a better job then **go there**, etc.

You keep **chasing money**.

That is the **main** idea for many college students; go get an education in a field where there is **high demand** so that when they graduate they have a **job** waiting for them.

A **job** where you can go trade your hours for money.

It is funny because whether you went to school and got a degree or not you end up doing the same thing.

You go to a job where your interest is **mild at best** so that you get a paycheck.

Then you take a paycheck and go “buy” a house you can’t afford and cars you never **own**. Some people **do** build a net worth, they are given stocks, bonds, options, and other forms of barter in exchange for trading their time.

Whenever you **chase money** you are **not** thinking about the real **challenge**. There will always be **excuses** to keep **chasing money**, and unless you change the way you look at money you will **never adjust**.

So what should you pursue, what is the **real reason** we give money so much value?

**THE NUMBER ONE THING YOU SHOULD PURSUE,
THE **REAL GOAL** FOR ANY ENTREPRENEUR:**

TIME!

I have said it before and I will say it again, **you want to buy back your time**.

Remember that having enough **time** to focus on the things that are important to you in **your life** is **essential** if you really want to **achieve your dreams**.

Now money **can allow** you to buy back your time, but not if you are just **chasing money** to chase money.

Imagine a **river flowing** one mile from your house, we will call this the **Cash River**.

Instead of water this river is flowing with **CASH**, cold hard crisp **CASH**. Everyday **millions** upon **millions** of quarters are flowing along.

What would you do?

Here is where the power of **questions** comes into play.

Some people will want to **rush out there** right now without thinking and without a well thought out plan and **start grabbing** at the quarters.

A part of **you** may feel that same way, but stop and think about taking that approach and the **maximum** you can expect to get out of doing that.

If you just **rush** out to the river and grab with your bare hands or even a **bucket** or two, how much will you get?

Even if you were stashing grabbing **quarters and stashing them in your pockets** how far are you going to get with that **money**?

Not very far.

These people will **never** see financial independence, they will **constantly** be running back and forth trying **chasing money**.

These people are the **workers** of the world. It very well may be you, this is the **overwhelming majority** of people that trade their hours for wages and sell **their** time and **their dreams** for a price that **barely** allows them to survive.

They are trading their time for money; they are trading their hours for a paycheck. If they stop going to work

they will stop getting money. Their income is tied to their efforts.

This is why is so hard to get ahead, because you are asking yourself the **wrong questions!**

There is another approach to the problem that another group takes.

Think of the river of **CASH** and how to get the most out of it...

We know that going and grabbing for whatever you can get is a **waste** of time and energy so what else can you do.

What if you **plan** your approach out a little better, what if you invest some time and money into a **well devised plan** to get some money from the **Cash River**.

Instead of just going down there with a **bucket** you **invest in a truck**, or better yet a **semi!** This way when you get down there you can really **load up**, remember that there is **no limit** the amount of money you can take out of **Cash River**.

So you take a **huge truck** out to the **Cash River** and you bring it back **stuffed with cash**.

How far will this get?

Yes it will last longer than going down there and **just grabbing** at cash, but how much longer. You will still have to **continue** to **rent or buy** a truck; this is a whole new expense and you have to do it **every time** you want to get some more **cash**.

This method **still** costs you a lot of **time** but you will get more money by doing it.

This is for the people that have “**good jobs**” usually in **Corporate America**. Yes they do actually have **more money** but they are **still chasing** money.

You do NOT want to chase money!

So what does that mean for us in this example?

If you don't want to **chase** money that means that you **don't** want to keep spending **time** going to that **Cash River**. We are imagining it being right down the street from you, but what if it was **100 miles** away?

Either way you have to **spend time** for each and every penny you get. Although the first two approaches may seem **like good ideas at first**, once you think about and walk through it you see the **flaw** in that thinking.

If you give in to that you will **always** be chasing money **for the rest of your life** you will never be able to **fully** enjoy your life's gifts or even build your dream.

You **must** buy back your time.

So what is the **really smart way** to capitalize on our **Cash River**?

Think about our goal; **to buy back your time**. You want to stop chasing the money you don't want to go down to the **Cash River** every time you need cash.

You want the CASH FLOW to come to you!

So now this is the **real** question we need to focus on; how to get a **cash flow** coming to you.

What if I told you there was a way to tap into the **Cash River**, you can dig an underground piping system that leads straight to you house and to a faucet.

This faucet is **in your complete control!**

After you set up this piping **all** you have to do is turn the **faucet on** and out gushes an **enormous flow of cash!**

What would you say to that?

Instead of going to the **Cash River** you tap into and then you **never** have to leave your **house again!** You can do whatever you want.

You can turn the faucet on **full power** and watch your net worth rise, or you can let it trickle and turn your back on it only to come back later and find that **steady** flow of cash.

How does this plan sound?

It is more profitable and yet less **time consuming** than any **other** approach we have discussed.

So now your **focus** is on building that piping structure because once you do you will have **control over your life** you will be able just turn the faucet on and **drench yourself with CASH.**

So how would you do it?

Again I **keep stressing** the importance of **asking the right questions.**

Think about how you would approach this task of creating your **Cash Pipe**.

You could try and do it **yourself** as long as you are ready to research pipes, get permissions, plan digging, place trenches, rewire your house, etc. and potentially risk **your life** to build this **Cash Pipe**.

OR...

You can try and assemble the individual people **together** and **hire each and every one of them**.

It would take time to find the **right people** to help you build this **Cash Pipe** that will lead straight to you. Then you have to manage each of them and so now you **have employees** but no business.

So those approaches won't work.

What if you could just **go to one person**.

Make **one stop** and **that is it**.

This one person has build **Cash Pipes** for people all over the world that were in much **worse** positions as you are in.

You go to this **one person** and they will teach **you exactly** how to build that **Cash Pipe** and have a lifetime **of cash flow directly to you**.

You will use a proven system.

Remember what the **goal** is here; you want have the **cash** coming in without having to spend time **each and every time** to go get it.

You basically **need a Systematic Income Generator, or SIG.**

And you can use **somebody else's** system to develop **you SIG** as long as that system works.

The example of the **Cash River** may seem too "make believe" or imagined, but is it?

How far from the truth am I?

You **know** that there is **money out there** that is up for grabs.

Anybody can get that money.

See when you say "**I want to make money!**" what does that **really** mean? You don't actually want to **print money**, and as you now know it is **not** even the **money** that you truly want. It is what money will allow you to do.

You want the time that money allows you to buy.

I will say that over and over **again** because it is **that important**. It is **not** the money that matters, but what money allows us to do, that is why money has value.

But you **do** need some method of bringing that **cash to you**, you **DO NOT** want to spend your life chasing after that money without having the money work for you.

In order to **turn the tables** and have money **irresistibly attracted to you**, you must **use a system**.

So it is **not** money you need **but** a system and you need somebody to teach you that system.

You need a mentor!

Chapter 2

“The Two **Biggest Secrets In The World That You Must Know! Without Knowing This You Will **Fail Miserably** And Be *Dead Broke* For the **Rest of Your Life!**”**

This chapter reveals the greatest approach to **any task**. These are the guidelines to finding success no matter what you *ever* want to do, ever in **your life**. It absolutely amazes me how many people simply fail to follow these two simple steps that **guarantee SUCCESS**. After you read this chapter you will no longer **be in the dark** and you will know the **exact steps you need to take to accomplish anything**.

Right now I’m going to let you in on a big, big, big secret – this is a huge secret. Now I say secret kind of hesitantly, but so few people understand the **power** of the concepts here that I’m going to cover that it **blows my mind**.

I’ve dealt with people from all walks of life, every conceivable walk of life, and from all over the world and this is a universally misunderstood concept. I’m going to tell you the two things you need to do if you ever want to get anywhere in life.

If you understand these two things then you will succeed at anything you do in your entire life.

I can guarantee that; I can promise you that.

I am giving you a lot here for the price you paid aren’t I?

But the point is if you understand these two concepts and you just do these two things, **no matter what you do** in your entire life I promise you that ***you will find***

success and happiness and you will be able prosper no matter what you do ever.

All right, are you ready for the two secrets?

Secret number 1: Find a mentor.

Secret number 2: Help people and provide them with value.

Let's talk about Number 1 first - **find a mentor**. This sounds like common sense, but you will find that one of the most uncommon things in the world is common sense.

If you want to do anything, I don't care if you want to be a garbage man, an architect, software engineer, a mountain climber, a heavyweight boxer, a prostitute, I don't care **it doesn't matter** what you want to be.

If you want to be anything, if you want to do anything, all you have to do is find somebody who is **successfully doing *that***, whatever it is, and do what *they* did.

That's it!

That sounds simple, it sounds stupid, but that is it – find a mentor.

Find a mentor.

Find a mentor.

Find a mentor.

What is a mentor?

A mentor is someone who has done, who has been where you are, and has been where you want to go and can tell you exactly how to get there.

That's what a mentor is.

A mentor is somebody you can learn from. Finding a mentor is the single most important thing you can do if you're trying to learn how to do anything new. You find the right mentor and it is going to make all the difference in the world. You find the wrong mentor or you fail to find a mentor, it's going to cost you.

You *already* have mentors!

We all have mentors, we all do every single one of us.

How did you learn to drive?

How did you learn to play basketball or hockey?

How did you learn to speak?

At your job what happened when you started working there? Somebody had to show you what to do, they showed you the ropes.

They *mentored* you.

Think about anything you've ever done in your life. Think about what you're doing right now for a living or what you are studying in school. Somebody told you to go in that field; somebody told you to get started on that.

They were your mentors.

When you first started on your job or you first started school or whatever you're doing right now, you had a mentor. Somebody had to teach you the ropes – whether it is a teacher or another student. Somebody had to teach you the ropes – a manager, a coworker.

Somebody showed you exactly what to do.

They mentored you. You were being mentored.

We all have mentors. We are constantly finding mentors. But we don't always do it consciously. A lot of times we do it subconsciously. Children a lot of time will pick things up from the parents, because they naturally find and mimic mentors.

It is human nature to find a mentor. All you have to do is consciously realize and recognize the fact that you need a mentor and find a mentor that will teach you do something you actually want to learn to do.

The process of being mentored is nothing new, you just have acknowledge it and choose what you want to learn. Do you want to learn how to do busy work for an overbearing boss, or do you want to learn how to make a million dollars?

The choice really is yours.

You have no excuse after reading this, you know that you need to do, from now on you are making the choice of being where you are.

We are all self-made, but only successful people will admit it.

A mentor is going to save your life. I truly mean that. Just five minutes with a mentor can make you thousands, hundreds of thousands, even millions of dollars.

I'm going to prove that to you in this program. I'm going to give you some profit pressure points – that's what I call them, which I'll explain later. But just any one of these tidbits of information is worth over \$50,000. I'm going to explain all that later.

But like I said – a mentor is the key to learning to be successful.

Just a few minutes with a mentor can make all the difference in the world because they know exactly what to do. They know exactly what to do to get where you want to get.

Remember that cash pipe story? How are you going to find someone to help you build your cash pipe?

You have to find somebody who has already done it, somebody that has already done it, somebody who has shown other people how to do it, how to build that cash pipe. And then you just get them to do it for you, you want them to show you exactly how to do it.

It is that simple. It really is.

I mean that.

All you have to do is find somebody that knows how to do what you want to do and does it successfully and have them show you how to do it. All you do is you just find a good mentor and you just **do what they say.**

If you do what they say you will find success because **success is not biased.**

Money is not biased.

Wealth is not biased.

I'm not saying that success and money necessarily go hand in hand, but for the purposes of this book **they do.** If you think that they do not go hand in hand, then you're reading the wrong book and I am wasting your time.

This book is about making money and helping people.

I am going to show you how to be wildly successful and make a ton of money.

Now like I said, **finding a mentor** is the **most important thing.**

Your mentor will save you time by knowing exactly which steps to take next, they will tell you exactly what to do and why you need to do it.

This just about real estate or building a business, this is about anything you ever want to do. You **must** find a mentor, someone who has been there, someone who can show you exactly what to do.

Remember that cash pipe story, it is **very real** – that's why it is so powerful. You find somebody who knows exactly how to tap into the money and build a cash pipe, somebody who has shown others how to do it, and you get them to help you build your own cash pipe.

They show you exactly how to do it. They know exactly how to do it in the shortest amount of time and with little

to no headaches. They can do this because they've already done it.

Finding the right mentor will change your life.

This is why I have so many clients and students come back and tell me how incredible I am and how much of a genius I am. It is **not** because I am so much smarter than them, I just know exactly what they need to do. If they do it, they will find success there is no question about it.

I tell them what they need to do because I have gone through the process so many times myself that it so simple and obvious to me, then after they do it and it works they are **thrilled** and almost surprised because they expected failure and unfulfilled promises like they have got in the past.

Not with me.

It all comes down to finding the right mentor. That is the key here, **find a mentor**.

Let's move on to the second secret I told you about:;
helping people and providing them value.

This is just as vital as finding a mentor. You have to help people and provide them value. Now if you don't want to help people, you're in the wrong place. But I think most people want to do that. I think there is a natural tendency within each one of us, among all of mankind, to help our fellow man.

The problem is that we need to put food on the table. Most of the time we can't see a profit for us by helping

people, so helping people and making money become separate activities.

A lot of people can't help people for a living or at least they don't *think* they can. Again this brings the importance of **your mentor** into play.

Anybody who has reached success, had to help people and provide value. Your mentor will show you how to do this, which puts your main focus back on locating and working with a mentor.

Pick any person in the world that has ever been successful at anything, and they've provided people with value, because you can't be successful on a large scale without providing value to people.

Inevitably **people** will make you money. People are going to come back to you again and again. People are what you need to survive. You need people to buy **something**. Something has to be **bought** for anybody to make money, and you have to **provide value** in order for that to continue happening.

Take anybody you can think of, Bill Gates, Warren Buffet, Steve Balmer, Oprah, Sam Walton, Jeff Bezos, Donald Trump. It doesn't matter.

All these people provided incredible value to other people.

They also had mentors!

They had to provide incredible value – they're all billionaires.

The reason why they're billionaires is because they were able to provide value. Now they're also very savvy business people, but they had to provide value, and each one of them had a mentor. They all had more than one actually, but they did understand the need to learn from others.

You have to find a mentor and you have to provide value to people.

Now with the real estate business for example, like I said, you have to **forget everything you know**. There is a way that you can provide value to people and still make a lot of money.

But I'm not talking about real estate specifically right now, I'm just talking about anything that you will *ever* want to do, **anything**. You have to find a way to **provide value to people**. You have to help people.

People constantly have problems that they need to solve.

We've all got so many problems everyday and we constantly look for solutions. People naturally levitate, gravitate towards solutions. If you can provide solutions to people's problems, you're not going to need advertising, you're not going to need to go and hunt people down.

People are going to come to you.

The key is to figure out what kind of problems people are having, you need to know this first before you can hope to solve any of them. Then you need to find out how to solve these problems and deal with these issues in not only an effective way but also a very lucrative way.

You have to do that if you want to make a substantial amount of money.

If you want to be successful on a large scale, you have to provide value to people. Remember that the most powerful form of advertising is **word of mouth** and you can have **millions of dollars** worth of business come from referrals and referrals alone.

The largest fortunes of the world have been made from referrals and repeat business, people buying again and again because they knew the **value** they were getting and they were ready to pay for it all over again.

For example, I have one solid rule that I use when selling any products or services, whenever I sell *anything* to *anybody* I try to give to them value at least 10 to 20 times the price of what they bought.

I give at least provide 10 to 20 times more value than what they paid for, I give everybody 10 to 20 times the bang for your buck.

You bought this program. I can guarantee you that you're going to get at least 10 to 20 times the investment on buying this program.

Our whole business revolves around providing value to people. We have \$5,000 mentor programs, \$10,000 events and even higher priced products and services.

Now we couldn't possibly get away with charging those kinds of prices *unless* we were **providing a huge value to people.**

This is how we are able to sell out \$10,000 events.

We provide enormous value!

People are dying to come to those things because we provide value to people, we help people out. You **must** to do the same. Whatever you do, you have to provide value to people and you have to help people in order for people to want to work with you again and again. This also leads to referrals.

People understand that it makes sense to shell out \$10,000 to make over \$200,000. It no longer becomes about the **price**, but the **value**.

Once you provide value everything else will fall into place.

You don't have to think very hard about this. When is the last time that you really thought to yourself, "Wow, I got a lot of value out of that"? Whatever it was – whether it was a movie or it was a candy bar. Whatever it was, whenever you get any kind of value out of something, you immediately tell other people.

Then what do *they* do?

They go and buy the same thing.

The most powerful form of advertising is **word of mouth, referrals** – and that is what is going to drive *any* business. You want people referring other people because they got value, because they were provided value, they were helped out.

They had a problem that was solved or something had happened to where they had got value, and they got their problem solved from **your** product or **your** service.

You have to do this if you want to be successful on a large scale.

I don't mean to keep repeating myself but this is the **key** to building a successful business.

Those are the two secrets right there: **find a mentor** and **provide value**.

I don't care what you do, you do those two things you're going to make a ton of money.

Like I said it is important that you understand the power of finding a mentor and the power of helping people.

Now let's take a second and see how this applies to real estate, because right now the purpose of this whole program is to show you how to build a real estate business, a real estate cash cow or a **Zero Down Cash Cow** as my web site implies.

How do you do that and what does finding a mentor and providing value to people have to do with real estate?

How are they related?

Right now, I'm your mentor.

Right now you're reading this, hoping to learn something. I'm going to teach you something; I'm going to show you how to do things because **I have done them**.

Everything I'm going to talk about I have actually done before and showed countless others how to do.

As I said I have a ton of documentation that proves everything, all of my outrageous claims and then some,

all to **prove** this is the real deal and you have **never seen anything like this**.

Remember that in the next chapter I'm going to talk a little bit about myself and what makes me so smart, for some of you this will be a rehashing of things that you already know, if you just got to know me then you **must** read the chapter very carefully.

Anyway, I am your mentor right now and I'm showing you how to do something. I have provided value to people, I help people – that is what we do. I can show you how to do that.

Now this is what the whole process of finding a mentor is all about.

You find somebody that has done and showed other people how to do something that you want to do, then you do **exactly** what they did.

You want to learn how to buy real estate with no money down, no credit, and without leaving your house then you need to find someone who has **done it**.

You want to know how to buy and sell real estate without seeing the properties, without leaving your house and do it within a few minutes? I am the guy to talk to.

You're in the right place.

I can show **you** how to do that because **I have done that**.

Do you understand?

I'm your mentor because I've done something that you want to know how to do. I can show you exactly how to do it; I can show you the exact steps to take to do it.

I can tell you what you should never do and why. I can tell you the what the biggest mistakes are, and I can also tell you what you *do* need to do and what you need to focus on.

Just by telling you how to do those things I can *literally* **guarantee you** that it will work.

There is no reason it won't work, because I've already done it.

You cannot fail!

It's like walking through a minefield – you're just stepping in my footprints. By using me as a mentor you will already know what things work. You will already know that it's safe because you see my footprint right there; you can step in it. You already know that it is safe. There's no chance of failure when you find a mentor and you learn from him/her. And if you use my system to make money, there's no question it is going to work for you.

That is the value of finding a good mentor and what it means to building your real estate business.

The systems we teach are **trademarked** and you will not find them anywhere else.

Now onto the second "**big secret**" and what it means to building your real estate business.

Providing value and helping people.

You have to help people, especially in real estate.

People are so **lost** when it comes to real estate that it is amazing, it will blow your mind when you realize how many “experts” have no clue how to structure deals and put things together so **everybody comes out ahead**.

I’m going to show you why there are **millions**, literally **millions of people** that need someone like you that knows what to do and can help them out. You just have to learn how you can help them out.

Never forget people are in jams, people are in jams, people are in jams. But a lot of people have problems with real estate; they don’t understand how real estate works.

Like I said, you have to **forget everything that you know**. When you know the real secrets of how real estate works and how to provide real estate solutions, you’re going to be able to do some amazing things.

It doesn’t matter how much competition you have because there is so much abundance of wealth out there that it doesn’t matter. There is a fortune out there with **your name on it**. You just have to get into the game.

You have to understand the rules of the game to play, but you also have to be playing the right game. Most people are *not* playing the right game. When you play the right game, you can provide value to people and still make a killing.

The biggest investment most people make is their home.

When they start to lose that, they get nervous, they get real scared and it is a real tough, very scary situation. When you can help people out of that, you're going to be able to make money and be somebody's hero.

I get flowers, cards, candies, sent to me **constantly** from people I dealt with in the past. I get thank you cards weekly. I get what you could call "fan mail" from people that I have worked with in the past that I've helped out of a tough situation, and you'll get the same from providing value to people.

Now like I said, I'm your mentor and I'm going to show you how to do this by providing value to people. Remember that right now we are laying down the ground work and later I will show you exactly how to make over **\$150,000** a year based on these simple ideas.

Now let's take a second and look at the value, the value of these two things – finding a mentor and helping people.

If you can do these things, and do the correctly, **what is it worth to you?**

If you can find a quality mentor to show you how to build a lucrative business and provide value to people at the same time, what is worth to you?

It is priceless.

It doesn't matter what you're doing. If you find a mentor, someone who can show you exactly what to do and how to do it, then it is priceless.

It is literally priceless.

It doesn't matter what you are thinking of or what you want to do. If you want to know how to become a millionaire then you need to find somebody who knows how to become a millionaire.

If I show you how to make millions of dollars in real estate, what's it worth to you? When you have millions of dollars, when you are able to quit your job and you're living the life you want, what is it worth to you at that moment?

Is it worth \$20,000 to make millions?

Is it worth \$10,000 to be able to sleep in for the rest of your life?

Is it worth \$5,000 to learn how to make money anytime you want?

Is it \$5,000 to build your own cash pipe to where you can make \$5,000 just like that, anytime you want?

It is worth a lot more than that isn't it?

This is a no-brainer. You would pay \$50,000 if you knew that once you got good you would make \$50,000 in a month. That is the power of finding a mentor.

Finding a mentor is priceless.

You need to invest time into doing that.

If you learn nothing else from this book, learn this. No matter what you do **invest in finding a mentor**, because a mentor is going to show you what to do.

A mentor is going to change your life. They are going to tell you exactly what steps need to be taken and exactly what to do to get to where you want to go. And that is priceless – your mentor can do this because they've done it themselves and showed others how to do it.

You know that it works.

Like I said, put yourself in that minefield scenario for a second. What is it worth to see the footprints where other people have walked in to get through that minefield and to that pot of gold on the other side?

What is that worth?

That's worth a lot, isn't it?

What is worth to build that cash pipe that you know, you absolutely know is going to put cash right into your house anytime you want.

What is that worth? You will need a mentor to do it?

I am going to say it again; **finding a good mentor is priceless.**

If you ever want to learn to do anything you need to find a mentor.

Chapter 3

“What Makes Me Such A Good Mentor? A Little Bit About Me And What Makes Me So Smart.”

My name is Azam Meo.

I live in Indianapolis, Indiana.

My name is pronounced “Ozzum Mayo”.

You can call me directly at **317-573-7864**.

I have been an investment counselor, a copywriter, a success coach, a lawn mower, a real estate mentor, a burger flipper at Burger King, a High School Economics teacher, a sales trainer, a busboy, a speaker, a Realtor, a commodities trader, an author, a day trader, both a college dropout and a graduate, a door-to-door insurance salesman, a real estate entrepreneur, the list goes on and on.

Not in that order of course, 😊.

I have been the so called **“Star of the Show”** having people crowding around me at seminars and events calling me a genius, begging to talk to me and pick my brain, and I have also had pots and pans thrown at me because I wasn’t making burgers quick enough.

So you could say that I have been on opposite sides of the spectrum.

I could start from the beginning but that would take too long, for our purposes I can fast forward and tell you about what I am doing **these days**.

I do **not** plan on being in the “guru” business for life and I don’t think you will ever see me on a late night infomercial, why?

Because I always want to make more money **doing** than **teaching**. In other words if you look at my Mentor Program – www.33weeks.com – I don’t want to make more money selling that than I am in actually doing deals.

You see right now you bought this program and you and I both know that this will **change your life** because what I am going to share with you is unheard of and revolutionary.

I know because I **invented** this stuff.

But the **only** way I was able to invent this stuff is by **not** being a guru. You see as long as you are in the position of being revered and treated like an expert you start to get an **ego**.

You start to shoot down ideas before you try them, you start to put others down just for thinking of a better way to do things.

I have **never** had that happen to me but I have seen it happen to very good people and I think the **only** reason it hasn’t happened to me is because I keep the guru business at a distance.

You see I don’t get a thrill out of walking into a room and having everybody know and want to talk to me, I get a thrill out of a single mother crying when she tells me about how much of a difference I have made in her life.

I love that, I really do and that is the biggest reason I teach this stuff.

You see I have invented the quickest, fastest and most lucrative ways to make money in real estate, and I couldn't have done it if I wasn't **driven** by something much deeper than guru recognition.

Make sense?

Years ago I was a buyer's agent for Realtor, who later became a very well known guru. I was his right-hand man for years. Before I even met him I understood the power of systems and finding a mentor but I thought it was different with real estate.

I started working as agent right after I got my real estate license. We were both Realtors at that time and I had no idea what the hell I was doing.

Quickly we were in the **top 1% of Realtors in the world** based on **actual sales and commissions** not projections or expectations. There are countless awards and recognition certificates gathering dust somewhere in our garages.

Let's fast forward to the time of this writing...

I have spent years putting deals together and trying to see what the best way is to make money in real estate with the least risk and the most reward.

I invented the process of buying and selling real estate without **leaving your house**, without getting a loan and without using a single penny of your own money.

I have trademarked this method and teach it to all of my students.

I also have trademarked other methods and techniques used in my systems. Using these ideas you can buy and sell real estate all day without getting your credit pulled, without talking to a lender, with no experience, no job, no income, no money down, etc. and **without leaving your house!**

I know that this sounds too good to be true, that is why we document everything. As part of this program I am going to include **audio recordings** of actual deals that I put together over the phone.

You can hear me buy three buy properties in less than an hour.

At our **\$10,000 Bootcamp** last year I was called out and asked to *prove myself*. In front of a crowded room of people I made two calls and bought one property. Right there in front of a *live audience*.

Plus, later you are going to see **exactly:**

“How I Bought Over \$2.3 Million Dollars Worth Of Real Estate In Less Than 10 Hours Without Leaving My Basement!”

I will talk more about that in one of the bonus chapters.

I also had a **\$10,000 Challenge** not too long ago where I picked somebody at *random* and I worked with them and personally guaranteed that they would make over **\$10,000 in the next 90 days** using my techniques.

I held a conference call and *randomly* picked James Brickhouse from Virginia. I talked to him on the phone and personally walked him through our system.

In less than 14 days later he made over \$12,125.78!

Here is what James had to say less than two weeks after talking to me for the first time:

"I have made more in the last two weeks than I will make in the next six months!"

- James Brickhouse (\$10,000 Challenge Winner)

Am I starting to get your attention yet?

Add this to our **hundreds of pages of testimonials** and you start to see why we have **\$10,000 Bootcamps and \$15,000 Mentor Programs** fill up and sell out. People happily pay that money because they know it is **peanuts** compared to what they will be getting in return.

I have personally mentored and coached people from Canada, the Middle East, Finland, Asia, Greece, Pakistan, Jamaica, Singapore, Saudi Arabia, etc.

Of course my focus is primarily in North America but my techniques work **anywhere!** I have worked with people from virtually every area and region of America, from New York to California, Idaho to Florida, Maine to Texas, and everything in between, you name it.

The point is that not only can I walk the walk but I can teach it too.

I wouldn't be in business very long if we weren't providing **value** to the people I was working with.

I invented and trademarked the method of buying real estate **without seeing it and without putting a single dollar at risk.**

I invented the process of buying and selling houses **within minutes with no credit and no income.**

I invented the **Profit Pressure Points System which enables you to work with each every seller you talk to even if you don't buy their property.**

I could go on but I think you get the point; you will not find this information **anywhere else**. I even make our students sign disclosure forms when they attend events and/or join one of our programs, these disclosures forbid them from talking to or sharing with anybody outside of immediately family and friends any of our techniques and what they learn.

It is that powerful.

Only by doing this for years and constantly testing and retesting ideas and learning from each other were we able to do any of this.

Now have I been able to do this because I am **so smart** or good looking?

Well maybe... just kidding.

It is **only** because I have been able to understand the two concepts from last chapter; **find a mentor and**

provide value to people that I have been able to do any of this.

“So Why Do I Teach This Stuff Instead Of Doing It Myself?”

First of all, I do “this” myself. As I said I am constantly developing the latest and greatest methods of making in real estate. I am always trying to push the envelope and see just how far we can go.

So I am doing “this” instead of just teaching.

I wouldn't have the first clue as to what to do unless I had a **mentor** to show me the steps, now I am the mentor and it is a great feeling. I have been able to change people's lives and watch as they completely redefine their reality.

That is what this is all about. That is also why I volunteer at my local hospital, I truly love helping people and seeing what a difference I can make in somebody else's life.

I honestly feel blessed and am thankful for what I have. I know that I will not have to go and sell my hours for money, I will not have to worry about fickle office politics in order to maintain my income.

I am able to control my time and do what I want. For that I am grateful and I feel a moral obligation to teach others to do the same.

There is no reason people should have to spend 8-10 hours **every day** doing something they hate because they don't see any other way to put food on the table.

A job is the **worst way to make money.**

I love showing people another way to make money, legally, ethically, and with little to no risk. I really believe that if you read/listen/watch **anything** from me that your life will change for the better.

I know that I may sound a little dramatic or even silly with my **“Heal the World”** mentality but that is how I truly feel. I have had people cry while thanking me for what I was able to help them do.

I LOVE THAT!

And I put my money where my mouth is because if you don't like **anything** that you ever buy from me, I will give you back every penny, even if I think I am being taken advantage of I still do it.

I want to help people first and make money second. If I **ever** have to choose it will be helping somebody first, **every time**.

That is what I do this for, that feeling of knowing that I am helping people and they feel good about what they are able to do after dealing with me. That makes me feel better, the money is good too but only because I know that I am doing something positive.

You are reading this book right now and this is a pivotal moment in your life, I **mean that!** After reading this book you see a new to live your life.

I am not saying that money is everything, not even close. It is the **time** that money allows you to buy back, with that time you can do anything you want. **ANYTHING!**

Years from now you will remember this moment as the spark that started it all, that is why I do this.

Chapter 4

“The Single **Greatest Method Of Building a Business And Why OVER 90% of New Businesses **Fail!** **Learn This Method** Or Watch Your Business **Go Down In Flames!**”**

If you want to build a business you **must** understand the concept that I am about to share with you. **Every** single successful enterprise, *ever*, has used this concept and its leverage to make money. Just by reading **this chapter alone** you will be ahead of over **90%** of business owners and **on your way to making a fortune.**

By now, and hopefully you have sat down and read in order, you should start to see a few things.

You understand that you need to build a cash cow, that you need to look out for yourself and that you need to have a plan for yourself. Because if you don't have a plan, Uncle Sam has a plan and it is a pretty shitty plan.

You're going to be dead broke and living on food stamps for the rest of your life if you plan to “retire” the way most Americans believe they will be able to retire.

So you must have a plan, a solid plan of action.

You understand that there is an abundance of money out there.

You understand that the money is waiting for you.

It's got your name on it. All you have to do is go and claim it.

Now you also understand exactly what you need to do to get to that goal of yours.

All you have to do is find a mentor – that’s me, and provide value, which I’ll show you how to do.

Those are the two things you need to do - that’s it.

You know every step.

Do you understand that by this point in this program, you already know exactly what to do to get what you want financially – to have a life of financial independence?

You know exactly how to do that.

I told you about the cash pipe; you know that there is cash out there. I showed you how to get that cash. I showed you the two things you need to get there – find a mentor and provide value to people. I explained exactly why I’m the mentor for you. You understand why I’m qualified to show you how to do this in real estate and why I’m probably more qualified than anybody else you could find or possibly think of to show you how to build your cash cow this way, because this is a trademark way that we’ve developed and we invented.

So slowly I’m putting the pieces of the puzzle together and it’s becoming clearer as we continue and you’re starting to see exactly what you need to do to build your own cash cow.

Now, I’m against jobs, completely against jobs.

Like I said, this is part of the “forget everything you know” theme.

A job is not synonymous with money.

A job is **not synonymous with income.**

If you understand those two sentences right there and you teach that to your children or future children, your lives are going to change.

A job is just another way of slavery. Now this isn't Amistad here and I'm not comparing it the atrocities of the past related to slavery, but I am saying it is a form of slavery.

Jobs are a form of slavery.

Anytime you're trading **your time** for **money**, that's the wrong thing to do. Anytime you're saying here is how much time I will give you, give me a paycheck for that amount of time and if I do not come in, if I get sick, injured, ill, whatever reason, a family emergency, whatever happens, if I can't physically make it here – you don't have to pay me a penny.

That is wrong.

Anytime you have to work for 20 or 30 years before you can kickback and relax and have some sort of residual income; that is wrong.

That is not money.

That is not income.

That is slavery, and that is wrong.

If you want to make money, the only way to do that is to be in business for yourself.

Now money alone will not solve anybody's problems, you must acquire the right mentality and get in the right state of mind to make the significant changes.

Now I believe that everyone is in business for themselves. If you're working at a job, even if you're flipping burgers, you're in business for yourself. You are a corporation of you, and you need to take initiative. You need to take control and you need to build a cash cow.

You need to have a cash cow.

A cash cow, like I said it has to be something that is residually paying endeavor, it's a business. You have to build your own business. Now immediately some people get scared. Maybe that's you.

Maybe you're getting a little scared about the word business, because business usually entails a lot of risk, a whole lot of risk.

Usually when people think about business they think "Oh I'll have to go out and go get loans. I'll have to qualify for even more loans. I'll have to go and be deal with the lenders. I'll have to go talk with a bunch of mean people. I'll have to go look at land, buy an office, get employees, get insurance, huge overhead, and then make a very small marginal profit, etc. etc."

No, I'm not going to show you that.

I'm going to show you how to build a completely new type of business.

Forget everything you know. I'm saying it again.

What if I told you that you could build a business that is run entirely by you and you alone?

What if I told you this business doesn't require accountants, bookkeepers, you have no collection problems, and you're not even going to need an attorney for very long unless you really want one?

You're not going to have any inventory.

Soon you won't even have to advertise. What if you had no employees? And required no insurance? What if you could build this business for as little as a thousand dollars?

What if this business allowed you to continue working if you wanted to? What if this business would thrive in any economic condition – inflation, depression, recession, whatever, you name it? It does not matter.

What if I told you this business does not require any facilities other than are in your home right now? You could do this completely from your house.

What if I told you that this business would actually be helped by competition? What if I told you that this business of yours is not going to suffer from any kind of bad publicity?

What if I told you that you are going to provide incredible value, that you're going to change people's lives running this business, that people are going to love you for running your business?

Am I starting to get your attention?

I'm going to show you how to build that business.

What if I told you that you could do this in less than ten hours a week and make literally millions of dollars?

You can become a millionaire with this business.

A lot of people would tell me that I'm full of shit.

But that's just not true and that's what this program is all about. In a nutshell, that's what I'm going to show you how to do. Like I've said and I will continue to say this – the secret to building wealth is not to get a "good job" or even chasing money, it is in the understanding of a few basic concepts about success and money.

Just by reading this book you are already so far **ahead** of most people when it comes to understanding what it takes to be financially independent.

To have and build a **continual source of income**, you must have a cash cow. And that is what I mean by a business, **a cash cow**. A cash cow is going to continue to feed you and your family whether you're around or not.

You can run a cash cow with very little time and from anywhere in the world once you understand what you are doing. You can be on vacation and still run your business. You can still have your cash cow paying you again and again.

I'm going to show you how to build that cash pipe. That's what you need – you need a cash pipe. Something you can just flick on, turn around and have cash continually come in. Not a job where you have to go get it every time you need money.

I know doctors. In fact, I have a lot of doctors in my family that are making over a million dollars a year at their **job**, and that is considered “a good job”.

I don't believe there is a such thing as “a good job”. Jobs are so fickle and there are so many other problems with a job. If they stop going, they don't get that money.

You need something that you can turn your back on and still have it continue to feed you instead of having to go and chase the money.

That's the secret here. You have to build a cash cow.

You want money to come to you and the only way you can do that is by building a cash cow, building your own business and I'm going to show you how to do that right now.

Now the secret behind building a successful business is simple. Like I said you have to find a mentor, you have to provide value to people, but that mentor, that cracks the code here, because the mentor is going to show you how to provide value to people the way that they did.

But equally as important is the **systems** that your mentor is going to teach you – the systems.

A system is priceless, and I really mean that.

I said that about the mentor but that is mainly because **your mentor teaches you the system.**

You can only learn a system from a mentor. Only somebody who has actually done it, who has actually used it and has actually tested and proven a system can show you how to use it.

A successful system is something that anybody can use, anybody can use, anybody can do, and they will get reliable results.

A system is a set of steps laid out for you in order, very plain, very easy to understand, very specific and very exact. A system basically tells you if you do this, you do this, and you do this, you will get “x”.

Every successful business in the history of the world has had systems. They knew exactly how to handle every aspect of that business because they had to have a system to deal with things, because systems are the only way anything ever gets done.

Think about your life right now and the systems involved.

You are constantly surrounded by systems.

There are systems of roads, transportation, communication, research, etc. There are systems at your work right now, how things are handled, how complaints are handled, how filing is handled, insurance or whatever you do. Secretarial work, your boss, your boss's boss, how they communicate – everything is done with a system.

Who picks up your kids after soccer practice or after school or after work or whatever? There is a system there. Maybe you'll go one day, maybe your spouse will go the next day.

Everything operates around a system.

Systems are the lifeblood of a business.

If your systems are good, if they have been proven and tested, you're going to make a ton of money. If they're not, you're not going to make money at all.

Think of a system as the blueprint of a business; this is how to run a business. If you're using a system, you're going to know exactly what to do at any given moment because a system is going to tell you exactly what to do.

Now systems are very, very expensive to develop.

It takes a lot of testing and a lot of retesting to develop a system. Because what you're basically looking for is a law. A system is basically a law.

A system is something that is proven over and over again to work **no matter what**. Now to find a profitable lucrative system, you have to invest a lot of time and a lot of money.

I know that when we developed our real estate system, this **cash cow system** that I'm talking about. It cost us millions of dollars, **literally millions of dollars**, and I can explain that story later, but just know that it takes a lot of trial and error to develop a powerful system.

And trial and error is the hardest way to learn anything.

People have lost millions of dollars developing this system. But now what we have is a dependable, reliable way to make literally millions of dollars, millions of dollars in real estate to build a cash cow.

We have the systems in place.

We can tell exactly what to do, exactly how to find sellers, exactly how to deal with sellers, exactly to buy

properties with no money down, exactly how to buy properties without seeing them, without even leaving your house, and how to sell them without leaving your house.

We have systems in place to have a line full of people **begging you** to take their money. I'm going to explain how this comes together and this whole process later, but for right now just understand that there are systems that are for **every aspect** of this entire business.

Now those systems are what you're going to use.

You must to learn those systems.

As your mentor I am going to teach you these systems, learning from me is what will enable you to build your business, this is why you will be able to build **your** cash cow.

So, again, this is an important piece of the puzzle here – finding a mentor is the key as I said before but then once you find the mentor they are going to show you how to help people, provide a value, and use their system.

As your mentor in building your real estate cash cow I am also going to show you the systems needed to help people and to make a ton of money.

You have to use systems in your business.

You have to use systems to build your cash cow, because if you don't, it's not going to work. If you use systems that are tested and proven and you know that it is going to work.

Successful systems are the key to building your cash cow.

Chapter 5

“How You Can Build a Six Figure Income In Less Than 10 Hours A Week!”

In order to build an income in the top **1% of America** with less than part time commitments, you must understand and read this chapter **very closely**. You are about to see how all of this possible and understand **exactly** what **you need to do to make it a reality**.

Now this is where it gets interesting. This whole process is coming together very slowly, but now I'm going to introduce you to one of the trademark methods that I've developed.

It's called the Profit Pressure Points.

The concept behind this is the pressure points in the human body. These are points in the human body where if you control and manipulate, you can control an entire person's movement. With just one finger and just one-half inch on your body, somebody can make your entire body shift, fall over, roll, and do anything that you want.

Once you control these pressure points in a person, you have complete control over that person. You can make them do whatever you want, you can even **kill** somebody with less than a pound of pressure applied correctly.

Pressure points are vital.

Now a business is the same way. A business, a cash cow, has what I call **Profit Pressure Points**.

These are areas that are so very important to any business. This is where the money is made or loss. These pressure points control the cash flow.

Imagine a snake, a 12-inch snake. If you control its head, if you grab it by its head, you control its entire body. The snake can't do anything if you grab it around the neck. You can basically control the entire snake.

That is the snake's pressure point.

Now your business, your cash cow, is the same way. It's got these pressure points. If you control these pressure points, you isolate them and you focus on them, you're going to be able to control the entire cash flow of your business.

It's like that house that we talked about in the cash pipe story. Imagine that you have that cash pipe leading right to your house, there are millions of dollars flowing and ready to flood your house and your bank account, but then the pipes get blocked up.

There are a series of valves. Let's say five or six valves there that you need to loosen up so the cash can come in. Those valves are the **pressure points**, and once you control those pressure points you open up and the cash flow floods in.

Those pressure points are crucial to building any cash cow. You have to isolate those and you have to focus on them. It doesn't matter what you're doing, you need to know where your pressure points are and how to focus on them.

If you understand the **Profit Pressure Points**, you understand where they are in your business, you can increase your cash flow by several **hundred times!**

If you don't know where they are and you're focusing on the **wrong things**, you're going to mess everything up.

This is how you can do all of this is in less than 10 hours a week.

This is how we were able to **invent** the process of buying and selling homes without seeing them and without leaving the office. This is how we have been able to consistently and **on record** buy homes in less than **7 MINUTES!**

This is also how I bought over **\$2.3 MILLION worth of real estate in less than 10 hours!**

It is all because we took an objective and critical look at what we were trying to accomplish. Then we identified the key areas that we needed to focus on, **the pressure points.**

We then devoted all of our energy at understanding these areas and becoming more and more effective in our dealings. Soon, next chapter, I will reveal some of these pressure points to you.

Right now it is important that you understand the **concepts** and why they are so important.

You have to focus on the right things. You have to focus on the pressure points. This is why it is so important that you understand the processes involved in the business and **where the money is.**

In your real estate cash cow, there are a few pressure points.

You focus on these areas because this is where the money is going to come in. You focus on these areas, you build them, you develop them and you work on them so that you understand how to deal with these pressure points and how to deal with them effectively.

Once you do this you are going to control the cash flow of your business at will. You isolate these pressure points and you're going to be able to **maximize and optimize all your efforts and your profits.**

Now before we talk about the specifics, I want to make sure you understand the power of this **Profit Pressure Points System.**

You can look at any business, anything that you're doing and you focus on where the money is. This is going to tell you where the money is and how to locate those areas. And it doesn't matter what you're doing.

There are certain times where you're losing money and you are not sure why. This is because you have not identified the pressure points. You identify these, focus in those areas and develop the skills that you have in dealing with these areas of your business, of **your cash cow.**

Doing this is going to enable you to build a substantial amount of money, equity and wealth.

Like I said before and like I'll keep saying – **you have to forget everything you know.**

Especially in building your real estate cash cow you need to know what the important areas are, once you find those and you identify the pressure you hone in on those areas to develop those skills.

Now the key here is to understand what those **Profit Pressure Points** are. Now like I said, I just wanted to explain the value of these **Profit Pressure Points** in this chapter now in the next chapter I'm going to get into detail with a few of these profit pressure points.

Chapter 6

“How To Buy Real Estate **The Smart Way, My Way! With No Money Down, No Credit, No Experience, No Income And **Without Leaving Your House!**”**

This method you **will not find anywhere else, I INVENTED IT!** Your beliefs about real estate and making money are about to be **radically changed forever**. Once you learn what you *really need*, and what you *don't* to buy and sell properties **you will be blown away**. You don't need **any income, any credit, any money down, or even a car to do this**. Now you can start thinking the **smart way** and **build your business with no risk and all profit**.

Now things are starting to come together.

You are starting to see exactly what you need to do to build your real estate cash cow. Now in order to be able to do this and do this on a large scale and successfully buy real estate the trademarked way that I'm going to show you have to understand the pressure points.

You have to understand what is and isn't important and what you *really* need to make money in real estate. Again, **you have to forget everything you know**.

When I say you're going to buy real estate with no money down, you're going to get properties, you're going to own them, you're going to start building residual income from real estate, do I mean that you're going to go out and talk to a lender?

Are you going to have to go get your income verified?

Are you going to have to go and get a loan?

Are you going to have to arrange closing at a title company where you are going to sign hundreds of pages of paperwork that you don't understand?

Are you going to have to deal with sellers that are agitated and irritated to work with you?

Are you going to have to buy homes with huge problems that you don't know about?

Are you going to deal with tenants that are smoking crack and shooting people?

Are you going to have to clean vomit off your stairs so that you can move somebody else in your property?

Are you going to be a slumlord?

Are you going to have to deal with dead bodies in your properties?

Are you going to have to deal with the other headaches that go along with owning real estate?

Are you going to have to deal with the headaches of buying real estate the traditional way?

HELL NO!

Honestly, I have had to deal with most of that. But those things you will not have to deal with if you follow our system.

Once you find that mentor, once you learn that system, you're not going to have to deal with it.

But those are the important aspects. That's what people focus on when they talk about real estate or making money in real estate. But you have to forget everything you know.

If you do that, there is a whole other way to look at it. There is a whole other way to make money in real estate if you just focus on the **Profit Pressure Points**.

Here are the Profit Pressure Points you need to do to focus on your real estate cash cow.

I'm going to give you three of them right now and then in the next chapter I'm going to give you the **biggest, most important pressure point** to build your **real estate cash cow**. But don't skip ahead. First read these three because then the most important one won't make any sense.

Profit Pressure Point Number 1

The major pressure point is your mentality.

You have to adjust your mentality to be decisive.

You must be decisive.

That is a very important **Profit Pressure Point**.

When you come across a deal in real estate that sounds like it might work for you, **DO NOT** waste time researching and figuring out the numbers – just take it.

Write up the offer; get it done immediately and then figure out the details later.

Realize that using our system you're going to have a **safety net** so that it protects if something does happen or if the deal doesn't pan out.

You don't have to worry about it.

You're not going to be at risk. You're not going to be forced to lose a single penny. You're not going to be forced to take over property that is not a moneymaker.

You're going to make money regardless, and if you use our safety net, our pressure points that we cover in the safety aspects, you're going to be able to protect yourself in so many ways it doesn't matter.

Just write the offer up immediately. **Be decisive!**

A lot of times people will find a deal they think will work. They'll spend a few days working out the numbers, calling friends, talking to neighbors, basically wasting time in an attempt to make themselves feel better.

When they get back to the seller, the seller is pissed, and they've already gone with somebody else. The point here is that you don't have to figure things out immediately, just realize that you aren't at any risk and **don't waste time.**

You have to be decisive. You have to understand that you have a safety net and that you can write these offers up immediately **with no risk!**

So that is the first Profit Pressure Point.

Move your feet; get moving immediately. When something comes across your desk that looks like it might be a deal, get it done, write it up, do it. Remember that

when you use our system we teach you the mentality of how to write deals immediately, how to just write them up and get them going.

That's how we're able to buy properties so quickly. I was able to buy properties in less than seven minutes because I didn't mess around with all the details. I understood that I had a safety net there. I knew that I could say "Yes I'll take it" right away, and I knew that I had enough protections in place and those safety gauges there so that I wasn't at risk.

That's a Profit Pressure Point right there, very important. You have to just do it, just go out and be decisive about it. Decisive people find success.

Once you write up your first offer you are going to be a different person, maybe you have already done, but not the way that **I will show you.**

Once you do it my way you will never look back, that is why it is so important that you take action and be **decisive** instead of letting unjustified fear hold you back.

Profit Pressure Point Number 2

The second Profit Pressure Point that I'm going to cover right now is **structuring deals.**

In order to help people, make money, and build your real estate business the way that I am going to teach you with no credit, no money down, no job, etc. you **must** understand how to structure deals.

You have to understand how to buy and sell these deals the smart way, instead of risking any money, using your credit, or even leaving your house. Your knowledge of

putting deals together is your arsenal and knowing how to structure deals so that everybody is happy is the key here.

There are three simple ways to structure deals: a land contract, a lease option or a "subject to". Those are the three main ways to buy properties. We teach a other methods and techniques but these three are the base.

You may have heard of these terms, but the way we teach them is **completely different** from what you are probably thinking. Very few people do this the way that we teach.

A lease option is basically a **rent to own** with "cash cow clauses" that protect you as the landlord and the tenants.

A land contract is essentially the same thing except there is ownership. When you buy on a land contract the seller must foreclose on you instead of evict you as they would with a lease option. The buyer owns the property on land contract, they are the actual owners of the property.

The last and strongest of the three methods of purchasing real estate is the "subject to". In these deals you actually get the deed quit claimed to the buyer while the mortgage stays in the name of the seller. Any money the seller wants to get at the refinancing will have to be in a second mortgage unlike a land contract.

That is a basic overview I will get into much more detail later, but for now just know what I just went over. Also realize that the numbers and situations will be somewhat different every time and the more you do this the better you will get.

When you structure deals this way you can buy properties with no money down, no credit, and you can do it immediately. You can even get paid to buy properties; you can walk away from closing with **cash in your pocket**.

You need to provide value to everyone, but you also need to make sure that you're getting paid more for that value that you're providing not just to the sellers you work with but also the buyers that you sell to.

So you have to understand how a land contract works. You have to understand the lease option and the "subject to" methods. You have to understand those three methods of buying real estate.

Basically you have to understand how ownership is transferred and you have to know which method makes sense and when and where it makes sense.

Profit Pressure Point No 3

The third pressure point we will talk about now is building a list of investors.

Remember you have to provide value to people. You want to build relationships with people. You want to build a list of investors to work with. You want to build a list of investors and sellers that you've dealt with in the past.

This list of investors is going to be a gold mine for you.

These are people that have worked with you in the past and want to work with you again in the future. They know you and they have a relationship with you.

You provided them and continue to provide them value.

They are willing to work with you. They will be killing to work with you. These are the people that are going to wire **tens of thousands of dollars** in your account immediately; they're going to want to get to work with you immediately.

Once you build this list of people, you can send out deals and get the deals sold in minutes because people will hop on board immediately. They will wire the money to your account and get moving on things immediately.

You have to understand the value in providing other people value and building that list of people. You want to build relationships with people. When people know you and they know that you provide value and they know that you're serious about making money and making other people money, they're going to be willing to do a lot for you.

They are going to be willing to blindly send you money over with the idea and the hopes and the trust that you are going to provide them value. They know that if a deal falls apart you give them their money back.

This is the key to be able to buy real estate without ever leaving your house. You have a list of people that you work with that you can unload the property off to.

This is a huge **Profit Pressure Point**.

You have to understand that building relationships is what this is all about. You're not going to make much money on **any one deal**.

It's the 10, 15, 20 deals every month that you're going to get from each investor. You have 50, 100 or even a thousand investors on your list, and that adds up.

That adds up to a lot of money.

You have to build a list of investors.

You want to build a list of people that you work with, that know you. These are people you want to build a relationship with. That way when you come across deals you can move them immediately.

And also, they'll kick you back deals. This is why your competition is your friends. You guys can all work together; together you can achieve more. I don't mean to sound like a cliché, but really you need to build a list of people that understand what you're doing and want to work with you.

Imagine having a list of people that all **know you**.

They know how you work and what they need to do to work with you, **you make the rules**.

They have money and they want to invest in real estate, but they just don't know as much as you do about finding deals and putting them together.

Do you see how this is a perfect match?

Very few people understand how to put deals together so finding people that need you is simple and costs next to nothing. You can pick up your local newspaper and call the investors out of there and get started on your list immediately.

All right, those are three **Profit Pressure Points** for this chapter.

Chapter 7

“The Single Biggest Pressure Point In Building A Real Estate Cash Cow!”

This is **hands down the most important part of buying and selling real estate**, if you understand just this and **nothing else** you will make over **\$116,876.33** in real estate this year without **getting a single loan, with no money down, and without getting off the recliner**. You are about to learn the **quickest and most profitable** way to buy any piece of real estate anywhere in the world. This is another **trademarked** method that you will only find here.

Now this is where it gets really interesting. This is the single biggest pressure point, the most difficult thing for people to understand, this is the most challenging part of this entire process.

Dealing with sellers.

If you understand just this process and how it works you can do everything else wrong and still come out **way ahead** of other so-called investors.

There are a few reasons talking to sellers is so difficult. When you talk to a seller, you have to understand the value you are providing them. You have to be able to provide them that value as well, you can't just make empty promises.

This is where the talking stops. This is where the rubber meets the road. **You have to provide value.**

When you're talking to a seller, realize that they are scared and in a situation where they're about to lose their

house, which is the most prized possession for most people, they're scared and they don't know what to do.

If you can explain to them why it is advantageous for them to work with you, you're going to make a lot of money.

One of the reasons this is so difficult for people to pick up on is because people don't learn it. If you skipped through and didn't read this entire book, it's the same mentality. Some people just ask "Where's the money? I need to get to the money!"

No, no, no. The money comes **after** you help people.

You have to help people out. You have to provide value to people. You have to understand how conversations work and how to convey what you are trying to do.

I have recordings where you can actually hear me put deals together in less than 10 minutes.

You can hear me put deals together in less than 10 minutes.

But, the most important aspect there is talking to the sellers. The **Profit Pressure Point** is getting the seller to understand the value you are providing them and want to work with you. Once you get the seller to work with you, everything else is simple.

That is the pressure point there – once you have a seller that understands why they need to work with you, everything else is gravy, **everything** else comes together.

When you are dealing with a motivated seller you have to understand their situation before you can provide the solution. You have to be able to explain the situation to them and you have to be able to provide them with the best solution to their problem.

You can **only** do this if you understand how to structure deals and how to put them together so that everybody comes out ahead. This is what is so hard for people to understand; **you not only must be able to effectively solve the seller's problem, but be able to explain it to the seller as well.**

Once the seller is on board everything else will come together.

Now let's flip that and look at the other side. If the seller **doesn't** want to work with you, they don't see the value in working with you and they don't want to work with you, **it doesn't matter what you do.**

You can have an investor in place, you could have the money ready to go, you could have the closing dates set, you can have the title company on track, you could have the title report, the title search done, a clean title, everything done but if the seller **doesn't** agree to work with you, it's all for nothing, it's all a waste.

Do you understand?

This is a definition of a **Profit Pressure Point.**

This is what you have to understand, what you need to focus on – this aspect. You have to understand how to deal with sellers. You have to understand how to explain, how to convey their situation to them. You will understand their situation more than they do.

This is why we were in the top **1% of realtors in the world** when we were listing properties, **because we understood real estate**. We understood why people's properties did not sell and why they did sell. When you can explain that to people and you can explain that to sellers, then they're going to want to give you their properties.

Like I said, that's a pressure point in itself – you have to find properties. But finding properties and finding motivated sellers is only part of it. It is only part of the battle.

You have to be able to explain the process of real estate. You have to explain the problem to sellers effectively and then explain why you have the solution or explain what the solution is.

Maybe it is best for a seller to go and try to rent it out themselves and not deal with you, and if that is the case you need to explain that. Providing value doesn't always mean you're going to make money immediately. It is about providing value pure and simple, if you can tell them the best thing to do than tell them.

I've turned away business because the best thing to do for the seller was to do something else without me being involved. You know what happened?

They almost always came back and referred me to three or four other people. This is because, in real estate especially, so few people understand real estate and even less want to actually help people over making money.

So once you put those two things together, once you understand real estate and you want to provide value the money will come one way or the other.

But like I said, the Profit Pressure Point here is dealing with sellers. If you can get sellers to agree to your terms and to get them understanding why they need to work with you, you've bought the property.

You have effectively bought the property.

Nothing else matters at that point.

Now some people ask "What if it is a bad deal? What if it is a horrible deal and I can't sell it, nobody wants it?"

Well if that is the case, you can go to the seller and explain it to them later, you can explain the situation to them later. You can say "Hey look there's something that I didn't know; this is a problem here. We need to fix this. If we don't fix this, then we need to change the price, we need to change terms; we need to do this or this to move this property."

You can explain why the property isn't selling. But by providing them value in dealing with them to begin with, they're going to understand why they need to deal with you.

Does that make sense?

You need to understand this.

You have to understand that talking to sellers and explaining to sellers the value in working with you is crucial. That is what is going to make you money. That's going to be the moneymaking part of this whole thing.

That is the most challenging part for people to understand, that you have to explain things to sellers, you have to explain the value to them. They're going through an emotional stage. When people are in trouble, motivated sellers especially, there is a lot of emotion involved there.

But whenever we get emotional, we usually remove logic. But in the real estate market, you have to use logic rather than emotion.

Now there is no shortcut to understanding how to talk to sellers.

This is why you need a mentor.

This is also why you need to understand that mentor's system. We have a system of talking to sellers in a systematic way to explain to them the value and the benefits of working with you.

Now again like I said, you can work with pretty much any seller if you're using our system, but you have to understand how to explain the process to them.

For purchasing this program, I have recordings that I have made available to you. You can actually go online and download these audios and hear me put deals together right in front of you.

You can actually hear me go through the entire process.

I have recorded conversations of putting deals together but that doesn't come close to what we did recently, which is the documentary, *The Million Dollar Challenge*, which I'm going to go through in the bonus chapter.

I want you to understand that this is a **Profit Pressure Point** here; dealing with sellers. You have to understand how to talk to sellers and what makes the dynamic of that conversation. Understanding how to talk to sellers is crucial to this whole process.

Once you understand that, everything else will come, everything else will fall in place. You have to understand how to explain the process to sellers.

You have to understand that there is a system.

There are different parts of this real estate system, how real estate is sold, how real estate works, and how different markets work. Sellers just don't understand what is going on.

Once you can explain these things to them, once you can show them why their property isn't selling or you can explain what is going on with their property, they are going to understand and they're going to want to work with you.

Talking to sellers is the most important part of this process, and that is why I have recorded these conversations and why they are so valuable.

At every \$10,000 Bootcamp we have I always have people come up to me and tell me that if they just heard me on the phone and *nothing else* they feel like they got their moneys worth.

We've got recordings of me talking to sellers because that is the most important part. Once you know how to put deals together with sellers and you understand how to

structure deals, you can unload it instantaneously, that's not going to be a problem.

Think about it, how many people want to make money in real estate?

Everybody!

So unloading deals, unloading good deals is not a problem. You should never have a problem selling a deal, because if you do, it's not a good deal and you need to go back and figure out what the problem is because any good deal will move quickly.

Plus once you have that list of investors, you are going to be able to move properties ten times quicker than you ever thought possible. You're going to be able to move them in days and even hours. You can often buy properties and sell them the same day, even the same hour, within minutes – once you get that list of people that you're working with.

So finding buyers is not a problem; that's pretty easy to do. And like I explained, that's a **Profit Pressure Point** as well, but dealing with sellers is the most challenging **Profit Pressure Point** because investors will be willing to pay you tens of thousands of dollars immediately because they don't understand how to do this.

They don't understand how to talk to sellers and how to convey the value, how to basically buy real estate the **smart way**. And you don't just go and buy real estate; you have to deal with the sellers. There is no way around it – you must deal with the seller.

There is no point in trying to avoid it. You have to understand the situations, you have to understand how to

deal with the sellers and how to do that effectively. And that is the **Profit Pressure Point**.

So no matter what you want to do, no matter how much money you want to make in real estate, that is what you have to understand. You have to understand how to convey the value to the sellers. If you don't understand that, don't bother. You're not going to make any money. You have to understand this.

Chapter 8

Use My Fast Cash Method And Learn...

**"Exactly How To Make Over \$4,814.56 In
The Next 16 Days!"**

You are about to see **exactly** how to make over **\$4,814.56** in less than 16 days from reading this. These

are the **exact numbers and the exact steps** you need to take to do this. You are **less than 20 minutes** from knowing exactly what **you need to do to start building your cash cow.**

Are you ready to make some money right now?

Well **good** because that is what this chapter is all about. So far I have been laying the groundwork for this system and explaining the different components and how they come together.

Make sure you read *every word* in this chapter because I am going to lay down some groundwork for the most amazing **Cash Cow** you have ever seen.

I hope that you didn't skip ahead like **I told you not to** because then you are doing yourself a **huge disservice** and you will not get the full effect of what I am trying to tell you.

You may get bits and pieces here and there but you **will lose and miss out.**

So if you did skip ahead, go back and **read!**

I mean that.

I say that because it is important that you understand **the process** and how this system came to be.

Anyway...

Let's get into it and find out how to make some cash **real quick.**

I have stressed the importance of **thinking backwards** from your goals so that you know exactly what to do to get where you want to be.

I have told you that you can build a **very lucrative** business working only a **few hours** a week or even just a few hours a *month*.

Now let's talk about that is possible.

When I say you can make "**over \$4,814.56 in the next 16 days**" I am being **conservative**. Believe it or not you can do it much quicker than that.

You can do it in a matter of hours.

All you need is the specific knowledge and the system, then you have to act upon it of course, but that is it. If you follow my instructions you will be able to do it much quicker than that.

You know that three main ways that we are going to be buying properties are **lease option, land contract, or "subject to the existing loan/s"**.

As you know I try and stay **ultra conservative** when I make projections so that when go through examples or show you what is possible you are not being **misled** and you are seeing things from a very **conservative and pessimistic** point of view.

So to show you to make some **quick cash** I will continue to be conservative and say that the deal we put together is a **lease option**.

Remember that a lease option is the *least favorable* way to buy properties and often the easiest to negotiate. So you buy **one property** with a lease option.

We will say that this property is a **\$65,000** property. This is actually less than *half* the national average price of \$136,000* (*ultra conservative* remember) so you should have no problem finding a deal like this.

In fact there is **nobody in America** that is more than a short drive from \$65,000 properties.

So you buy **just one** \$65,000 property using the lease option technique. You buy the property in *the least favorable way*.

We will say that you get no discount, you have to pay full market value. You even get stuck with a high payment to pay for the seller's outrageous mortgage payment. (*ultra conservative*)

Here are the details of *your* lease option:

Monthly payment:	\$650
Term:	3 years
Payoff at end of term:	\$65,000
Down payment:	\$650 (one month's rent)

Note that our payoff is **\$65,000** and you are paying the property off, so I am assuming you are not building *any* equity. (*ultra conservative*, remember. ☺)

You really didn't negotiate a great deal here, you basically gave in to our motivated sellers every wish and they had their way with you. You should feel dirty and in need of a shower.

The point here is that even if you didn't speak English you could negotiate a deal like this by just drawing pictures and pointing... Well maybe not, but how does that sound for my next challenge?

Anyways, you get the deal and you somehow manage **not** to do yourself any favors in the process, now what?

Now you take this property and you really have only one choice, or one method that you can use to sell it; **lease option**.

Remember, if you buy a property on lease option you can sell it **only** on lease option, not on land contract or "subject to". Remember the way that you can sell a property depends on the way that you bought it.

So now you **must** sell the property on a lease option and somehow turn a profit.

We will also say that this is **your first deal** and you don't have a single buyer that you can call upon to work with. We will also say that for some reason you can't call up the qualified buyers that are in your paper everyday that advertise "**I buy homes!**"

This simple method of selling properties does work, in fact I recently spoke with a student who made over \$10,000 on his first deal with this method, but in this example we will say that you haven't mastered using the phone yet so they are out of the picture.

Even though these people would love to work with a property like yours, we will keep them out of the picture because that is just **too easy**. (ultra conservative)

Now you have to pay \$650 to close this deal and then \$650 a month.

You are going to make money on this deal without paying a penny from your own pocket.

For right now you have to find a buyer that wants to lease option your property.

As you know there are more than **seven sure fire, guaranteed ways** we teach to market your properties that will get them sold immediately! I am talking a few hours or even **minutes** and your deal is **sold!**

We explain the unique wording that will increase the response you get by over **200%**, we show you how to unload 4 properties in less than ten minutes, we also explore different **free** ways that you can have your properties sold before you buy them, etc.

I could go on but believe me **selling** your deals is not going to be a problem as long as you follow our instructions. Like I said I will explain how to partner with us personally, and get the full benefit of working with us, later.

So **unloading** or **selling** your deals is not going to be a problem.

You just need to know **how** you are going to sell the property and still make a profit.

Up to now you have gone out and “negotiated” to get yourself a deal. This type of deal can be found **anywhere**, now that you got it you need to make money with it.

We will say that you lease option it out and still do not get market value for your lease option. Remember that the way that our system is set up you can still make money **even if** you are making huge mistakes.

And you never risk your credit or money.

So now you need to sell the property on lease option for more than you have **agreed** to buy it for. Notice I said "agreed" meaning that you haven't actually bought it yet you just have control of the property and have bought it in a sense but not with your own money.

Now how and why are you going to be able to sell the property for more than you bought it for?

Because you know that normally the only people that are going to buy a property on lease option are people with credit problems. End users who buy properties with lease options are normally not very credit worthy.

If they were to go get a loan they would be paying an arm and a leg for it. They would have to pay outrageous premiums, rates, points, costs, fees, expenses, qualifying dues, etc.

They are going to be paying for their credit problems if they want own their home.

Now **you** are giving them that option. You are doing something for them that few institutions in the entire country are willing to do for them; you are allowing them to own their very own home.

You are doing them a huge favor.

Part of the American Dream is to own a home, you are allowing people that have made mistakes in the past and ruined their credit a chance at the **American Dream**.

I mean that. You really are providing them a huge service.

And if you set up your lease options like I will show you how to do, you are **out of the picture!** You are **not** a land lord and you do not have to worry about clogged toilets, leaking pipes, dead bodies, gang graffiti, prostitution, etc. (I have actually had to deal with all of those in the past **before** I was **enlightened**)

In fact one time I was visiting a property to meet my new "property manager" when I saw three policemen fighting a man with a knife. They took him to the ground, handcuffed him, and drove him to jail.

"I wonder what that guy was doing at my building." I thought to myself.

As it turns out that was my new property manager who thought he should relieve some of our tenants of their jewelry while he waited for me to get there.

The point is that you **will not** deal with this because they way we set up our lease options we give them **complete control** of everything... **as long as they pay.**

You are giving them the property, equity, legal and tax benefits, and the overall satisfaction of home ownership. You **should** be paid for this, and you tenants will be happy to pay you a premium for it especially after you explain what is happening to them and why.

These tenants **will love you.**

I have had people call me a "God's send" a "Miracle worker" a "Blessed man of real estate" I am not making that up, I even have recordings of a whole lot more said about me over phone conversations.

The way you explain and transfer the benefits is the key here.

Remember that we have already discussed the fact that you are going to be able to charge people a premium so you can make money, and *still* give them a **great deal**.

In this case the property is worth about \$65,000. If they wanted to get it financed and they have credit problems or they want a "no income verification" loan they will need to bring about 20% to closing.

That would be **\$13,000** that they would need as a **down payment**.

Then the balance on the mortgage would be **\$52,000** (\$65,000 - \$13,000) and their interest rates, closing costs, points, junk fees, b.s. expenses, etc. could easily drive their payment over **\$700**.

The entire time they are paying this outrageous payment they are **not** building up **any equity**.

So if they went out and tried to qualify for a loan the "regular" way or conventionally, they would most likely have to bring in a **huge down payment of \$13,000**, pay ridiculous monthly payments, pay high rates and premiums all the way around, build little to no equity maybe even **negative amortization**, etc.

This could go on for 30, or even 50 years if they don't file bankruptcy first.

I know that I have already explained the basics of this universal problem that buyers have but I can't how many times I have a student hear me say it over and over again but when it comes time to realizing it in the "real world" with a **real deal** they forget everything.

Realize that this **is a very real example** and this is a realistic situation. In fact I am using past examples with the names omitted to protect the innocent. I always wanted to say that, people say "protect the innocent" but then they often hide the names of the "guilty" or the perpetrators as well, why don't they just say "the names have been omitted" or did people actually question that and say "Hey, why are the names being omitted, are they *innocent* or something?"

Sorry about that but it is getting late.

Anyway, you understand that the buyers are looking, *begging*, for an alternate way to buy their properties. You just have to present it to them. You know that there are millions of people in need of a deal like yours, and each year there are **over a million** that join the crowd.

So instead of somebody coming up with **\$13,000, high monthly payments, no equity building, etc.** they can come to you.

Below are the details for the lease option that you are selling to them.

Monthly payment:	\$750
Term:	1 year
Selling price:	\$80,000

Down payment: \$5,000

Compare that to the other option.

Monthly payment: \$750-\$800
Term: 30-50 years
Price: **\$65,000**
Down payment: \$13,000

You are charging them **more** for the house, right?

WRONG!

If they finance the property with a loan and pay **\$65,000**, they will bring in **\$13,000** for their down payment. Then they are stuck making outrageous payments on a \$52,000 mortgage. They will pay several times more than what the property is worth during their 30-50 years.

If they can't make the payments or if something happens their credit will be ruined and they will be **on the streets** without a chance in hell of getting their finances back on track because a foreclosure is even worse than a bankruptcy.

Now if they buy with you they only need to bring in **\$5,000** down, which brings the price down to **\$75,000** which is just \$10,000 over the current market value of **\$65,000**.

They have **1 year** to buy the property at **\$75,000**, within that time the property will appreciate so the premium they are paying is gradually decreased. Plus in some cases you can subtract a portion of the monthly payment from the purchase price.

Then when your buyers **do** go and refinance the property at **\$75,000** they have proved themselves credit worthy, they have a record of paying on time, they have job history, they have improved the property they are trying to refinance, they have built a relationship with a lender, they followed your advice so that they can qualify, etc. etc. etc.

Plus anytime in the year or three, five, six, etc. whatever number years they are living there, they are free to make any repairs and upgrades they want. They can **increase the value** as much as they want and since they are living there **they will see every penny of it!**

Do you see what is happening?

Yes you are charging them more; you are charging them a total **\$80,000** for a home that is worth **\$65,000** now, how can you do this? Remember that you are allowing them **home ownership** and you are providing terms and you are not asking for a **\$13,000 down payment.**

You are still providing a **huge value** and since you are providing attractive terms and you are helping them build their credit and eventually **qualify for financing**, you are entitled to a premium.

You need to make money too!

They have changed their financial lives, and **you have helped them.** Now they are **finally** going to be able to go and buy their own house. They are going to be able to get a **great interest rate**, is there such a thing? At least they will get a **better rate.**

They could easily save **tens of thousands of dollars** just by taking a little extra time to qualify for the loan.

They get a better rate, better terms, better closing, overall a better deal with much more in it for them than ever before.

Most people start on a cycle and never stop. They are unable to adjust and focus on the credit/financial problems they have. Nobody helps them so for the rest of their lives there are victims of financial rape.

With your guidance and help that has stopped. You have helped them to, literally, **change their lives.**

I am not stretching the truth. If you follow our instructions and do this the way we tell you, then that **will happen.** I have people constantly tell me how thankful they are and how great I am for doing what I did for them.

We are in the business of helping others, if you don't want to do that stop reading this right now and never look at anything from me again because it will be a **waste of your time.**

We are about helping people here, and if you can make money and do that at the same time, **great!**

So you understand how great the deal was for the buyer, they got into a property without having to qualify, they fixed their credit and turned around their financial lives, they are going to be able to get a better loan with a shorter term and lower monthly payments, they have the knowledge necessary to build their net worth and financial assets, etc.

They are essentially buying the property now but they will have a year, in this case, to fix any problems that they

have while you help them and tell them exactly what to do for them to be able to qualify for the property.

That is all good. You have helped people out, good for you.

But what about *you*?

How do you make out through all of this?

Of course it is great to help people but you need to make money too. Let's take a step back and look at just **how well** you did.

Just to review this the terms of the lease option that you negotiated I will lay the terms out once again.

Monthly payment:	\$650
Term:	3 years
Payoff at end of term:	\$65,000
Down payment:	\$650 (one month's rent)

This is **your liability**, this is what you are going to have to pay. Remember that we know that deals like this come a **dime a dozen** and you hardly got a great deal, throughout this entire example I have remained **ultra conservative**, remember?

So you will need to bring \$650 to close on *your deal* and then you will be making payments of \$650 a month for three years, anytime within the three years, but definitely at the end of the three years, you will have to refinance and **buy** the property for \$65,000.

Now you understand exactly what you are committed to let's look at the terms of the deal you **sold**. Here is the deal the way that you structured it:

Monthly payment: \$750
Term: 1 year
Selling price: **\$80,000**
Down payment: \$5,000

THAT IS ALL COMING TO YOU!

Of course you have to look at what it is going to cost you, because as you will hear me say quite often, **it isn't what you make that matters; it is what you take home that really matters!**

So what is this going to cost you?

You are going to get \$5,000 right now, immediately, and then you will be getting \$750 a month for one year. At the end of the year, or anytime before, you will be getting a check for **\$75,000** when the buyers refinance the property.

Again, what does this cost you, how much **do you take home?**

You are getting **\$5,000** but you have to pay \$650 to close your deal with the seller, that leave **\$4,350**. But we will say that you first payment does **not** come until 30 days after closing, or you charge the buyer *their* first payment on top of the \$5,000.

This way the **\$650** does not come out of your pocket, your buyer pays it and you keep the **entire \$5,000**. Either way you do it you make **\$5,000** here.

You are going to get **\$750** a month but you are going to be paying \$650 so you that leaves **\$100 a month**.

Now what about the **back end**?

The people you sold the property to have one year of your guidance and their own resources available so that they can qualify for a loan. They will be buying the property at **\$75,000** at the end of this year.

This money will come to you, but since you have to **pay \$65,000** to the seller, you will actually end up making **\$10,000** on this part.

So there you have it.

Let's look at exactly what you **net** from this *one deal*:

Money Right Now:	\$5,000
Cash Every Month:	\$1,200 (\$100/month x 12 months)
Money In One Year:	\$10,000

Total Profit On Deal: \$16,200

This **\$16,200** is over the course of one year.

Remember that throughout this *entire* example I was ultra conservative. I even went with home valued at **half** the national average. So this type of deal you should be able to find *anywhere*.

So you make **\$16,200** on this *one deal*.

This chapter is getting long but I want to make sure I cover all the bases here. I am assuming that the people you lease option the property to stayed in the property for the *entire* year and then bought the property at the end of the time.

Is this likely to happen?

The truth is there is a 50%-60% chance that the buyers **will not** stick around for the entire term of the lease. If not then, obviously, they will not be around to cash you out the **\$10,000**.

So do you lose out?

NO!

If they leave then they forfeit their rights to the property and then you can go and find somebody else to lease option the property to.

This means you sell the property **again!**

You do it the same way:

Monthly payment:	\$750
Term:	1 year
Selling price:	\$80,000
Down payment:	\$5,000

THAT IS ALL COMING TO YOU!

You sell the *exact* same way as you did the first time. So you this what you end up making:

Money Right Now:	\$5,000
Cash Every Month:	\$1,200 (\$100/month x 12 months)
Money In One Year:	\$10,000

Total Profit On Deal: \$16,200

Does this look familiar?

IT IS THE SAME DEAL!

Only this time you are getting an additional **\$5,000** that you had not counted on! This is from the down payment on the second lease option tenant.

Are you started to see the power here?

There is no worse case scenario! If you set up the deals they way that we teach you will come out ahead **no matter what.**

If the tenant leave or stays, you make money.

Even if you get a marginal deal that is **not** that great, you make money.

This whole time none of you money or credit is at risk!

Chapter 9

“How To Get Paid To Buy Properties! Walk Away From Closing With Over \$5,490 In Your Pocket, With No Credit Or Income!”

Imagine **getting paid** to buy houses, you get over **FIVE GRAND** **and** you get the **deed** to property handed over to you. You walk away from closing with a **handful of cash and a house!** This chapter shows you exactly how to do it **with no risk** and **again and again!**

One Last Thing From Last Chapter's Example...

So you know how to make some quick cash, **over \$5,000**, easily and almost immediately.

But the question is, **how quick?**

The title of the previous chapter is...

Use Our Fast Cash Methods And Learn...
"Exactly How To Make Over \$4,814.56 In
The Next 16 Days!"

How realistic is that?

I have satisfied **every possible concern** you can have about this entire process, we picked a marginal deal, with marginal value and no equity, we bought it the lease attractive way and sold it immediately, etc.

Remember I have been so **ULTRA CONSERVATIVE** in all my projections and **still** you make a **killing!**

Now the question is **how long does it take** to put one deal together?

Just one deal.

How long is it going to take?

I promise it can be done in 16 days! Have I gone mad since almost any Realtor accepts **30 days** as “instant” when it comes to real estate?

I am talking about the actual amount of time it will take to put one of these deal together, selling or unloading the deals is the easy part, it is finding the deals and understanding how to structure the deals that **very few** people know how to do.

What if I told you that you could put a deal like I just mentioned together within an hour?

What would you say?

I have had people call me crazy, say that I am lying, flat out tell me that this is not possible, etc. etc. And I understand why they say this, after all they have never been through my program.

After hearing this I usually ask if they heard any of our recordings of **LIVE DEALS** that we put together.

See I am not throwing a bunch of **shit** at you, **I HAVE DONE THIS!** Please remember that, I don't expect you to believe me either, you can recordings of me doing this stuff in just a few minutes.

A few minutes is all it takes when you get good at this.

I am saying **an entire hour** right now because you are just getting started, but I have **never** spent an hour putting one deal together.

You can actually **hear me** sit down and put together **several deals** in one sitting, without leaving my

basement. This is all consecutive, one after another, boom, boom, boom!

I don't mean to brag, but just imagine how you would feel if you were able to sit down in front of a live audience and put together deals like this in matter of minutes, if you could pick up the phone anywhere and within a few short minutes buy and sell properties, all you need is a phone.

Then imagine teaching others all over America, and the rest of the world, how to do **the same thing**.

THEN imagine have people doubt that this is even possible after you have countless actual recordings that prove otherwise.

I invented this method.

I honestly don't want to seem like an overbearing monster, I just want you to know that when I say you can put a deal like this together in an **hour**, I am being very reasonable.

But...

To stay in character I am going to stay *ultra conservative* and say that it takes you **five times** as long to put a deal together.

We are going to say that it takes **five hours** to put a deal together. **Five hours** is **five times** the amount that is *already* outrageous.

So even after being trained by me, the guy who invented this method, you are still so **hopelessly incompetent**

that it takes you five times as long as it *should* to put just one deal together.

FIVE HOURS A DEAL!

Remember you have heard me teach others to do it in minutes, but remember we are being **ultra conservative**.

So now you know that you can...

Easily make \$5,000 on one very marginal deal.

You can do this *without risking a penny* and by *helping people*.

You can do this in *less than five hours*.

Any questions?

Whenever I explain to this people it usually takes a few minutes for this to sink in.

I just showed you how to change your life!

You can go out pick up a deal within *minutes* and quickly pocket **\$5,000** and over **\$15,000** in general on just one deal.

And this deal was certainly not a diamond in the rough, quite the opposite, deals like this are **everywhere!**

Remember that I went with \$65,000 which is *HALF* the national average price for a home, and you still made it work.

The point here is that throughout this entire example I have been **“ultra conservative”** in my projections, illustrations, examples, assumptions, etc. The deals that you will find will almost certainly be better than the example I just found walked you through.

You can go, right now, and find a deal like this with **no problems** the only reason you couldn't before is because you didn't have the specific knowledge needed to do this. These deals are **everywhere**.

Here is a graph of the details on this deal, once again. Remember that the numbers looked like this:

Money Right Now: **\$5,000**
Cash Every Month: **\$1,200** (\$100/month x 12 months)
Money In One Year: **\$10,000**

Total Profit On Deal: \$16,200

Now this is off of one deal, let me put this in a table so it is easier to read.

<u>Immediate Cash</u>	<u>Monthly Cash Flow</u>	<u>Cash At Closing (12 - 18 Months)</u>	<u>Total Profits</u>
\$5,000	\$100	\$10,000	\$16,200

So your actual total profit was over **\$16,200** but we are only looking at the **cash you got** up front.

This is off one deal that it took you five **grueling** hours to put together. So when I say less than 16 days I could say less than **16 hours!**

Does that make sense?

You have just put this one deal together in a matter of minutes and made **over \$5,000** since you can charge the first month's rent ahead of time. Your total profits on this deal were over **\$15,000**.

Do you see the power here?

Hold in because in the next chapter it only gets better.

Chapter 10

“How To Make Over \$15,657.76 Each And Every Month, Working Less Than 10 Hours A Week!”

Do you want to be able to quit your job and spend more time doing what you want? This chapter shows you **how to build a substantial income** from just **10 hours** a week and **without risking a penny**. Again these are the exact numbers and **exactly** how to do it *without* getting yourself into trouble.

This could easily be the title of the book but I wanted to make sure that the focus here is not that “Get Rich Quick” nonsense. This is about building a business, a business that will feed you and your family indefinitely.

This is not about **just money**, this program is about understanding the concepts and ideas behind building a **CASH COW** and what it can do for you.

Anyways, this chapter we will look at how you can build a residual income from the same **ten hours a week** that we used to put together the first deal.

To refresh your memory, here are the details on the first deal:

<u>Immediate Cash</u>	<u>Monthly Cash Flow</u>	<u>Cash At Closing (12 - 18 Months)</u>	<u>Total Profits</u>
\$5,000	\$100	\$10,000	\$16,200

Remember that I have been using **conservative** numbers this entire time.

You know what it takes to put a deal like this together and why there are so many opportunities like this waiting to be found within miles of **any location** you can think of.

So far we have been focusing on the up front profits and not as much as the **back end** profits. Each of the deals you set up will come due in roughly 12-18 months.

That means that when you lease optioned the property out the tenants had to make payments for 12-18. Then at the end of that time they will need to refinance and pay off what they owe.

This is when you get your additional **\$10,000**.

Now if they don't stick around, remember that you are happy because they forfeit their **\$5,000** and you get to charge somebody else that **\$5,000** and you still keep the monthly cash flow they paid before they left.

Right now we are going to focus on what happens in **12-18 months** assuming you just kept doing the *bare minimum* of one deal a month and only ten hours a week.

Remember that on each deal you charge **\$5,000** down and you get **\$10,000** when the property is refinanced in 12-18 months. For right now we will go with **18 months**.

On the **18th** month what happens.

You do a deal with the following numbers just like before:

<u>Immediate Cash</u>	<u>Monthly Cash Flow</u>	<u>Cash At Closing (12 - 18 Months)</u>	<u>Total Profits</u>
\$5,000	\$100	\$10,000	\$16,200

But remember what is happening this month?

You are getting one of your properties refinanced, you are getting an additional **\$10,000**.

You get **\$5,000** from this deal alone.

Plus you get the monthly cash flow on the deals beforehand.

PLUS...

You get the extra **\$10,000** from the first month's tenants refinancing their property.

You make at least \$15,000 plus all of the monthly cash flow from the other deals!

Are you seeing where these numbers come from?

The first property you did is to be refinanced in **18 months** so for the next 18 months you are doing the same thing, putting one deal together that will be refinanced in **18 months**.

Since your cash flow is **\$100** a month on each deal you, you will have over **\$1,500** coming in every month by the time the first **18 month** period is up.

Now every month you will have a property come up for a refinance.

Every month you will get an additional \$10,000 whether you do anything or not!

If the buyers leave then you get even more money because you can get another buyer into the property and charge them a **whole new down payment**.

By structuring your deals this way you are ensuring that every month a deal comes to maturity and you get an extra **\$10,000** on top of your profits for that month.

Since you charging **\$5,000** on each deal, and only doing one a month then you are **making at least \$15,000 a month!**

Now stay with me for the next chapter when we put it all together and you see how to make over **\$213,978.43 a year!**

Chapter 11

**“The Secret Cash Cow Method To Making
Over **Over \$213,978.43** A Year!”**

As you should know by now it is never **the money** that makes the business or the **Cash Cow** it is the principles behind the money and how the business was built that matters. Right now I am going to show you the **process that ensures you make over \$200,000 a year**. This is exactly how to become a **millionaire in less than 24 months**.

In the last chapter you say to make over **\$15,000** a month by doing just one deal a month. You already know about how long it takes to put one deal together, you can hear and see me do it in far less time, but remember I am being **ultra conservative**.

Since you understand this concept that has been built upon in the past two chapters, let's follow this out.

Remember the details on the **first deal that you did**:

<u>Immediate Cash</u>	<u>Monthly Cash Flow</u>	<u>Cash At Closing (12 - 18 Months)</u>	<u>Total Profits</u>
\$5,000	\$100	\$10,000	\$16,200

Now we are assuming that you do the *exact same amount of work* and that you get **no better**.

You saw last chapter how you can increase your income to well over **\$15,000 a month** pretty easily by plugging away at the system.

Now I want to take it a step further and look at **all of your profits**.

The table below shows just how much money this simple method is worth.

	<u>Immediate Cash</u>	<u>Monthly Cash Flow</u>	<u>Cash At Closing (12 - 18 Months)</u>	<u>Total Profits</u>
Month 1	\$5,000	\$100	\$10,000	\$16,200
Month 2	\$5,000	\$200	\$10,000	\$32,400
Month 3	\$5,000	\$300	\$10,000	\$48,600
Month 4	\$5,000	\$400	\$10,000	\$64,800
Month 5	\$5,000	\$500	\$10,000	\$81,000
Month 6	\$5,000	\$600	\$10,000	\$97,200
Month 7	\$5,000	\$700	\$10,000	\$113,400
Month 8	\$5,000	\$800	\$10,000	\$129,600
Month 9	\$5,000	\$900	\$10,000	\$145,800
Month 10	\$5,000	\$1,000	\$10,000	\$162,000
Month 11	\$5,000	\$1,100	\$10,000	\$178,200
Month 12	\$5,000	\$1,200	\$10,000	\$194,400
Month 13	\$5,000	\$1,300	\$10,000	\$210,600
Month 14	\$5,000	\$1,400	\$10,000	\$226,800
Month 15	\$5,000	\$1,500	\$10,000	\$243,000
Month 16	\$5,000	\$1,600	\$10,000	\$259,200
Month 17	\$5,000	\$1,700	\$10,000	\$275,400
Month 18	\$5,000	\$1,800	\$10,000	\$291,600

OVER \$290,000!

Remember that this is just **one source** of your income. We are not including any other assignments, "subject tos", rehabs, expired listings, etc.

This is **all based on the following deal structure:**

<u>Immediate Cash</u>	<u>Monthly Cash Flow</u>	<u>Cash At Closing (12 - 18 Months)</u>	<u>Total Profits</u>
\$5,000	\$100	\$10,000	\$16,200

Money is not racist, judgmental, and it does not discriminate.

So all you really have to do is find a tested and proven system and **apply** it.

I know that sounds like an oversimplification but I can point to **any area** of the globe and show you people who did **just that** with our product.

See the value of a money making **system is incalculable**. It is **priceless**.

I remember at our **\$10,000 Bootcamp** we had not too long ago here in Indianapolis, a **very lucky group** got an intense and riveting tour of **our system**.

This is when we really revealed the **systematic** approach to how I was able to close deals in **less than 7 minutes**.

We showed them an **unheard of** method to make money in real estate, and they were **blown away**.

After hearing me **put some deals together in a matter of minutes** I had people come up to me and tell me they **got \$10,000 worth** if they left **right then and heard NOTHING ELSE!**

And that was just the FIRST DAY!

A system can **very easily change your life**, realize that, **please realize that**.

Imagine your having a switch in your house right next to the **couch**. One pull on this switch and you bank account is **flooded** with deposits, **thousands and hundreds thousands** of dollars automatically deposited into you account.

I know it is hard to believe, but imagine that switch being right next to you **now**. You pick up the phone and call to verify your bank balance. Then you go online and see this figure right there on your screen.

Then you push the switch.

You hit the **“refresh”** button and resend the information over the secure server to see **tens of thousands of dollars** added to the balance.

You hit **“refresh”** one more time, and **hundreds of thousands** of dollars have hit you account!

All this time you are sitting doing nothing and **riding on “past glory”** knowing that your **systems** are in place **making you a fortune.**

I am **not** exaggerating, **a system is that valuable.**

So you want to make sure that you **find a good one.**

This is basically where you search and find a **mentor.**

Among other things a **mentor** will walk you through **all the steps** you need to make, they will guide you to success and help you **build your cash cow.**

The system you choose and the mentor you follow will **make or break you** so make sure you find a suitable one.

Even if it isn't with **me** you **must** find a **mentor.**

Now for the final step that you need to take to **quit your job**, remember there are three steps in this process.

The first step is to **identify a CASH COW industry or area.**

The second step is to **find a successful system.**

Now it is time for **Step Three.**

- STEP THREE -

The third and **final** step in this process is for you to **apply the system.**

You have done **enough** research to get started.

You still have much to learn **but** you can learn along the way, too many people use the excuse that **they don't know enough** to justify their laziness and inaction.

Once you know **what you want** and then **found a system that can get you there** what the **hell** are you waiting for?

What more do you need?

This step is pretty simple, **DO IT.**

Identifying the **CASH COW** is going to be **much** easier than you may think, especially since you are listening to **ME.**

I will continuously show you new and exciting methods to create your own **CASH COW.**

By **far** the biggest hurdle for most people is just **taking action**, you can read and talk about **making money all day**, but until you take action you are **wasting time**.

So make sure you are **not** wasting time.

I understand that investing in a **system** may not **seem** affordable to you.

Notice I said “**seem**” affordable, why?

Because you need to look at the **alternatives**.

If you want something you have never had before you need to **do** something you have never done before.

I promise that if you do nothing, nothing will change.

Your job will still be there.

You will still be there.

All the while this simple **system** to leave all of that behind is right here. Remember that the **key** to being able to **quit your job** is reaching your **RG** and then reinvesting your profits to **build a better SIG**.

You need a **system to do that!**

Even if it **isn't mine** that is fine, just find one, invest in yourself and then take action.

Remember to focus on your goals!

As everyday goes by and you are **doing nothing** realize that you are adding distance from you and **your** dreams.

Bridge that gap, **buy back your time.**

Take charge and apply a system.

I look forward to working with you.

- **Azam**
317-573-7864

BONUS CHAPTER

“How I Bought **Over \$2.3 Million Dollars Worth Of Real Estate In Less Than 10 Hours, Without Leaving My **Basement!**”**

I didn't even have to get off my lazy ass!

How is this even possible? How did I pull this off? Right now I am going to explain **exactly** how I bought **14 properties worth over \$2.3 million dollars, with immediate equity profits of over \$300,000 in less than 10 hours.**

This chapter will mean so much more after you understand my **Profit Pressure Points System**. You must understand what the ultimate pressure point is in *any* business, but this is especially the case in real estate.

When you understand that the biggest factor to your success in real estate is **dealing with sellers** you are well on your way to making a fortune.

Effectively dealing with sellers is *the* KEY to putting these deals together.

Remember that investors come a dime a dozen and they will be begging you to work with them if you can locate and work with sellers.

Now with that said...

How the hell do you buy \$2.3 million worth of real estate in less than 10 hours.

Let me explain.

As you know I have and still do work with the greatest minds in real estate. I have been handling his real estate

business for years and we are constantly developing better and more profitable investing systems.

Some time ago I began shaving steps off of the buying and selling process. We were brainstorming one night and trying to think of the **lease common denominator** in real estate.

What is the base or the core idea, the one do-or-die ingredient needed to successfully invest in real estate?

What is the one step or the one area that is most crucial to the entire process?

We have spent countless hours at Steak and Shake in the middle of the night fueled by unhealthy sandwiches and frozen milkshakes solving similar riddles.

It is these types of questions that enable me to provide such rock solid training to my students. We ask the tough questions that nobody else can answer.

Think about the question at hand for a moment.

What **one part** of buying and selling real estate with no experience, no money or credit, no income, etc. can you say is the most important?

Finally I came up with the answer.

Dealing with sellers!

If you know how to deal with sellers, and **nothing else**, you will still make money. Investors will be tripping over each other to work with you as they hand over thousands and tens of thousands for each deal you bring them.

You wouldn't have to know a thing about repairing a home...

You wouldn't have to visit a single loan officer...

You wouldn't have to understand complex financing arrangements...

You wouldn't have to have a single penny as a down payment...

You wouldn't even have to leave your house...

AS LONG AS YOU COULD DEAL WITH SELLERS!

I will admit that this sounds easier than it really is, you have to really know your stuff to be able to effectively deal with sellers and provide them with your solutions.

But isn't worth it?

If you knew the most important factor in building **your Cash Cow** is understanding this process, wouldn't you spend time learning it?

It is a no-brainer.

Once you can effectively explain the sellers' problems and provide them the solution, **you have bought the house.**

That is buying houses the smart way!

You find the **pressure point**, the seller, and you focus on them. After you have them on board everything else will fall into place. Your deals will move effortlessly since you have investors ready to go on your list.

If the deal doesn't move then you can go back and explain it to the seller, this way you can change the deal to make it more attractive.

The seller **will** work with you because you will facts and evidence to present them with.

If they are being unreasonable or difficult they will come back and work with you because they still won't be able to sell the deal themselves.

Not many people will understand more about how to move deals than you. Most of the time you are the seller's only hope. This is why it is **so crucial** that you explain their issues correctly to them.

Like I said, once you have successfully dealt with the seller, you have bought the property.

That is the quickest way to deal with anything, find the **pressure points**, the decision makers, and deal with them directly.

Once they say "**YES!**" you have bought the property, everything after that is incidental.

Once you control the property it is better than buying it!

It is very important you understand what I am saying here.

This is the single greatest pressure point in your business, you must realize that control is almost always better than ownership and all you need for control is to effective deal with the seller.

Make sense?

So now that I know this I wanted to document this in a whole new way, a way that had never been done before. It is with this mentality, this new found wisdom that we decided to have the **Million Dollar Challenge**.

You see I had already recorded myself in action, I have made these tapes available to grateful students so they could see exactly how to deal with sellers.

I have sat down in crowded rooms, in front of people watching me, and put deals together right before their very eyes.

This all provides incredible value, but **I wanted more**.

So I started thinking about doing a “**challenge**” to see how many deals I put together, how much real estate I could buy, in a given time period. I wanted to show people how incredible my systems really were and how easy this can be done if you understand the **pressure points**.

I was going to do this with a good friend and fellow guru Joe my **challenger**.

We come up with the idea sitting down while I do my thing, we will just record in front of cameras and see how much real estate can be bought in **ten hours**.

“Of course you can have two or even three days, but no longer than **ten hours** of actual work.” he explains.

“Azam, we know the pressure points here, dealing with sellers is the hard part, the hardest part. That is why I

think it so important that we document that, that we record that. Any smart investors will know that is how to buy properties, that is what they need to know."

After some reluctance, I say "Okay, Joe. You're on!"

"One more thing Azam..."

"Yeah Joe..."

"When I say *record this* I don't mean like you have been doing in the past. Believe me Azam those audios are awesome and a lot of people have been getting a lot value from them, but I am looking for a little more..."

"More... what?"

"I want to record with a video camera and turn into a documentary."

The rest of the conversation was rather awkward, but bottom line **I agreed.**

Then one November morning a van pulls up and unloads **\$30,000** worth of video and camera equipment into our office. Three very experienced, and very expensive producers come in, and seven hours later we start shooting.

Talk about being nervous. I still can't get over how insanely **obese** I look sitting there putting the deals together, it is not easy to see yourself on camera, that is for sure.

But they said action we were off, the clock started ticking and I was on the phone, fax, Internet like a madman

trying to put these deals together and hoping not to look like a **complete jackass**.

So what happened...

**By The End Of The Second Day...
After Ten Hours Total Sitting In An
Easy Chair, I Purchased Real Estate
Valued At:**

\$2,338,000

***I Talked To 30 Sellers And
Purchased 14 Homes!***

All of these homes were purchased with no down payment, no deposit, no credit check, no income verification and NO RISK. Here is the break down of the homes that were purchased:

<u>Price/Location</u>	<u>Value</u>	<u>Equity</u>
Pennsylvania \$305,000	\$350,000	\$45,000
Washington \$228,000	\$228,000	\$0
Idaho \$130,000	\$160,000	\$30,000
Alabama \$138,000	\$180,000	\$42,000
New York \$45,000	\$65,000	\$20,000
Washington \$39,000	\$75,000	\$36,000

Illinois			
\$40,000	\$65,000	\$25,000	
Florida			
\$185,000	\$185,000	\$0	
Tennessee			
\$127,000	\$133,000	\$6,000	
Indiana			
\$55,000	\$70,000	\$15,000	
California			
\$473,000	\$497,000	\$24,000	
Ohio			
\$62,500	\$85,000	\$22,500	
New Jersey			
\$130,000	\$180,000	\$50,000	
Texas			
\$33,000	\$65,000	\$32,000	

PURCHASE TOTALS

Total Value	\$2,338,000
Total Purchase Price	\$1,990,500
Total Equity Profits	\$347,500

The next day, less than ten hours of **work** I had bought 14 properties valuing over **\$2.3 million** with profits exceeding **\$300,000!**

Why did it take so long?

Because we were shooting a DVD, I never knew how much work goes into **every shot, every frame, every scene, every prop, etc.**

Every five minutes I would have to stop because of tape running out, lighting issues, the angle refractions, window glare, sound disturbances, wiring crossers, lens thinners, "midget", and any number of other "filming" issues that I had never heard of before.

So over two days I only got to "work" for 10 hours.

But still...

I pulled it off.

And I did live in front cameras, IT IS ALL ON DVD!

The goal was to pinpoint the necessary ingredient to making this process happen, that was the conversations. Remember that in those conversations you are effectively buying the property, so the most important part of the challenge was to document those conversations.

I DID IT!

You can actually hear each and every one of the 14 deals come together, you hear their problems, the solutions, and why they were so happy to work with me.

This is the same way it will be for you too, as long as you understand **HOW TO DEAL WITH SELLERS!**

Not all of the people I called worked with me, some of them had better options they did not know about until I told them, once I did they were thankful and will probably send me business in the future.

Some deals I just did not want to deal with, even for the challenge.

The goal with the documentary was to show you, or anybody, what is possible when you isolate the **pressure points** and focus on the money making areas. This was not about making money, it was about showing you how to buy properties and make a ton of money just by helping people out and explaining their situations.

UPDATE: I STOPPED PRODUCTION OF THE DVD!

I should say it **was** all on DVD, let me explain...

Although the DVD was simply amazing there were some problems. You see when people hear and see something like that they naturally want to "try this at home" which is great that is the whole point.

But **not** unless you follow through.

The main reason I was able to work with these sellers and help them was because I had an entire infrastructure in place to work with them. I had buyers, investors, Realtors, etc. I had over 45,000 contacts on my personal list that helped me make **miracles happen**.

So when I would tell a seller what I could do they **loved** me and thus they signed the homes right over to me.

Now when students starting cutting corners when talking to *their* sellers they would promise sellers the world.

Then the sellers would **move** based on what these students told them (and now the student has completely forgotten about the deal) and the student never did **anything**.

This led to more problems than solutions and ultimately led to me getting rid of the DVD because students were not using it correctly.

It was more of a challenge **not** a roadmap.

You wouldn't watch a stuntman drive a car through fire rings off of a cliff and parachute out to safety and think "that would be a good driver's ed exercise".

So the DVD is done and I don't send it out anymore. Those students I was talking about ended up getting sued, and there were a few of them so it wasn't just one student.

But...

I have decided to make DVDs out of the buying events and Bootcamps that are included in my Mentor Program. You see this way you can see my **students** putting deals together right there from the hotel room.

You see when I first started buying and selling homes without seeing them it was so revolutionary, and it still is but now I have gotten so good at it I can teach you how to do it in just **one day**.

So the DVD of the challenge is no longer available but you can still hear me put deals together in the audio recordings that came with this program.

Make sense?

Speaking of my mentor program, have you checked it out?

Contracts And Forms (\$20,000 VALUE)

If you were to have all of the forms and contracts in this group created for you, it would cost well over \$20,000. I had one attorney tell me it represents well over \$100,000 in legal fees.

- [Property Profile Sheet](#) -
- [Inspection Form](#) -
- [Purchase Agreement](#) -
- [Counter Offer](#) -
- [Inspection Response](#) -
- [Investor Agreement](#) -
- [Investor & Buyer Qualifying Sheet](#) -
- [Quitclaim Deed](#) -
- [Tenant Application](#) -
- [Lease Agreement](#) -
- [Option To Buy Real Estate](#) -
- [Sales Disclosure](#) -
- [Letter Of Intent](#) -
- [How To Put Up Your Signs](#) -

Property Profile Form

Where is the property located?

How much do you want for it?

What kind of condition is it in?

Do all of the major functions (mechanicals) work?

Furnace

Water Heater

Roof

How long have you owned it?

How much did you pay for it?

Do you have a mortgage, if so, how much do you owe?

How much do you think it is worth? Why?

Why are you selling?

Are you moving out of the area?

Do you have to sell or would you consider keeping it?

Inspection Form

ROOF Inspected from _____ Covering _____ No. Layers _____
Approx. age _____ Vents _____ Chimney Mtl. _____
Flues _____ Facia _____

Roof Covering _____
Flashings _____
Vents _____
Valleys _____
Ridges _____
Gutters _____
Chimneys _____

EXTERIOR Siding _____ Masonry _____ Trim _____
Doors _____ **Windows** _____ **Storms/Screens** _____
Electrical svc _____ Raceway/cables _____

Siding _____
Masonry _____
Trim _____
Doors _____
Windows _____
Crawl Space vents _____
Basement wells _____
Eaves _____
Electrical _____
Hose hydrants _____
Lighting _____
Receptacles _____
Other _____

SITE-GROUNDS Walks _____ Steps _____ Patio _____
Porch _____ Driveway _____ Culvert _____ Ditches _____
Swales _____ Retaining walls _____ Fences _____
Evidence of buried tanks _____ Out-buildings _____

Driveway _____
Walks _____
Steps _____
Patio _____
Porch _____
Retaining walls _____
Drainage _____
Fences _____
Vegetation affecting house _____
Other _____
Out-buildings inspected? _____

Visual adjacent property problems? _____

Downspouts/Splash blocks/Underground drain? _____

EXTERIOR FOUNDATION WALLS

General Condition _____

Settling _____

Drainage/grading _____

Surface condition _____

Vegetation problems _____

Physical damage _____

HEATING-COOLING Air cond./Heat pump manuf. _____

Electrical power _____ Gas Meter _____ Oil tank _____

Furnace/fan coil unit manuf _____

Air cond. operation _____

Air cond. Appearance _____

Air cond. piping _____

Gas/oil piping _____

Oil tanks _____

Heating operation _____

Furnace appearance _____

Needs cleaning _____

Air filter _____

Flue _____

Drain _____

Secondary drain above ceiling _____

Heat exchanger _____

Burners _____

Controls _____

Humidifier _____

Air cleaner _____

Combustion air _____

Outside air intake _____

Piping/insulation _____

Grilles/diffusers/convectors _____

Air ducts/insulation _____

Clearances to combustibles _____

Clearance from doors/windows/roof _____

Aux. heaters/wall heaters/unit heaters _____

PLUMBING Potable water supply _____ Waste _____

Well location _____ Septic location _____ Water heater _____

Water flow operation_____

Drain flow operation_____

Well system operation_____

Septic system operation_____

Faucets_____

Drains_____

Valves_____

Pipes_____

Vents_____

Water heater_____

Temperature-pressure relief valve/piping_____

Water softener/filter equipment_____

Sewage/waste pumps_____

Sump pumps_____

Water heater in garage raised 18" above floor?_____

Floor drains_____

Bath tubs_____

Showers_____

Sinks_____

Water closets_____

Spas/hot tubs_____

Bidets_____

Booster pumps_____

ELECTRICAL

Panel locations_____ Size, amps_____

LIGHTING

No. breakers/fuses_____

Wiring in service panel_____

Wiring in attic_____

Wiring in basement_____

Wiring in crawl space_____

Wall switches_____

Receptacles_____

Receptacles, GFI_____

Light fixtures_____

Appliance receptacles_____

Appliance safety switches_____

Appliance disconnects_____

Appliance operation, permanent only_____

System grounding_____

Clearances for safety_____

Clearances for service_____

KITCHEN

Appliances: Oven_____ Range_____ Disposal_____ Refrigerator_____

Microwave_____ Dishwasher_____ Other_____

Smoke detectors_____ Exhaust fan_____ Compactor_____

Walls _____
Floors _____
Ceiling _____
Counter tops _____
Cabinets _____
Sink plumbing _____
Stains/leaks _____
Doors _____
Windows _____

LAUNDRY

Walls _____
Floors _____
Ceiling _____
Counter tops _____
Cabinets _____
Dryer vent _____
Sink plumbing _____
Washer plumbins _____
Ironing board _____
Shelves _____
Dryer gas service _____

BATHROOMS

Half baths _____ Full Baths _____
Master bath _____

Walls _____
Floors _____
Ceiling _____
Counter top _____
Sinks _____
Sink plumbing _____
Water closet _____
Bath tubs _____
Showers _____
Spas/Jacuzi _____
Fans _____
Heaters _____
Doors _____
Windows _____
Shut-off valves _____
Stains/leaks _____
Tile _____
Caluking _____

OTHER ROOMS Living room____ Dining room ____ Family Room ____
Great room ____ Bedrooms____ Hallways____ Entry ____ Vestibule____ Porch ____
Sun room ____ Enclosed pool____ Basement room____ Balcony____

Walls_____

Floors_____
Ceiling_____
Counter top_____
Cabinets_____

Shelving_____

Railings_____

Sinks_____
Sink plumbing_____
Aux heaters_____
Exhaust fans_____

Doors_____

Windows_____
Paneling_____
Trim_____
Partitions/screens_____
Fireplaces_____

GARAGE

Walls_____

Floors_____
Ceiling_____
Doors_____
Window_____
Over-head doors_____

Door openers_____

Firewall/separation_____
Aux. heaters_____

ATTIC Number of areas_____

Access type_____
Framing_____
Insulation_____

Roof sheathing_____

Vents_____

Flues_____
Chimneys_____
Plumbing/vents_____

Exposed electrical wiring/devices _____

Lighting _____

Evidence of leakage _____

Evidence of moisture condensation _____

BASEMENT

Walls _____

Ceiling/joists-subfloor _____

Floors _____

Windows _____

Doors _____

Floor drains _____

Sump pump _____

Sinks _____

Evidence of flooding _____

Mildew _____

Termites _____

Mice/vermin _____

Radon _____

CRAWL SPACE

Access _____

Framing _____

Subfloor _____

Walls _____

Footings _____

Soil conditions _____

Leaks in plumbing _____

Leaks in walls _____

Evidence of flooding/standing water _____

Foundation vents _____

Air ducts _____

Piping _____

Electrical wiring/devices _____

Settling of walls/footings _____

Termites _____

Mildew/fungus _____

OVERALL

TERMITES / Wood Destroying Insects _____

OTHER/NOTES

PURCHASE AGREEMENT

Date: _____

1. **BUYER:** _____
("Buyer") agrees to buy the following property from the owner ("Seller") for the consideration and subject to the following terms, provisions, and conditions:

2. **PROPERTY:** The property ("Property") is known as _____
_____ in _____ County,
_____ City, _____ State, and legally described
as: _____

together with any existing improvements and fixtures attached, such as, but not limited to, electrical and/or gas fixtures, heating and central air-conditioning equipment and all attachments thereto, built-in kitchen equipment, sump pump, water softener, gas grills, central vacuum equipment, window shades/blinds, curtain rods, drapery poles and fixtures, ceiling fans and light fixtures, towel racks and bars, storm doors, windows, awnings, TV antennas, satellite dishes and controls, storage barns, all landscaping, mailbox, garage door opener with control(s) AND THE FOLLOWING:

All items sold shall be fully paid for by Seller at time of closing the transaction.

3. **PRICE:** Buyer will pay the total purchase price of \$ _____ for the Property.

4. **EARNEST MONEY:** Buyer submits \$ _____ as earnest money which shall be applied to purchase price. The "Seller" shall deposit earnest money into an escrow account at _____ Title Company, within two (2) banking days of acceptance of this

Agreement and Title Company will hold it until time of closing the transaction or termination of this

Agreement. If Buyer fails for any reason to submit earnest money, Seller may terminate this Agreement. Earnest money shall be returned promptly in the event this offer is not accepted. If this offer is accepted and Buyer fails or refuses to close the transaction, without legal cause, the earnest money shall be forfeited by Buyer to Seller as liquidated damages, and Seller may pursue any other legal and equitable remedies. The Title Company holding any earnest money is absolved from any responsibility to make payment to the Seller or Buyer unless the parties enter into a Mutual Release or a Court issues an Order for payment. If the parties do not mutually consent to the release of the earnest money, then they agree that the Title Company holding the earnest money may file an interpleader action with a Court regarding disposition of the earnest money and that the payment of the Title Company's resulting costs (including attorney's fees) incurred in connection with such interpleader are a priority claim against the earnest money regardless of the Court's apportionment of the balance of the earnest money.

5. **METHOD OF PAYMENT:** (Circle appropriate paragraph letter)

A. **CASH:** The entire purchase price shall be paid in cash and no financing is required.

B. NEW MORTGAGE: Completion of this transaction shall be contingent upon the Buyer or the Buyer's assigns, ability to obtain a ___ Conventional ___ Insured Conventional ___ FHA ___ VA ___ Other _____ first mortgage loan for ___ % of purchase price, payable in not less than ___ years, with an original rate of interest not to exceed ___ % per annum and not to exceed ___ points. Buyer shall pay all cost of obtaining financing, except _____ Notwithstanding any other provisions of this Agreement, any inspections and charges which are required to be made and charged to Buyer or Seller by the lender, FHA, VA, mortgage insurer, or closing agent, shall be made and charged in accordance with their prevailing rules or regulations and shall supersede any provisions of this Agreement.

C. OTHER METHOD OF PAYMENT: (Attach Financing Addendum)

6. TIME FOR OBTAINING FINANCING: Buyer or Buyer's assigns agrees to make written application for any financing necessary to complete this transaction or for approval to assume the unpaid balance of the existing mortgage within ___ days after the acceptance of this Agreement and to make a diligent effort to meet the lender's requirements and to obtain financing in cooperation with the Broker and Seller. No more than ___ days after acceptance of the Agreement shall be allowed for obtaining favorable written commitment(s) or mortgage assumption approval. If a commitment or approval is not obtained within the time specified above, this Agreement shall terminate unless an extension of time for this purpose is mutually agreed to in writing.

7. CLOSING: The closing of the sale (the "Closing Date") shall be on or before _____, or this Agreement shall terminate unless an extension of time is mutually agreed to in writing. If the method of payment for this transaction is cash, assumption or conditional sales contract, the closing fee shall be paid by ___ BUYER ___ SELLER ___ shared equally.

8. POSSESSION:

A. The possession of the Property shall be delivered to Buyer ___ at closing ___ within ___ days after closing. If Seller does not deliver possession by the date required in the first sentence of this paragraph, Seller shall pay Buyer \$ _____ per day as liquidated damages until possession is delivered to Buyer; and Buyer shall have all other legal and equitable remedies available against the Seller.

B. Maintenance of Property: Seller shall maintain the Property in its present condition until its possession is delivered to Buyer, subject to repairs in response to any inspection. Buyer may inspect the Property prior to closing to determine whether Seller has complied with this paragraph.

C. Casualty Loss: Risk of loss by damage or destruction to the Property prior to the closing shall be borne by Seller. In the event any damage or destruction is not fully repaired prior to closing. Buyer, at Buyer's option, may either (a) terminate this Agreement or (b) elect to close the transaction, in which event Seller's right to all insurance proceeds resulting from such damage or destruction shall be assigned in writing by Seller to Buyer.

D. Utilities/Municipal Services: Seller shall pay for all municipal services and public utility charges

through the day of possession.

9. SURVEY: Buyer shall receive a (check ONE) ___ SURVEYOR LOCATION REPORT, which is a survey where corner markers are not set, ___ BOUNDARY SURVEY, which is a survey where

corner markers of the Property are set prior to closing; ___ WAIVED, no survey required, at (Check ONE) ___ BUYER'S expense; ___ SELLER'S expense. The survey shall (1) be received prior to closing and certified as of a current date; (2) be reasonably satisfactory to Buyer; (3) show the location of all improvements and easements; and (4) show the flood zone designation of the Property.

10. FLOOD AREA/OTHER: Buyer ___ may ___ may not terminate this Agreement if the Property requires flood insurance or Buyer ___ may ___ may not terminate this Agreement if the Property is subject to building or use limitations by reason of the location.

11. INSPECTIONS: BUYER RESERVES THE RIGHT TO HAVE THE PROPERTY INSPECTED (Including Lead-Based Paint) independent of and in addition to any inspections required by FHA, VA, or Buyer's lender(s). All inspections are to be at Buyer's expense (unless noted otherwise or required by lender) by qualified inspectors or contractors selected by Buyer within the following time periods.

12. INSPECTION/RESPONSE PERIOD: Buyer shall order all INDEPENDENT INSPECTIONS immediately after acceptance of the Purchase Agreement. Buyer shall have _____ calendar days beginning the day following the date of acceptance of the Purchase Agreement to respond to the inspection report(s) in writing to Seller (see "Buyer's Response") except: (check appropriate paragraph(s):
___ Buyer shall have _____ calendar days to receive and respond in writing to the written lead based paint inspection and/or risk assessment report.
___ Buyer shall have _____ calendar days to receive and respond in writing to the written Radon Report.

Inspections may include but are not limited to the condition of the following systems and components: heating, cooling, electrical, plumbing, roof, walls, ceilings, floors, foundation, basement, crawl space, well/septic, water, wood-eating insects and organisms, lead-based paint (note: intact lead-based paint that is in good condition is not necessarily a hazard), radon tested at lowest livable area either currently finished or unfinished) and/or the following:

If the Buyer does not comply with Inspection/Response Period or make a written objection to any problem revealed in the report within the Inspection/Response Period, The Property shall be deemed to be acceptable. If the Buyer, in the reasonable discretion, believes that the Inspection Report reveals a MAJOR DEFECT with the Property and the Seller is unable or unwilling to remedy the defect to the Buyer's reasonable satisfaction before closing (or at a time otherwise agreed to by the parties), then this Agreement may be terminated by the Buyer or such defect shall be waived by the Buyer and the transaction shall proceed toward closing. BUYER AGREES THAT ANY PROPERTY DEFECT PREVIOUSLY DISCLOSED BY SELLER OR ROUTINE MAINTENANCE AND MINOR REPAIR ITEMS MENTIONED IN ANY REPORT TOTTALLING NO MORE THAN \$ _____ TO REMEDY, SHALL NOT BE A BASIS FOR TERMINATION OF THIS AGREEMENT.

13. TITLE APPROVAL: Prior to closing, Buyer shall be furnished ___ a commitment for title

insurance in the amount of purchase price or ___ an abstract of title continued to date showing marketable title to the Property to pay mortgage policy. Any encumbrances or defects in title must be removed and Seller must convey title free and clear of any encumbrances and title defects, with the exception of any mortgage assumed by Buyer and any restrictions and easements of record which will not materially interfere with Buyers intended use of the Property. Seller shall order the commitment ___ immediately ___ after mortgage approval. Seller agrees to pay the cost of obtaining all other documents necessary to perfect title (including the cost of the deed and vendors affidavit), so that marketable title can be conveyed.

- 14. TAXES:** All taxes assessed for any prior calendar year and remaining unpaid shall be paid by Seller, and all taxes assessed for the current calendar year shall be prorated between Seller and Buyer on a calendar-year basis as of the day immediately prior to the Closing Date. If the tax rate and/or assessment for taxes assessed in the current year have not been determined at the closing of the transaction, the rate and/or assessment shall be assumed to be the same as the prior year for the purpose of such proration and credit for due but unpaid taxes and this shall be a final settlement.

If at the time of closing the tax bill for the Property for the succeeding year has not been issued, taxes payable by either party shall be computed based on the most recent tax rate and/or assessment available to the closing agent.

WARNING: The succeeding year tax bill for recently constructed homes or following reassessment periods may greatly exceed the last tax bill available to the closing agent.

- 15. PRORATIONS AND SPECIAL ASSESSMENTS:** Insurance, if assigned to Buyer, interest on any debt assumed or taken subject to, any rents, all other income and ordinary operating expenses of the Property, including but not limited to, public utility charges, shall be prorated as of the day prior to the Closing Date. Seller shall pay any special assessments applicable to the Property for municipal improvements previously made to benefit the Property. Seller warrants that Seller has no knowledge of any planned improvements which may result in assessments and that no governmental or private agency has served notice requiring repairs, alterations or corrections of any existing conditions. Public or municipal improvements which are not completed as of the date above but which will result in a lien or charge shall be paid by Buyer. Buyer will assume and pay all special assessments for municipal improvements completed after the date of this Agreement.
- 16. TIME:** Time is of the essence. Time periods specified in this Agreement and any subsequent Addenda to the Purchase Agreement are calendar days and shall expire at midnight of the date stated unless the parties agree in writing to a different date and/or time.
- 17. HOMEOWNERS ASSOCIATION/CONDOMINIUM ASSOCIATION:** Documents for a mandatory membership association shall be delivered by the Seller to Buyer within _____ days after acceptance of this Agreement. If the Buyer does not make a written response to the documents within _____ days after receipt, the documents shall be deemed acceptable. In the event the Buyer does not accept the provisions in the documents and such provisions cannot be waived, this Agreement may be terminated by the Buyer and the earnest money deposit shall be refunded to Buyer promptly. Any approval of sale required by the Association shall be obtained by the Seller, in writing, within _____ days after Buyer's approval of the documents.
- 18. ATTORNEY'S FEES:** Any party to this Agreement who is the prevailing party in any legal or

equitable proceeding against any other party brought under or with relation to the Agreement or transaction shall be additionally entitled to recover court costs and reasonable attorney” fees from the non-prevailing party.

19. MISCELLANEOUS:

- A. Unless otherwise provided, any prorations for rent, taxes, insurance, damage deposits, association dues/assessments, or any other items shall be computed through the date of closing.
- B. Conveyance of this Property shall be by general Warranty Deed, subject to taxes, easements, restrictive covenants and encumbrances of record, unless otherwise agreed.
- C. Seller represents and warrants that Seller is not a “foreign person” (individual entity) and, therefore, not subject to the Foreign Investment in Real Property Tax Act.
- D. Any notice required or permitted to be delivered shall be deemed received when personally delivered, transmitted by facsimile or sent by express courier or United States mail, postage prepaid, certified and return receipt requested, addressed to Seller or Buyer or the designated agent of either party at the address set forth below the signature of the party.
- E. In case any provision contained in this Agreement is held invalid, illegal, or unenforceable in any respect, the invalidity, illegality, or unenforceability shall not affect any other provision of this Agreement.
- F. This Agreement constitutes the sole and only agreement of the parties and supersedes any prior understandings or written or oral agreements between the parties’ respecting the transaction and cannot be changed except by their written consent.
- F. All rights, duties and obligations of the parties shall survive the passing of title to, or an interest in, the Property.
- G. Buyer discloses to Seller that Buyer is licensed and holds Real Estate License #_____.

20. FURTHER CONDITIONS:

21. EXPIRATION OF OFFER: Unless accepted by Seller and delivered by Buyer by _____
____ A.M. / P.M. (circle one), the _____ day of _____, 20____, this
Purchase Agreement shall be null and void and all parties shall be relieved of any and all liability
or obligations.

22. CONSULT YOUR ADVISORS: Buyer and Seller acknowledge they have been advised that, prior
to signing this document, they may seek the advice of an attorney for the legal or tax
consequences of this document and the transaction to which it relates. In any real estate
transaction, it is recommended that you consult with a professional, such as a civil engineer,
environmental engineer, or other person, with experience in evaluating the condition of the
Property.

SELLERS/BUYERS SIGNATURE DATE SELLERS/BUYERS SIGNATURE DATE

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SELLER'S SOCIAL SECURITY #/FEDERAL I.D. SELLER'S SOCIAL SECURITY #/FEDERAL I.D.

MAILING ADDRESS ZIP CODE MAILING ADDRESS ZIP CODE

(Area Code) TELEPHONE NUMBER

(Area Code) TELEPHONE NUMBER

ACCEPTANCE OF COUNTER OFFER # _____

The above Counter Offer # _____ is accepted at _____ A.M.
____ P.M. ____ Noon ____ Midnight _____ Receipt of a signed copy of this
Counter Offer is acknowledged.

SELLER /BUYER SIGNATURE DATE SELLER /BUYER SIGNATURE DATE

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SELLER'S SOCIAL SECURITY #/FEDERAL I.D. SELLER'S SOCIAL SECURITY #/FEDERAL I.D.

INDEPENDENT INSPECTION RESPONSE
BUYER'S INSPECTION RESPONSE # _____

Date: _____

Property Address: _____

A. Buyer agrees to: (Initial one)

1. _____ Waive inspection(s) and rely upon the condition of the Property based upon Buyer's own examination.
2. _____ Accept the Property in the condition reported in the Inspection Report(s).
3. _____ Accept the Property provided Seller corrects the following condition(s):

_____ on or before _____

___ A.M. ___ P.M. _____, or within _____ days after _____, whichever is later, and the Buyer shall have the right to inspect and accept Seller's repairs ___ prior to closing.

4. _____ Other: _____

B. A complete copy ___ Appropriate pages of the Inspection Report is/are attached (including lead-based paint and/or radon, if applicable).

C. If a Response is required, the Seller shall respond on or before _____.

D. After compliance with selected item above, the Buyer releases the Seller named in Purchase Agreement from any and all liability relating to any non-latent or disclosed latent defect or deficiency affecting the Property; provided however, this release shall not apply to any known but undisclosed latent defect(s) or misrepresentations affecting the Property, which shall survive the closing.

E. This inspection Response may be executed simultaneously or in two or more counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument. The parties agree that this Response may be transmitted between them by facsimile machine. The parties intend that faxed signatures constitute original signatures and are binding on the parties. The original document shall be promptly delivered, if requested

BUYER'S SIGNATURE

DATE

BUYER'S SIGNATURE

DATE

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SELLER'S INSPECTION RESPONSE # _____

A. Seller responds as follows: (Initial one)

1. _____ Seller agrees to correct condition(s) in Item #3 ___ prior to closing the transaction or ___ within _____ days after _____
2. ___ Seller is unable or unwilling to make the corrections requested by Buyer.
3. ___ Seller agrees to correct the following condition(s) at Seller's expense ___ prior to closing the transaction or ___ within _____ days after
4. ___ Other: _____

**B. If Item #3 and/or Item #4 is/are selected, the Buyer shall reply on or before _____
_____ A.M. _____ P.M. _____ Noon _____.**

SELLER'S SIGNATURE DATE SELLER'S SIGNATURE DATE

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BUYER'S INSPECTION REPLY # _____

A. Buyer replies as follows: (Initial one)

1. ___ Buyer accepts Seller's Response.
2. ___ Buyer rejects Seller's Response, deems the Purchase Agreement void and requests that the earnest money be returned.

BUYER'S SIGNATURE DATE BUYER'S SIGNATURE DATE

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Assignment of Real Estate Contract - (Investor Agreement)

This Assignment of Contract ("Assignment") is made on (date) _____, by and between _____ ("Assignor"), and _____ ("Assignee").

Assignor is a party to the "Real Estate Purchase Agreement" dated, _____ with (Seller) _____, regarding property located at: _____ in the city of _____, in the State of _____. (a copy of which is attached hereto (the "Contract")).

Assignor now desires to assign its interest in the Contract to Assignee, which Assignee desires to acquire.

NOW, THEREFORE, for the sum of \$ _____, to be paid by the Assignee to the Assignor and in consideration of the mutual agreements of the parties, it is agreed:

1. Effective Date.

Assignment of Assignor's rights in the Contract and other benefits and obligations in this Assignment are effective (date) _____.

2. Assignment.

Assignor is a party to the Contract. Assignor does hereby grant, bargain, sell, convey, transfer and assign to Assignee all of Assignor's interest in the Contract.

3. Assumption by Assignee.

Assignee assumes and agrees to perform all of the duties of Assignor in the Contract, which accrue and become due on or after the effective date. Assignee will indemnify, protect, defend and hold Assignor harmless from and against any and all loss, cost, damage and expense arising out of or in any way related to a breach or default of the Contract after the effective date. Assignor will indemnify, protect, defend and hold Assignee harmless from and against any and all loss, cost, damage and expense arising out of or in any way related to a breach or default of the Contract on or before the effective date.

Assignor **Date**

Printed

Assignee **Date**

Print

Investor & Home Buyer Qualifying Form

CREDIT HISTORY

Do you have good credit?

Bankruptcy more than 2 years discharged?

Any late payments in last 12 months?

If no established credit, do you have an apartment lease in your name with cancelled checks showing on-time payments?

DOWN PAYMENT

How much money do you have for a down payment?

TIME ON JOB

Do you have 2 years in your current line of work.

If just out of school, are you performing the job for which you trained in school?

If self employed, do you have 2 years of Tax Returns showing consistent or growing income? Average the past 2 years for qualifying income.

INCOME

What is your gross annual income?

Gross?

28% of gross? (front end ratio)

36% of gross? (back end ratio)

Income of the subject property? (this is something you will already know)

75% of the subject property's income (is it enough to cover debt service?)

TYPE OF PROPERTY THEY WANT

What type of income property are you looking for?

Do you want to be put on my investor list to be notified when I find a suitable property?

IF THEY FIT THE PROFILE YOU NEED

Name:

Address:

Phone (wk):

Phone (hm):

Email:

How you found this lead?

Date you added this lead to list?

Tenant Application

Please fill out this application completely, sign at the bottom and submit funds for the application fee (which pays for your credit report(s)).

Name (primary applicant): _____

Social Security: _____

Name (secondary applicant): _____

Social Security: _____

Current Home Address: _____

City: _____

State: _____ Zip: _____

Phone (home): _____

Phone (his wk): _____

Phone (her wk): _____

Current Landlords Phone: _____

Previous Address: _____

City, State, Zip: _____

Previous Landlord's Phone: _____

Employer (primary): _____

Address: _____

City, State, Zip: _____

Employer (secondary): _____

Address: _____

City, State, Zip: _____

Gross Annual Income:

\$ _____

Monthly Obligations: (not including rent)

www.33weeks.com

\$ _____

I hereby submit \$ _____ for a credit report and criminal check. I give my permission for Prospective Landlord to have this information accessed by a credit information provider.

Primary Signature

Date

Secondary Signature

Date

LEASE AGREEMENT

This agreement dated _____, is by and between LANDLORD,
_____ AND TENANT _____

for the dwelling located at _____

under the following terms and conditions:

1. Fixed-Term Agreement (Lease): Tenants agree to lease this dwelling for a fixed term of _____ Months, Beginning _____ and Ending _____. Thereafter, this agreement shall become a month to month agreement ONLY if Landlord accepts rent from Tenants.
2. Rent: Tenants agree to rent this dwelling for the sum of \$ _____ per month and payable in advance. The first months rent is \$_____.
3. Form of Payment: Tenant agrees to pay rent in the form of a personal check, a cashiers check, or a money order to Landlord
4. Rent Payment Procedure: Tenants agree to pay their rent to owner at the following address:
_____ utilizing the mail service.
5. Returned Checks: If for any reason a check used by tenants to pay owners is returned without having been paid, Tenants will pay returned check charge of \$25 and take whatever other consequences there might be in making a late payment. After the second time that a tenant's check is returned, tenants must thereafter secure a cashiers check or money order for payment of rent.
6. Rent Due Date: The due date for the rent owing under this agreement is the ____ day of every calendar month. The LATE DATE is one day later. There is no grace period. Tenants may pay their rent on or before the due date. The very next day is the rent late date. This is the first day when owners will consider the rent late. Owners expect to have RECEIVED the rent before this date. If tenants rent is due on the First it must be received on or before the First to be on time.
7. Late Fees: Landlord expects tenants to pay rent promptly. In the event that this does not occur for any reason, the tenant will agree to pay a \$40 per day late fee until full payment is received.
8. Deposits: Tenants agree to deposit with the owner/landlord the sum of \$ _____ payable before they occupy the premises. Landlord may withhold from these deposits only what is reasonably necessary to cover the following tenant defaults:
 - A) damages to the dwelling
 - B) extraordinary cleaning costs following tenant's departure
 - C) unpaid rent and various other accrued and unpaid charges
 - D) legal & service charges
9. Cancellation: If for any reason this contract is cancelled, there will be a _____% service charge deleted from monies received.
10. Utilities/Services: Tenants agree to pay all utilities and services with the exception of the following which Owner agrees to pay: home owner fee and taxes.

11. Occupants: The number of occupants is limited to _____.

No one else may live there without the Landlord's prior written permission.

12. Guests: Tenants may house any single guest for a maximum period of seven (7) days every six (6) months.

13. Subletting and Assignment: Tenants shall not sublet the entire premises or any part of the premises, nor shall they assign this Agreement to anyone else without first obtaining the Landlord written permission.

14. Liquid Filled Furniture: Tenants agree not to keep any liquid-filled furniture in this dwelling without first obtaining Landlord's written permission.

15. Vehicles: Tenants agree to keep a maximum of _____ vehicles on the premises. These vehicles must be both operable and currently licensed. Tenants agree to park their vehicles in assigned spaces and to keep those spaces clean of oil drippings. Tenants agree to advise their visitors about parking and to take responsibility for where their visitors park. Only those motorcycles which have exhaust muffling comparable to that of a passenger car are allowed. Only those self-propelled recreational vehicles which are used for regular transportation are allowed. Tenants agree not to park boats, recreational trailers, utility trailers and the like on the premises without first obtaining the Landlord's written permission. Tenants agree not to repair their vehicles on the premises if such repairs will take longer than a single day unless the vehicle is kept in an enclosed garage.

16. Appliances: Although there may be appliances in the dwelling, such as a refrigerator, stove, dishwasher, clothes washer/dryer, microwave, garbage compactor or disposal, the use of these appliances is not included in the rent. If Tenants wish to use these appliances, they agree to assume all responsibility for care and maintenance.

17. Tenant Inspection: Tenants have inspected the dwelling and its contents and agree that they are in satisfactory order, as are the electrical, plumbing and heating systems.

18. Notification of Serious Building Problem: Tenants agree to notify the Owners/landlord immediately upon first discovering any signs of serious building problems such as a crack in the foundation, a tilting porch, a crack in the plaster or stucco, moisture in the ceiling, buckling sheetrock or siding, a leaky roof, a spongy floor, a leaky water heater or termite activity.

19. Windows: Tenants agree to be responsible for any windows which become cracked or broken in their dwelling while they live there.

20. Drain Stoppages: As of the date of this Agreement, Landlord warrant that the dwelling's sewage drains are in good working order and that they will accept the normal household waste for which they were designed. They will not accept things such as diapers, sanitary napkins, tampons, children's toys, wads of toilet paper, balls of hair, grease, oil, table scraps, clothing, rags, sand, dirt, rocks or newspapers. Tenants agree to pay for cleaning the drains of any and all stoppages except those which the plumber who is called to clear the stoppage will attest in writing were caused by defective plumbing, tree roots or acts of God.

21. Trash: Tenants agree to dispose of their ordinary household trash by placing it into a receptacle for periodic collection. They agree to dispose of their extraordinary household trash by hauling it to the dump themselves or by paying someone else to haul it away. Tenants agree to pay for trash collection service.

22. Outside Placement: Landlord further reserves the right to construct property improvements above or below the ground anywhere on the premises so long as they conform to all building codes.

23. Damage: Tenants agree to pay for repairs of all damage which they or their guests have caused.

24. Locks/Lockouts: Tenants agree that they will not change the locks on any door or mailbox without first obtaining Landlord's written permission. Having obtained permission, they agree to pay for changing the locks themselves and to provide the Landlord with one duplicate key per lock. Should Tenants lock themselves out of their dwelling and be unable to gain access through their own resources, they may call upon a professional locksmith to let them in. In either case, the Tenant is responsible for payment of the charges and/or damages incurred.
25. Alterations, Decorations and Repairs: Tenants agree not to alter or decorate their dwelling without first obtaining Landlord's written permission. Landlord reserves the right to determine when the dwelling will be painted unless there is any law to the contrary.
26. Access: Owners/landlord recognize that Tenants have a right to privacy and wish to observe that right scrupulously. At certain times, however, Owners, their employees, or agents may have to gain access to the Tenant's dwelling for the purposes of showing it to prospective Tenants, purchasers, lenders or others or for repairs, inspection or maintenance. Landlord will provide Tenants reasonable notice of twenty-four (24) hours or less than twenty-four (24) hours with Tenant's concurrence. In emergencies, there will be no notice.
27. Maintenance and Repairs: Tenant has inspected the premises and acknowledges that they are in satisfactory condition and accepts the premises in its condition as suited for the use intended. Tenant shall be responsible for all damages of the above dwelling.
28. Peace and Quiet: Tenants are entitled to the quiet enjoyment of their own dwelling and their neighbors are entitled to the same. Tenants agree to refrain from making loud noises and disturbances and to keep down the volume of their music and broadcast programs at all times so as not to disturb other people's peace and quiet.
29. Telephone: If and when Tenants install a telephone in their dwelling, they will furnish Owners/landlord with the number within three (3) calendar days. Landlords agree to take reasonable precautions to keep it from falling into the hands of third parties.
30. Business Use: Tenants agree to use this dwelling as their personal residence. They agree to conduct no business on the premises without first obtaining Landlord written permission.
31. Lawful Use: Tenants agree that they will not themselves engage in any illegal activities on the premises nor will they allow others to engage in any illegal activities on the premises insofar as they have the power to stop such activities.
32. Insurance: Landlord has obtained insurance to cover fire damage to the building itself and liability insurance to cover certain personal injuries occurring as a result of property defects or owner negligence. Owner's insurance does NOT cover Tenant's possessions or Tenant's negligence. Tenants shall obtain a Tenant's insurance policy to cover damage to or loss of their own possessions, as well as losses resulting from their negligence. Tenants agree to show Owners/landlords evidence of such policy within one (1) month of this Agreement.
33. Insurance Considerations: Tenants agree that they will do nothing to the premises nor keep anything on the premises which will result in an increase in the Owner's insurance policy or an endangering of the premises. Neither will they allow anyone else to do so.
34. Fire or Casualty Damage: Should fire or casualty damage have been caused by Tenant's own action or neglect, they shall not be relieved of the responsibility for payment of rent, and they shall also bear the full responsibility for repair of the damage.

36. Service of Process: Every Tenant who signs this Agreement agrees to be the agent of the other Tenants and occupants of this dwelling and is both authorized and required to accept, on behalf of the other Tenants and occupants, service of summons and other notices relative to the tenancy.

36. Identity of Manager: The person who is responsible for managing this dwelling is:

37. Holding over: If Tenants remain on the premises following the date of their termination, they are holding over and become liable for Rental damages.

38. Possession: Landlord shall endeavor to deliver possession to Tenants by the commencement date of this Agreement.

39. Illegal provisions not affecting legal provisions: Whatever item in this Agreement is found to be contrary to any local, state or federal law shall be considered null and void, just as if it had never appeared in this Agreement, and it shall not affect the validity of any other item in the Agreement.

40. Non-Waiver: Should either Owners or Tenants waive their rights to enforce any breach of this Agreement, that waiver shall be considered temporary and not a continuing waiver of any later breach. Although Owners may know when accepting rent that Tenants are violating one or more of this Agreements conditions, Owners in accepting the rent are in no way waiving their rights to enforce the breach. Neither Owners nor Tenants shall have waived their rights to enforce any breach unless they agree to a waiver in writing.

41. References in Wording: Plural references made to the parties involved in this Agreement may also be singular, and single references may be plural. These references may also apply to Owner's and Tenant's heirs, executors, administrators, or successors, as the case may be.

42. Entire Agreement: As written, this Agreement constitutes the entire agreement between the Tenants and Owners. They have made no further promises of any kind to one another, nor have they reached any other understandings, either written or verbal.

43. Consequences: Violation of any part of this Agreement or nonpayment of rent when due shall be cause for eviction under appropriate sections of the applicable code.

44. Attorney's Fees: If either party to this agreement shall bring a cause of action against the other party for enforcement of the Agreement, the prevailing party shall recover reasonable attorney's fees involved.

45. Default: The occurrence of the following shall constitute a material default and breach of lease by Tenant:
(A) Any failure by Tenant to perform any provision of this lease to be performed by Tenant where such a failure continues thirty (30) days after written notice thereof by landlord will constitute a material breach of this contract.
(B) Tenant shall have breached this residential lease if payment is not received on or before the first of the month as specified in paragraph 6.

46. Pets: (Initial One)

____ No pets may be allowed in the above dwelling without the express written permission of the Landlord.

____ The following pet(s) will be allowed in the dwelling: _____

An additional "Pet Deposit" to be paid by the Tenant to be: \$_____. This deposit will be returned at the completion of the lease if no damages or cleaning due to the pet(s) are required. If repairs or cleaning due to the pet(s) are required, the

OPTION TO PURCHASE PROPERTY

Date: _____

This option to Purchase Property is entered into between _____
_____ (“Seller”), located at _____
_____ and
_____ (“Buyer”),
located at _____
_____ in consideration of and subject to the following terms
and conditions.

1. GRANT OF OPTION

Seller grants and conveys to Buyer the exclusive and irrevocable option to purchase (the “Option”) the following real estate property (the “Property”) located in _____ City
_____, State, and is legally described as: _____

2. OPTION MONEY

Buyer pays Seller the sum of

_____ Dollars (\$ _____) (the “Option Money”), the receipt of which Seller acknowledges as consideration for the Option.

3. TERM, EXERCISE/NOTICE

A. _____ TERM. Buyer’s right to exercise this Option shall commence on the above date and shall continue until _____ and including the _____ day of _____ (the “Option Period”).

B. _____ EXERCISE/NOTICE. This option shall be exercised by Buyer’s written notice to Seller of Buyer’s intention to purchase. The notice shall be deemed received when personally delivered, transmitted by facsimile, sent by express courier or sent by United States mail, postage prepaid, certified and return receipt requested, addressed to Seller or the designated agent of Seller, as the case may be, at the address set forth in this Option of any party prior to the expiration of the Option Period.

Initials Buyers _____

Initials Sellers _____

Sales Disclosure

Azam Meo is acting as a principle in the transaction and is not working as a licensed real estate broker representing anyone in the transaction.

It is understood by all parties that Meo is selling/assigning all rights to the purchase agreement on the property referred to below to a Buyer/Assignee for a fee and that Meo intends to make a profit in this transaction.

Seller understands that Meo/Assignee is buying this property (check one) ____ substantially under market value, or ____ purchasing with Seller financing as defined in the Purchase Contract or both. Seller states that he/she has determined the risks and benefits of this transaction for him or herself and has been given the option to speak with an attorney. _____ (seller's initials)

Seller ___has ___ has not (check one) provided Meo with a Property Condition, "Residential Sales Disclosure" and a Lead Paint Certificate (disclosure) if applicable. If received, Meo has made this disclosure available to Buyer/Assignee. Buyer/Assignee acknowledges receipt of disclosures if applicable.

Buyer/Assignee has made his/her own determination of value of the property and is not basing the current value or the future value on the estimate of Meo.

Buyer/Assignee has made his/her own determination of the condition of the property and the cost, if any, to fix up the property and is not basing this understanding of the condition or the cost of fixing up the property on the estimate of Meo.

All parties agree that property is being sold in "as is" condition.

Property Address: _____

This Disclosure is a part of the "Purchase Agreement" and "Assignment of Real Estate Contract" on the property above that has a Purchase Agreement that is dated _____

Seller Signature – Date – Seller Name Printed

Seller Signature – Date – Seller Name Printed

Azam Meo - Date

Buyer/Assignee Signature – Date – Buyer/Assignee Name Printed

LETTER OF INTENT

This letter is so that you know that **(company name)** is committed to solving your real estate problem. We work with a network of buyers and sellers from across the country and we specialize in helping and solving real estate problems for buyers and sellers.

What we plan to do for you is simple; **help you sell your home.**

Right now your mortgage information is as follows:

Monthly Payment (PITI) : _____

Mortgage Balance: _____

As a part of the **(company name)** team I am agreeing to help you make those payments and pay off the mortgage balance. I will lease option your property from you, then I will assign the lease option to one of *our* buyers. The monthly payment that they will make to you will be equal or greater than the monthly payments you are making on your mortgage now. Our buyer will agree to refinance the property within 12-24 months for at least the mortgage balance; this means that **your mortgage will be paid off at that time.**

Our profit will come from the **down payment we charge the buyer**; these buyers pay us a premium to work with us since we have such an extensive and effective system to turn them into homeowners.

Any amount over the monthly payment that the buyer makes will go to you, the seller, **as your profit.** When the buyer does refinance the property, any money above the mortgage balance of what you own will go **directly to you as profit.**

By signing this letter I am agreeing to market your property and attempt to find a suitable tenant for the property, we have a checklist of 162 items that we go through with each buyer so you have the comfort of knowing that whoever we find for your property is qualified on a fairly high level.

Your signing of this letter allows me to begin the process of helping you sell your home, over the next 90 days I will actively promote your property and keep you updated, during this time you are free to market/refinance/sell/etc the property anyway you see fit.

Our team has generated hundreds of testimonials and almost our entire business is done by referrals, so we plan on building a relationship with you that will last indefinitely.

- (company name) Team

X _____

(“Buyer”) **Comments: (Feel Free To Add Anything)**

X _____

(“Seller”)

LEASE OPTION AGREEMENT MEMO

“Seller” _____ will allow “Buyer” _____ to lease option the property at: _____ (Address), _____ (City), _____ (State), _____ (Zip)

Purchase price to be: \$ _____

Term of Lease Option to be: _____

Monthly Lease Payment to be: \$ _____ paid monthly in advance, starting the day the Tenant moves in.

The term of the Lease Option to begin as soon as Buyer acquires a Lease Option Tenant for property.

This Lease Option Agreement Memo will be assigned by Buyer to a new Lease Option Tenant.

Seller has the right to approve new Lease Option Tenant.

Seller may use the Buyer’s Lease Option Agreement forms or may use a form that Seller chooses when Tenant Buyer moves in.

Seller may cancel this agreement at any time if they find their own tenant or decide not to sell. Buyer’s intention is to find a Lease Option Tenant and assign this Lease Option Agreement Memo to that Lease Option Tenant for a fee. Lease Option Tenant will then pay Seller the monthly lease amount until they exercise their option or until they end the option term.

Seller agrees to allow Buyer to put a sign in the yard, advertising the property for sale. If Buyer does not acquire a Lease Option Tenant to assign this deal to within 90 days of acceptance of this Lease Option Agreement Memo, this memo becomes null and void.

Signatures below signify acceptance of this agreement.

SELLER SIGNATURE: _____ Date _____

SELLER NAME PRINTED: _____ Date _____

SELLER SIGNATURE: _____ Date _____

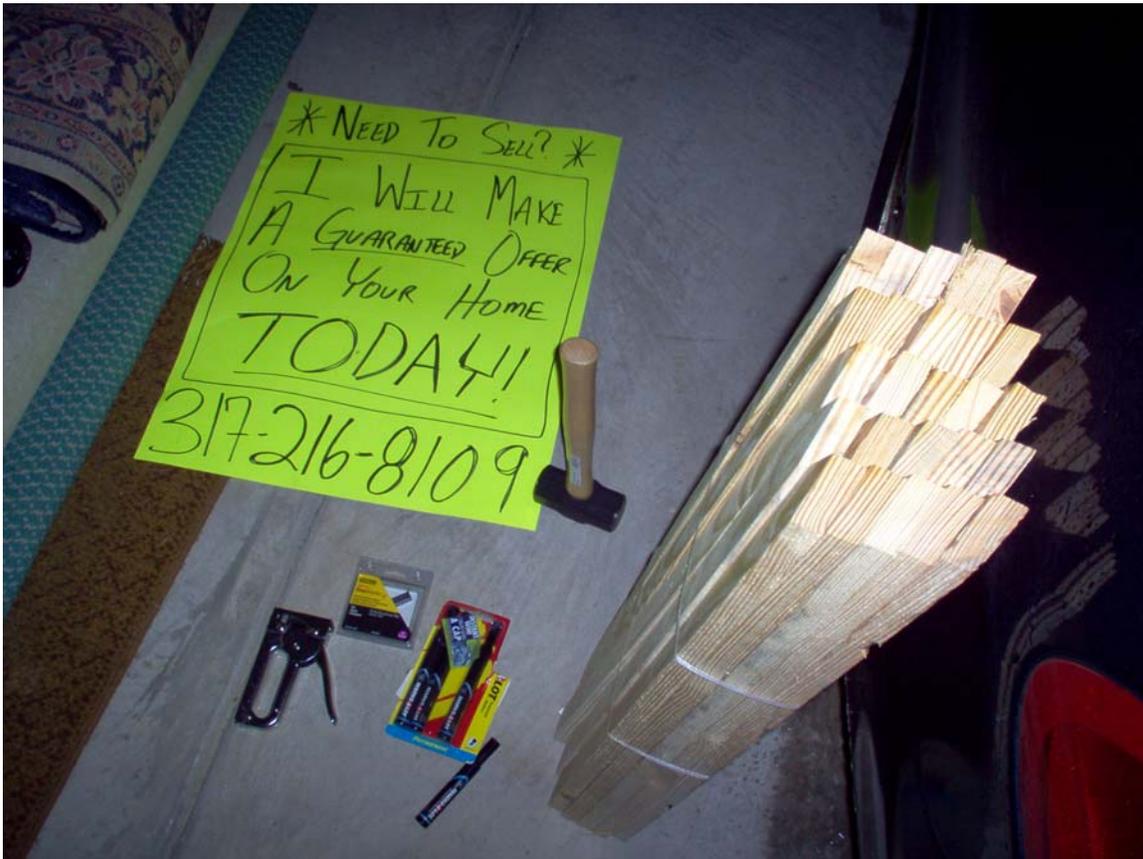
SELLER NAME PRINTED: _____ Date _____

BUYER SIGNATURE: _____ Date _____

BUYER NAME PRINTED: _____ Date _____

SIGNS!

This Is What You Will Need For Your Signs:



Stakes

You can get 25 ground stakes from Lowe's for \$7.95, so basically less than \$0.30 per stake. Since you will be using two stakes per sign, the stakes alone will cost you about \$.60.

Hammer

You should get a solid metal "sledgehammer" with a wooden handle, something that will drive the stakes into the ground without you getting a complete workout. The heavier the head the easier it will be to drive the stakes into the ground. Lowe's should have a good one for about \$13.

Markers

I have had the best luck with the “Marks A Lot” brand, you can make several signs with just one marker, they are pretty long lasting and they are cheap as well. I have tried different sizes but the longer ones seem to have the best value.

Staple Gun And Stapler

You can get any type you want, the one in the picture was about \$10. Make sure that the staples for your gun are readily available, they should only cost a buck or two per thousand.

Cardboard

You can get this stuff at any Wal-Mart, Target, etc. You want to try the neon yellow as in the picture, this should run you about \$.79 at the most.

AND THAT IS IT!

You are ready to get out there and start putting them up. Remember that you **always** want to hand write the signs, that low quality low commercial look really pulls calls and that is what we after.

Please try and follow my system closely when you get started, you can always test things later when you have found a winner. Just so you how long the stakes are I am going to show you another view.

Remember that these signs will be low to the ground and are best at stop signs or busy intersections where there is stopped traffic regularly.

Another view of the stakes...



How To Put Your Signs Up!

First you want to hammer **one** stake in.



Then you staple down one side of the sign to that **one** stake.



Then you stretch the sign out and put a stake on the other side of the sign, then **after** the stake is hammered in the ground, you staple it and – **YOU'RE DONE!**





Remember to put the stakes in first and then staple, think “stake, staple, stake, staple...” if you do it the other way around it will be a real mess. So you put a stake in, staple one side of the sign, line up the other side of the sign and put a stake in, then staple that side to the new second stake.

I know this may sound a little much when I tell you exactly how to put signs in but it makes a big difference. Little things like this make a big difference; you would have had to put up at least a few signs to figure out what I just told you so I just saved you some time.

And if while you were “learning” you passed up a deal that would have really made me feel bad, that is why I am so “anal” about telling you exactly what to do and how to get started and leaving nothing to question – I want you to hit the ground running!