

So You Want To Be A Real Estate Investor!



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The World's Greatest Wealth Builder

Real Estate is acknowledged as the World's Greatest Wealth Builder. It is a fact that more fortunes have been made through Real Estate investing than any other means. The truth is, you can do this in your spare time, part time or full time. You don't need a lot of money or good credit to accomplish your dream of a better life for you and your family. Don't short change yourself. Take charge of your life now! Make a commitment to earn additional income through real estate - The World's Greatest Wealth Builder.

1) What Is Real Estate Investing?

Real Estate investing means different things to different people. It can be the act of owning one property which you rent to a tenant; or it can mean being a partner in a multi-million dollar commercial enterprise; and anything in between.

Quite a range isn't it. For our purposes, we'll define real estate investing as the act of deriving a portion of your income from activity centering around real property.

In other words, you the investor, will earn some money due to real estate. As you'll see, this can take many forms. There is such a range of income opportunities open to the real estate investor, that we're surprised more people aren't doing it.

2) What are the characteristics of a real estate investor?

The successful real estate investor will have some, if not most of the following characteristics. Thankfully, all of these traits can be acquired, you don't have to be born with them.

- a) The ability to set realistic goals.
- b) The ability to prioritize your activities.
- c) The ability to manage your time.
- d) A willingness to learn, to educate yourself.

- e) The ability to accept a calculated risk.
- f) The ability to learn from mistakes.
- g) The ability to make a decision.
- h) A win-win attitude as opposed to an all for me attitude.
- i) A desire to change his or her life for the better.
- j) Most important, the understanding that you need to make it happen, that no one will do it for you.

There you have it. Ten characteristics of a successful real estate investor. How many do you have? What ones do you need to acquire?

3) What will this report cover?

This report is meant to introduce you to the various types of real estate investing available to the average person.

We'll examine the pros and cons of the techniques which are most used today. It is not meant to cover all facets of these areas, but rather to give you a good, solid, general overview of each area. You can then move on to an in depth examination of the area or areas you're most interested in. Think of this report as Real Estate Investing 101.

As such , we will focus on those techniques involving single family homes since this is what most investors concentrate on. Please keep in mind most of these techniques can also be applied to mobile homes.

Why single family homes? Because of the great availability of them in the marketplace. Most investors can make a very comfortable living from property within a 5 to 10 mile radius of where they live.

We do not cover commercial real estate, since this is beyond the reach of most folks. Commercial real estate investing typically utilizes different strategies and analysis methods. The average person will go into commercial real estate through partnerships or possibly REITS (Real Estate Investment Trusts). A discussion of commercial investing is beyond the scope of this report.

4) What will we look at?

We'll take a look at five real estate investment areas and one additional topic, that while not an actual investment strategy, is a viable alternative for some folks.

The areas covered are: rental property; rehabs (fixer uppers); foreclosures; flipping; and lease purchasing. Plus the peripheral activity known as bird-dogging.

Let's look at the basics of each area:

A) Rental property - In utilizing this strategy, you the investor actually purchase a property with the intent to rent it to a third party. In effect, you become a landlord. Your goals here are to make monthly positive cash flow, while building long term capital appreciation. There are also a number of tax advantages in owning rental property.

For those of you unfamiliar with the term positive cash flow, it is simply the difference between what your tenant pays you and what you have to pay out on your property.

B) Rehabs or Fixer Uppers - Here, you look for property that is run down, in need of work. You want to be able to purchase the property at a substantial discount to its fixed up market value. You then repair, paint, clean the property and sell it to a third party. Your profit comes from the difference between what you can sell it for and the money you've put into the property.

C) Foreclosures - These are houses where the original owner could not keep up his/her mortgage payments. Typically, the financing institution has re-claimed the property and looks to sell it. This type of property is usually sold at an auction, where you will bid against other investors interested in the property. Your goal here, is to buy at the lowest possible price. Many times, these properties are in need of repair. Once you've purchased the property, made the needed repairs, you can sell or rent it.

D) Flipping - With this strategy, you contract to buy a property and sell or flip that contract to another person, usually another investor. Your goal here is to make money from the sale of the contract, not directly from the property itself.

E) Lease Purchasing - Here, you take legal control of a property, without having to purchase it. You will contract for the property for a certain time period with an option to buy it. By doing this, you can then rent the house to another, sell it or flip or sell the contract to a third party. We'll take a closer look at lease purchasing in a bit.

F) Bird-dogging - While this is not technically an investment strategy, you can make money doing this. Here, you will find property which meets the buying parameters of other investors. They in turn, pay you a finder's fee.

5) How will we evaluate these areas?

Now, we'll evaluate each of the above strategies in five areas: capital needed to start; risk, immediate income potential; residual income, and long term appreciation.

A) Rental Property

a) Capital Needed - While it is possible to buy property with no money down (out of your pocket) and with little, none or even bad credit, you limit yourself in trying to do so. Usually it helps to have enough money and/or credit to be able to widen the areas and types of property you can acquire. We'd rate your need to start-up capital or financing sources needed as medium to high.

b) Risk - The risk here is in keeping the property rented to cover all your expenses; having enough capital to cover repairs as needed; tenants damaging the home; and the possible inability to sell the property if you need to.

c) Immediate Income Potential - Is low in rental property. You may only obtain a small positive monthly cash flow. It is not uncommon for rental property to generate cash flow in the \$50 to \$100 per month range or lower. In this strategy, your income builds as you acquire more property.

d) Residual Income - Is quite good. You own the property and each month that property is rented, you receive a check. As the number of your properties grow, you can obtain a very good monthly income. This is without a doubt a long term strategy.

e) Long Term Appreciation - Again, is very good. Your tenants are, in effect, paying off the mortgage on your property, thus building equity for you. This is probably the best long term appreciation vehicle.

B) Rehabs/Fixer Uppers

a) Capital Needed - About the same as rental property.

b) Risk - There are numerous risks involved with doing rehabs. You may pay too much for the property, thus reducing your profit. It may cost more to make repairs than estimated. You may not be able to sell for what you want or may not be able to sell at all or quickly, thus tying up your funds. This is an area where you must be very knowledgeable or have excellent help, otherwise you can get burned very badly.

c) Immediate Income Potential - Is low, due to the time needed to make repairs and put the house on the market for sale. Three to six months is not an uncommon time frame for rehabs. You can generate excellent profits if all goes well. Profits in the \$10,000 to \$20,000 range are not unheard of.

d) Residual Income - This method does not yield residual income unless you either keep it and turn it into a rental; or you participate in the financing of the buyer by taking back a note or trust deed.

e) Long Term Appreciation - Again, none, unless you retain ownership of the property for rental purposes.

C) Foreclosures

a) Capital Needed - You must have funds or credit immediately available in order to participate at auctions. You can also look for foreclosures through financial institutions where there known as REO's (Real Estate Owned By Banks, etc.). But again, funds or credit need to be available.

b) Risk - If you plan on participating at foreclosure auctions, the risk can be quite high. You need to be very well educated in this area. You will be competing against some very knowledgeable people at these auctions. All of the cautions in the risk section for rehabs also apply here.

c) Immediate Income Potential - Is again, low, unless you know you can flip the property immediately after purchase. And then, the income generated is probably not worth the risk. The income potential here is very similar to rehabs.

d) Residual Income - See Rehab sections, the same applies here.

e) Long Term Appreciation - Same as rehabs.

D) Flipping

a) Capital Needed - Is low, as is credit requirements. You can usually get into this area for little more than the cost of an option on a property. Remember, you are just selling your contract on a property to another, typically an investor.

b) Risk - Again, there is a low risk area. Your risk comes mainly in not having another ready to purchase your contract and the resultant loss of your option money if you can't sell your contract before your option expires. If you actually contract to purchase the property, you may open yourself up to contractual non-performance issues if you fail to follow through. Another risk is in knowing what other investors are looking for in property so that you have outlets for your contracts.

c) Immediate Income Potential - Is good. You will be selling your contract for cash quickly if done right. The income you can generate is not great on any one transaction, typically it falls in the \$500 to \$2000 range. The reason for this is that you're a middle man. The person buying your contract will also need to make a profit. Your income from this grows as you learn to do multiple deals. It can then add up to a good sum.

d) Residual Income - None.

e) Long Term Appreciation - None.

E) Lease Purchasing

a) Capital Needed - Virtually none, nor is credit needed. The only funds you need is for the option money you put down on a property and we've put down typically one dollar (\$1.00).

b) Risk - Very low. If done, correctly, utilizing the proper contracts, your risk is negligible. There are so many different strategies you can utilize in lease purchase transactions that you almost always have a direction you can take.

c) Immediate Income Potential - Is excellent. In lease purchasing, depending upon the strategy you choose, you can make money at the beginning of the transaction, anywhere from \$1500 to \$7-8000. You can generate positive monthly cash flow in the range of \$100 to \$300. And you can make money at the end of the transaction if you sell the property.

d) Residual Income - Can be good, again depending upon the strategy chosen. You can generate high quality note income, monthly positive cash flow and backend income.

e) Long Term Appreciation - Is possible if you lease purchase property you own. If you tenant/buyer chooses not to exercise his/her option, then you will lease purchase your property to another. In the interim, your tenant/buyers are paying down your mortgage, thus generating equity. However, most investors don't use lease purchasing for its long term appreciation potential, but rather for its ability to generate excellent cash flow with little risk.

F) Bird-dogging

As stated, this is not a true investment technique, but a method of generating income without having to actually be an investor. With the exception of immediate income generating potential, the other areas we've looked at don't apply here. You can typically generate income of \$250 to \$500 per finders fee.

6) What keeps people from getting started in Real Estate investing?

We found there are three main reasons why people fail to get started.

1. A lack of faith in their ability to make decisions. They feel uncertain that the road they want to travel down is the right one for them. This leads to a fear of failure. No one likes or wants to fail, but the truth is that much can be learned from failure. The only real failure is if you quit and don't do anything. These folks seem incapable of understanding that they are the only ones who can make it happen. They need to have a change of mindset to overcome this first obstacle.

2. These people tend to exhibit an inability to set goals for themselves. You need a clearly defined sense of where you want to end up; what you want to change about your life. Once you can answer that question, goal setting becomes much easier. Remember goals, both short and long term, are no more than stepping stones on your path to success.

3. Knowledge or education is the third main area where these folks fall short. They typically are afraid to spend some money on educational material, even though that small cost could be returned a thousand times over. They tend to look for ironclad guarantees that whatever they purchase will work for them. Please note that education in any area is an ongoing process. You should constantly be learning. Our rule of thumb when we buy educational material is that we look for one idea from it. We have never purchased material that didn't at least return ten times its cost in ideas or methods.

Don't allow yourself to be one of those folks who never get started. Real Estate investing can be tremendously rewarding both on an emotional and financial level.

Imagine reaching your goals. Reaching that level of financial security that you no longer have to worry about bills, losing your job, or keeping a roof over your head. You can work hours of your choosing and have much more time to spend with your family.

All of this is within your reach. You just have to make the decision you want it.

7) So, what's the best?

Well, we've covered a lot of ground in a short time. We've covered the pros and cons of the most popular Real estate investment methods for the average person.

Now its time to give you our opinion as to the best vehicle for Real Estate investing.

The hands down winner is Lease Purchasing. Why? For a lot of reasons.

Lease Purchasing

Lease Purchasing affords wonderful benefits and opportunities to sellers, buyers, investors and those who would like to operate a home-based business. Lease Purchasing allows you to control property without ownership and the benefits that it has for all.

What Is A Lease Purchase?

A Lease Purchase is a process that combines a basic rental lease with an agreement to purchase, or with an option to purchase the property. The Buyer (or Lease-Purchaser) pays to the seller a monthly payment that usually approximates a rental amount or a typical mortgage payment on the home. A percentage of that payment is typically applied towards the purchase price. At the end of the term, the buyer has the right to purchase the property for the price and terms to which both parties have previously agreed.

Put another way, a lease purchase is essentially a rental agreement combined with a purchase contract with pre-negotiated terms. The buyer leases the property for a specific period of time and then purchases the property before the end of the lease agreement.

A lease purchase is a wonderful way to control property without the headaches of banks, mortgages, taxes or immediate loan qualifying. Lease Purchasing gives you the right to buy the property, but not the obligation to buy.

You can get started with virtually no money or credit, heck, even with bad credit. You can generate cash flow very quickly. Our deals average two weeks from start to finish. There are multiple strategies within the niche of Lease Purchasing

that you can use, so you're not stuck with just one method of profit generation. It is very low risk and easy to learn how to do as long as you have the right educational material and the proper contracts.

We're going to leave you with two articles. The first goes into a typical day in our Lease Purchase business and the second will tell why we think Lease Purchasing is the perfect home-based business.

Whatever direction you choose to go in, we wish you the best.

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Please keep in mind, we do this as a business, thus our day is much fuller than it would be for the typical investor.

Typical Lease Purchase Day

We use a variety of marketing methods, however, we spend time employing all or some of those methods on a daily basis. We break down our day to be sure we get calling done, writing done, consulting done, mentoring done, marketing done and correspondence answered. We always return our calls promptly and get correspondence out in a timely manner.

Our typical day starts by returning phone calls, cold calling, working the Internet, consultations and writing. The afternoons are spent on additional marketing and returning phone calls. Our evenings are spent on getting the day's correspondence out, accounting, e-mails and studying educational materials. We also work the properties we have using our marketing techniques, processing applications, and getting tenant/buyers in the properties we control.

If we don't feel up to writing in the morning, we'll do it in the afternoon and do things we normally do in the afternoon, in the morning. However, we make sure we spend some time, if only 10 minutes on all the activities we need to run our lease purchasing business.

Make up a schedule that works best for you. Change it if you have to. Flexibility is the key to getting all that is needed done.

During a typical Lease Purchase day the following should be accomplished.

1. Check your goals.
2. Check your calendar, make any entries.
3. Check your tickler file.
4. Check e-mail and answer.
5. Call sellers and e-mail sellers on web.
6. Send out any follow-up information; correspondence.
7. Make call backs.
8. Enter calling and e-mail done in your databases.
9. Do some reading in your area.
10. Write (articles, product material, speeches).
11. Make sure your calling lists are adequate, if not, do up more newspapers, or go up to FSBO sites and get more names and numbers.
12. Visit on-line newsgroups, and discussion groups.
13. Market your business - flyers, meetings, speeches, newsletter, web.
14. File, and do your To Do List for the next day.

Remember, some days you will be driving neighborhoods, putting up flyers, going to networking meetings, meeting with sellers to negotiate and get contracts signed, showing tenant/buyers properties, doing credit checks and closing deals.

I know, you are looking at the list and saying, "Are they crazy?" No we are not. It can be done. We do it everyday. Remember, some days you will spend all day in the office, other days might be spent outside the office conducting meetings with sellers, tenant/buyers, and other outside obligations. Some days the phone will ring off the hook, or you will have 2-3 consultations.

All in all, a very fulfilling day. To know you control your own destiny is the best feeling in the world.

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Lease Purchasing Is The Perfect Home-Based Business

Some call it the 30 second commute. We call it wonderful. What are we all talking about? Working from home, of course.

There's nothing more satisfying than operating a successful business from your own home office. Believe us, we know. We tried enough home-based businesses to write a book about it. Come to think of it, we did.

Seriously, imagine getting up in the morning and knowing your commute to work entails nothing more strenuous than walking down the hallway to your home office. You open the door, sit down at your desk and your work day starts.

No more wasting two or three hours per day in the car or on the train. Think about how much more productive you can be. Think about how you can turn that extra productivity into additional income.

Think about how much more refreshed you are. No tension from driving next to or sitting next to crazy commuters. Think about the extra time to spend with your family, being able to make those school plays, little league games or being there for a skinned knee.

Think about it. Now you know why we call it wonderful.

We are not strangers to the home office concept. We were in the beginning wave of home office entrepreneurs. Never have we had a home-based business like Lease Purchasing. What makes Lease Purchasing different from other home-based businesses we've operated? Simply the ease with which this business adapts to the home work environment. In our opinion, this is the ideal home-based business.

Why? To operate a successful Lease Purchase business, you need a telephone, fax, computer and Internet access, all readily available in today's modern home office. Operated correctly, you rarely have to leave the house. You can prospect for sellers through the use of the telephone, fax and e-mail. You receive calls from tenant/buyers from ads you've placed by phone. You do consultations telephonically.

In this business, unlike others we've operated where the more successful you become, the more time you spend out of the office, in Lease Purchasing, the more successful you become, the more time you can spend in your home office. It becomes a positive cycle. You'll have more people call you, you'll do more consultations, you'll spend more time in your home office, and so on.

Few other home-based businesses we know of even come close to the freedom and flexibility of Lease Purchasing. If your looking for a business which allows you to maximize your income to time ratio, Lease Purchasing is it.

We wouldn't trade our business for any other, which is why we call Lease Purchasing the perfect home-based business.

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If you have any questions, feel free to contact us:

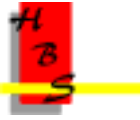
E-Mail: coaches@homebusinesssolutions.com

or visit our web site at:

www.homebusinesssolutions.com

Or give us a call at 559-440-1358

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Partnering For Your Success

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Welcome To The **Partnering For Your Success** Coaching Program

NEW Now With Audio/Video Instruction! **NEW**

"We're Taking A Chance On You"

We are proud to introduce a revolutionary new program aimed at those interested in securing their future in Creative Real Estate.

So, as to how it is to work with you two.....

I've never been further east than Chicago, but I found New York in Fresno, CA. You two, Chuck and Sue, are a pure taste of the powerful people I've always imagined that city contains.

Though I've only met you on the phone, you have that "in your face" attitude which convinces me that I can do what I must to make this business succeed. That's good, because my strongest tendency is to sink back into fear of failure and let the inevitable occur.

You both do this crazy ballet of conversation when you are coaching, finishing each other's sentences with rapid fire precision. The level of clarity you impart and the confidence you inspire is so helpful. You have never failed to get back to me promptly when I've had questions or concerns about what I was doing.

And the biggest reason I wanted to be taught by you in the first place was that I could tell, from our first conversation, that your attitude about success is that it never comes through unfair practices. No one should lose. If a deal isn't fair, don't do it. If things look shady, back away.

You're ever so fair in the way you have your students pay for their mentoring as they succeed and that same attitude extends to the way you teach us to work with sellers and tenant/buyers. Everyone wins. What a concept!

Rebecca King, Stanwood, Washington

Rebecca's first month saw her do two deals for \$7,500 net to her, and she has two other properties she's working on. Not bad for a newbie!

"Chuck and Sue have proven to be reliable, helpful, and knowledgeable mentors in the fascinating arena of creative real estate. Their help to me thus far has been like a breath of fresh air. If you have any interest in making serious money with creative real estate, you need to seek out their services NOW before they are completely booked up. These people are simply outstanding at what they do." Mike Wirth, Belleville, IL

Mike is a little modest. His first deal included a \$6,000 assignment fee, with a \$3,000 note taken back and \$175 per month positive cash flow for two years. All this while working full time. Way to go Mike, we're proud of you. Chuck & Sue

What Some Of Our Other Students Have To Say:

- **"You have hooked me again. This sounds like an incredible program. Man are you creative.**

You are offering a deal that will give someone a real shot at making this work. You are truly going beyond an information and materials dispenser."

Dr. Edward Kuhn, Georgia

- "This is just the break I have been waiting for!"
Betty Jervis, Illinois
- "I want to commend you and Sue on the quality of your material. It is very well done and very thorough. Very happy with what I received. I will succeed because of the quality of the materials and your guidance. No doubt about it!"
Bob Stawicki, Illinois
- "Thank you for giving me the opportunity to learn from your experiences. And, thank you for making my goals a reality."
Sheila McNeill, New York

Purpose

Partnering For Your Success is geared towards those folks who want or need to change their financial situation. You may be worried about your job security; be under-employed; want to work from home. You want to take charge of your life. You may want a second income. If so, then this program is for you.

We all know the economy is changing. Layoffs are happening at a faster pace each day. There is more talk of a recession happening. How are these events affecting you? Do you feel as secure as you did a year ago? Do you want more security in your life? Would you like to be able to earn extra income, or have a fall back position ready?

What is **Partnering For Your Success**?

It is a unique program where you work with Sue and Chuck for one full year. It has a low initial cost and together we share in your success.

Did you ever wonder why so many so called Gurus and Mentors want their money up front? Or, at best, they insist you pay half up front and the balance in installment payments. We wonder. They'll tell you that anything else is a conflict of interest. As far as we can tell, the only conflict is their interest in getting paid.

Now, we may be dumb, but how can your success be a conflict of interest. Isn't the whole idea, to work with you to help you succeed. What's wrong with tying a Guru or Mentor's performance to your success. We do that in our other coaching programs already. The **Partnering For Your Success**

program takes that concept one step further.

We believe that it is vitally important that you succeed.

In the **Partnering For Your Success** program, we are taking a chance on you. We don't get paid, unless you succeed. We will take a percentage of each deal until the program is paid or the year is up, whichever comes first. You won't find anyone else out there really willing to take a chance on you like we are.

We believe in you and in your desire for success. We believe that you deserve to achieve the life you want.

So how does it work?

Partnering For Your Success is a one year program where you work closely with us to learn how to use the Creative Real Estate Niche of Lease Purchasing to further your dreams. This program is available only to students within the United States.

It is a one year intensive coaching experience designed to help you reach your success. During this period you'll learn the unique Lease Purchase strategy, called the co-operative strategy, and how to consult with sellers and tenant buyers. We use these strategies in our successful business. Consulting allows you to expand the geographic area you work in.

The **Partnering For Your Success** program comes with a manual exclusive to our PFYS students. It covers all you need to know to run a successful Lease Purchase Business. The manual shows you how to run a Lease Purchase business and includes our copyrighted contract, marketing and promotional material, in short everything you need to succeed as we have. The manual includes audio and video instruction.

You'll receive almost 4 hours of video and audio instruction in 32 videos and audio lessons.

In addition, we schedule consultations with you to go over the material and instruct you towards your own success.

That's \$800 of educational material, and initial consultation time. You are receiving much more than what the program's initial fee is.

What does it cost?

The **Partnering For Your Success** program is reasonably priced so that just about anyone can afford to get started now. The initial payment is only \$400 (Note, this will change), and the total program is \$2,000. But here's the great part. We partner with you, so that we don't get paid until you do.

What? Say that again.

That's right, we don't get paid until you do. The balance of the program fee, after the initial payment, is paid as you do deals and/or consultations. As your partner in success, we will receive 10% of each transaction until the balance of the program fee is covered or the year is up, whichever comes first.

Let's say that you average \$4,000 a deal for your first five deals. We'd receive \$400 from each of the first four deals, and only \$100 from the fifth deal. That covers the program. After that, all you make from each deal is all yours.

Now, let's say that you are working only part time and get just 5 deals done your first year, at only \$2,000 a deal. We receive \$200 per deal so the cost of the program to you is less. You are not obligated financially past the year period or the program cost. No installments payments; you don't pay us if we haven't helped you.

We believe that with our help you will succeed, even on a part time basis; and that we will be paid in full.

We are taking a chance on you.

Why are we doing this?

It's simple.

We know many of you want to do this part time and can't justify a high initial

outlay. Frankly, many of you just can't afford a lot of out of pocket expense for a program, regardless of how good it is.

Yes, we are taking a risk. In fact, two risks. One is financial, you may not work at it and thus we don't get paid. The other and more important is a time risk. You may not be motivated and thus will waste our time, time we could have spent with someone else. But we believe that most of you are sincere in your desire to better your position and lifestyle.

We will screen applicants very carefully and we will be very selective in those we choose to work with. And, we will limit the number of folks we will work with.

You don't have to take our word for it. Feel free to check around and see how many other so called Gurus and/or Mentors will set up a program like this for you. We know what the answer is.

Lease Purchasing has been very good to us. We've been there, done that. We've been up, down and back up again. We know what many of you are going through. This program is our way of paying back those who have helped us in the past.

We want to share our success with you.

Here's your chance to make a change. Don't delay. Take charge of your life now.

If you have any questions, e-mail us at:

[Coaching Partners](#)

Or, give us a call at 559-440-1358.

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I think that you guys have the absolute best products in lease purchasing. You cover the business of Lease Purchasing beautifully. I ordered LeGrands course and Diamonds stuff previously and I bought Finkle and the other guys book. It was good stuff but I felt that there was always something missing. It was the step by step method that I needed which you guys provide.
Louis Fomby, Ohio

Hi guys, I'm almost through my second read of the LP Manual and about to start the Home Business manual. "Kudos" on your LP manual! It provides more "useful" information on the LP strategy than any other I've read so far. By that I mean, it provides the kind of info that enable one to "structure more deals" and "negotiate better terms" that one might otherwise have done without this information. Again, Kudos! Thanks again, Michael Hart, Georgia

"Chuck and Sue offer their experience in Real Estate in a simple, easy to understand manner" Grace Barr, Texas



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I have just received your newsletter there is just so much information in here that I know it will take some time to go through it all. It is jam packed with info. I really like to the part about spouses working together. I will keep you updated as to how I am doing. Thanx Lamar.

I would like to thank you for the past issues of your newsletters and subscribe to the future ones.
Thanks Bess

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Ok Chuck, here is my opinion of your material: I think it some of the most well-written lease purchase material I have read. It gives a more practical approach to the business. There is always information that can only be obtained by 'doing it' and not through written information, but you have at least given people a heads-up on how to go about getting that information, more so than some of the other 'gurus' out there. The price was a lot more reasonable too. I really felt I got my money's worth. Thanks a lot for the material.

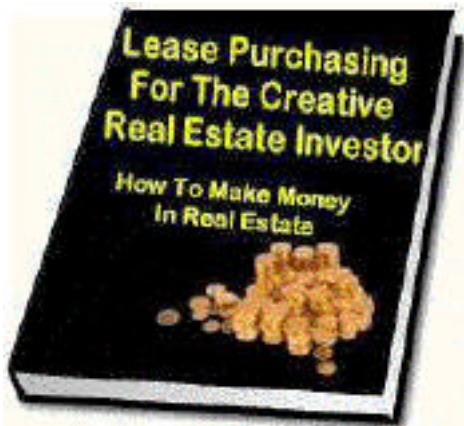
Chris Hatch

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"I ordered the Lease Purchase and the Home Business Manuals from you guys last month, just wanted to drop a note and let you know that they are great!"

John W. Collins, Arkansas

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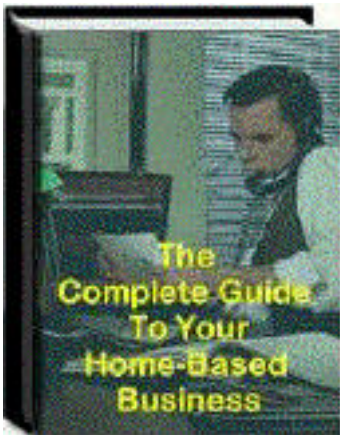
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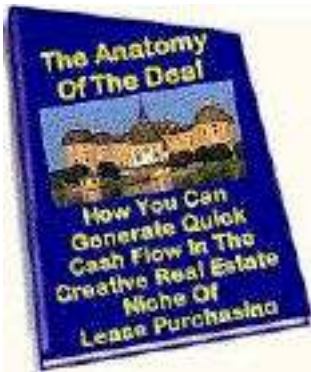
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I like doing business with you a lot better than ***** & ***** . I purchased a marketing course from them in early Jan. and I still haven't received it. Its going on 5 weeks. They are only a few states away in Colorado. Oh well, live and learn. What I have learned is just do business with Chuck & Sue. Thanks again, John Exner, California

[The Anatomy Of The Deal Book 2: Consulting Your Way To A Six Figure Income In Creative Real Estate](#)



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Mitchell McQueen

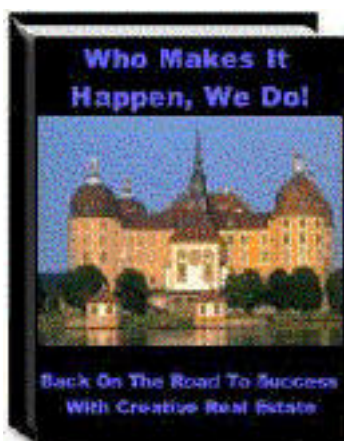
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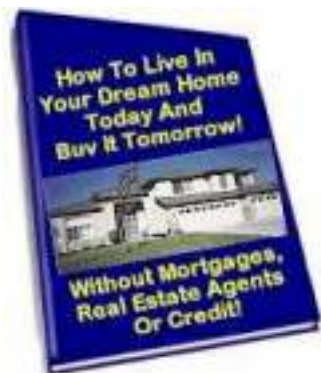
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