

# How to Buy Cheap Houses in Rich Neighborhoods

with **NO PAYMENTS EVER**



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## Introduction

The purpose of this book is to help you find good deals, and pay no monthly payments, more importantly, to realistically get that nice home in a rich area of town. Otherwise in the past you may not been able afford or acquire the home you desired or an investment rental in a better area for retirement income. Currently, with the housing mess, there is a need for buyers to lower the huge inventory of existing; abandon and foreclosed homes, so don't feel guilty about taking advantage of these opportunities in the housing market today.

The good news is that you can earn a stable income to offset inflation, shrinking paychecks, or unemployment. With all that said, real estate is the simplest way to obtain wealth in bad times for any income bracket. What better time to get deals, while prices are at an all time low as well as the interest rate is hovering around 4% range, means you can buy more house for lower cost with that combination. With below market foreclosures and low interest here is a good Example: before in the past, homes in a nice area of town or city was about \$100,000, six years ago @ 7.5 % which was then a good rate, monthly payments would have been for 30 years mortgage about \$902.00, now the same house with the low interest rate of today at 3.250% or 3.750 % same area for \$50,000 or less. Today the Mortgage payments would be \$302.00 per month for the same \$100,000 valued home.

Finally, why pay for rent, when you can have some equity value that will increase over time and even double in value and can be converted to cash to start a business or retirement income. Renting is making others wealthy, in today's world you must have a home or a wealth accumulation plan, this could one of many.

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# Chapter 1

## **Why Buy Cheap Houses Now!**

What better time to get deals, while prices are at all time low as well as the interest rate. Now hovering around the 4% range means you can buy more house for lower cost, with that combination. With below market foreclosures and low interest, here is a good example: before in the past, homes in a nice area of town or city were about \$100, 000. 6 years ago @ 7.5 % which was then a good rate, monthly payments would have been for 30 years mortgage about \$ 902.00. Now the same house with the low interest rate of today at 3.250% or 3.75% same area for \$50,000 or less. Today the mortgage payments would be \$302.00 per month for the same \$100,000 valued home.

Finally, why pay for rent, when you can have some equity value that will increase over time and even double in value and can be converted to cash to start a business or retirement income, renting is making others wealthy, in today's world you must have a home or a wealth accumulation plan, this could be one of main reason to act now. We'll show you where and how to get foreclosures deals for free like the illustration.

Many of us are working one or two jobs just to keep ahead of paying rent, and to help with the rising cost of living. Any opportunity to reduce the cost of housing will be like a raise or increase in income. The above example of \$100,000, home mortgage payments from \$902.00 to \$302.00 is a \$600.00, difference that could be an extra \$600, per month savings. Just the same, if now you're paying \$900.00 per month to rent a 2-3 bedroom home, that like money thrown out the window, at the end of the day or month you will have no equity to show for it, at the year ending, that's \$10,800 yearly rent. What if you could own the same home using the example: mortgage of \$302.00 a month x 12 months = \$3,624 a year, savings of \$7,176.00 a year, to go in your pocket, that's \$600 a month. That one move will pay for this book many times over. With \$50,000 home value instead of the \$100,000 of old days.

But now you would be increasing equity values over time and have ownership, and the powers to cash out later on the equity, and create wealth. The idea is to find some deals right now and start searching while the deals are out there in every state including Hawaii, Puerto Rico and Guam, and find foreclosures or even pre foreclosures short sales, which are homes the owners are willing to walk away from for whatever reason, death of family or lost of a job, and can't handle the payment and yet this may be just the dream home you wanted, but now you can take over homes with no money or no credit and move in right away. I'll show how it's done the right way, to protect yourself and make sure you record legally the proper documents, and own it. In Chapter 2, I'll get in to more details of where to find your cheap dream home in nice areas. Here is some others reason to buy homes now, aside from plenty of deals that anybody can get cheap because for the next two or more years we'll have a large inventory of houses and still every day it's reported that more and more foreclosures are being added which means you basically can pick and choose whether to just get that dream home or just extra income so at the minimum, you can in today's housing market find a 2-unit income producing property with an income to offset what you paying on a mortgage, to make your life easier, with no mortgage payments ever. One small income property could very well make a big difference with the increasing cost of living and high gas prices at the pump, which are so unpredictable. Here is one of the reasons to buy cheap homes.

Now is the time, as I have told many single parents struggling to make ends meet, is to buy a two or three unit apartment house, live in one and rent out the other 2 units, for income, that can take care of that extra income needed, if no other reason to get in and find a deal is now.

Last in conclusion, have you ever driven by an area of nice homes and said to yourself, I'd love to own a house in this area, but the prices are way out my price range. Well here is the good news, now is the time to re-visit that area and go on the hunt, they are now available through R.E.O.'s or foreclosures it's a code that seem to have kept most people outside from finding deals. R.E.O.'s are just (real estate owned) thus R.E.O.'s, is the meaning and terminology the bank uses to describe what bank has defaulted on home loans that pretty much

they are stuck with and would love to get rid of them ASAP it looks so bad on their books to have a large amount in inventory and banks are not in the real estate business believe it or not as insiders know any bank will tell you they are in the loaning business as a main part of their purpose to lend money for long term interest earned, on their customer's moneys or O.P.M., (other people's money). If you Google R. E. O's you find deals using that search tool, however watch out for those pay sites that say free foreclosures and show addresses then won't release the contact information until you break out with a credit card and get a membership.

Let this book save you time and money, Chapter 2 will show you the how and where to go to get started after you read this book. And if you don't find what you want, you have the tools to search every day to find your price range of 1 or 2 million or \$2,000 deal that needs little work, you buy only for rental purposes. And the other benefit is that, tax wise you'll have some depreciation, write off, and home tax credit and you can check with your tax person or Google it and get updated in your state. You'll need the write off, pay Uncle Sam, or pay yourself.

## Chapter 2

### **Where and How to Find Your Deals Now!**

You can find deals in all 50 states and Hawaii, Guam, Puerto Rico, so if you just wanted to buy a rental home in Orlando, rent it like a timeshare for income, or make it, a get away, at the same time. Get a management company to maintain it; lease it for \$800 a week from vacationers and send you weekly checks; they will take their fees off the top.

Until you go for few weeks or months of the year. Disneyland is still the number one vacation spot in the world, check out Florida, I have seen 3 bed rooms as much as \$15,000 search on the sites I'll give you, and be patient as while searching start with prices low to high and depending where you are. Use the minimum \$5,000 and max say \$100,000 your own comfort level or amount you want to invest. Let's get started: here is a site that has like most sites, single family residence or single family 1-4units, means 2-3 or 4 apartment houses. Apartment houses could be side by side apartments; these would be for that rental for income. This site "Reodev.com" its one of the largest databases of foreclosures listings maps also, a detailed list of property information and a search bar to search your state city, and zip code. They have HUD homes "housing and urban development" this site has Government foreclosures, and VA veteran foreclosures. Oh! By the way you do not have to be a vet or have been in the military to get a VA homes with zero down. You will see FHA foreclosures, and Federal Housing Administration. Also, you will see town houses, warehouse, and industrial commercial property. Listed are condo's, office buildings, mobile homes, manufactured homes and additions to others are mix use, which are commercial buildings with a business on the first floor like a hair salon shop and on the upper floors are rental housing apartments, perfect for living upstairs and say lease out the bottom to a party store, dollar store, etc. a deal like this might be what you need and make you grab your 401k to acquire it, if you can find a sweet income generator. Always consult real estate attorney first or get a professional leasing or management company to help. My favorite site is Bank of America



R.E.O', insert that in the search bar, it'll pull up new homes and foreclosures homes existing in all 50 states, start searching in your state or city in your own financial comfort zone, based on the cash you want to invest or if you have 620 fico, or 640 fico credit score you can finance it with low rates around 3.250 to \$3.750 % range. A program called "homepath.com" will do a purchase & repairs on a home you want and roll it in the mortgage loan.

Here is a listing of sites that have powerful deals that can be yours, it may take a lot of time if you are particular, or looking for something that is rare but it's here to hunt, you'll be paid well when you find a bargain that you can buy low and do minor repair sells high or flip or sell fast for profits for cash, now get searching, so get a clear idea what you want, rentals or those dream cheap affordable homes in a nice area, not a dump in, a high crime area that's un-rentable:

### **Reo Listings**

- Home Loan and Investment Bank
- Freddie Mac
- FDIC REO's
- Fannie Mae REO's Property's
- Am Trust National REO's Listing
- 21<sup>st</sup> Mortgage Corp Bank Owned Mobile Homes
- First Preston Nationwide HUD Broker
- HOMEPATH.COM (repairs rolled in the purchase/ and have R.E.O.'s to search bargains also).
- Chase.com R.E.O's
- JPMorgan Chase
- Citi Mortgage
- Country Wide
- Compass Bank
- Downey Savings and Loans
- GMAC Capmark Commercial Bank Owned Property
- GRP Financial (Sallie Mae)
- HMB HUD Broker
- Home Loan and Investment Bank
- HSBC Residential R.E.O.'s

- HSBC Commercial R.E.O.'s
- HUD Properties ( some need work but can be good deals )
- Indy Mac Bank
- IAS Integrated Asset Services
- M&T Bank
- Ocwen Financial Services
- Omni National Bank
- PNC Bank Foreclosures
- Regions Financial Corporation
- U.S. Government Homes Sales
- U.S. Home Mortgage
- Bank of America Real-Estate Center (national list bargains site, (slow sometimes) my favorite)
- Wells Fargo Commercial R.E.O.'s
- Wilshire Credit Corporation
- Regional Bank R.E.O.'s
- First Federal of California
- First National Bank of Alaska
- 1st National Bank of Scotia - New York R.E.O.'s
- BayVeiw R.E.O.'s in Florida Alabama and Georgia
- Bank of Oklahoma
- Carolina First Bank NCSC R.E.O.'s
- Kentucky Housing Corporation
- Lexington State Bank /North Carolina R,E.O.'s
- National Bank of Arizona R.E.O.'s
- New Bridge Bank /Virginia & N Carolina
- New South Federal Savings Bank –Southern US R.E.O's
- NYRealty.com New York R.E.O's
- People's Bank R.E.O.'s in Connecticut
- R.E.O.'s Colorado
- R.E.O.'s Denver.com
- Unity Bank REO' s in New jersey & Pennsylvania
- Virginia Housing Development Authority (VHDA)
- Western Bank (if you want properties in Puerto Rico)
- Zions Bank Commercial and Residential R.E.O.'s in CO, ID, MT, UT

## Chapter 3

### **How to Negotiate Your Home**

There is a saying “everything is negotiable except death and taxes” it’s a good rule to follow, when it comes down to working out your deals, you must think in terms of all your deals that you are thinking about buying as a negotiable item regardless of price, for example if you run across a deal that you want real bad, like a nice home for your family and may be willing to give up more in negotiating a deal, like more of a higher down payment or higher rates, but now, it’s enough deals out there for everyone, any price range from \$800 minimum for a fixer upper, or \$260,000, you can find your dream home and not have to give up so much, 2013-2018 it’s what is called a buyer’s market where the buyer, who can buy with cash or get a mortgage loan, can bargain for a price lower than expected, if you, “ask and ye shall receive “ so in the negotiating process don’t be afraid to ask a low ball offer than you think they’ll accept and let the seller or bank R.E.O. counter back with slight higher offer, which is better than the 1st highest offer, in most cases, when negotiating a offer to purchase, always ask for seller concessions, meaning seller pay closing cost which will help with every deal, or if not 100% closing cost paid by seller at least half is better than nothing. When negotiating, keep in mind the bank hates to have them negatively on their books. So in many cases they are willing to deal with you, for example you can offer a low cash price and agree to close in 10 days and save tons of cash. Or you can finance it using the Homepath program ([homepath.com](http://homepath.com)) and get the repairs and the purchase all at one time, below value.

Only a few people know about this program. This can be a great arsenal to get your home with updates, all appliances, marble floors, new carpet etc, “my sister did just that, she bought a R.E.O. in a suburb, the house was appraised at over \$200,000, 3-4 years before she found it, she had to get her fico to 640, home path uses FHA guide lines to qualify, after going back and forth for about 6 months she closed, finally she got it for \$30,000, it needed minor repairs and updates, using the home path program which is designed for getting

foreclosures occupied, and not a vacant eye sore.

When negotiating any deals, start with an amount you have in mind, as your bottom line offer to which you are willing to offer, if you can't get it at that bottom line price that you want, walk away, it is plenty of deals out there just spend the time to search. When making an offer always ask if the seller is willing to pay all closing cost for your offer: It will sound like this; I'll give you \$50,000, if the seller will pay 100% or 50% closing cost. Sellers today will generally accept an offer like that today, they want to get rid of them ASAP worse case they'll agree to pay half of closing cost. Also keep in mind this negotiating principle as a rule, don't give up nothing without getting something back in return, try to lead the deal into a win, win situation, example; Mr. Seller, I'll pay that higher price, but give me some better terms like 30 year loan rate at 3% interest on land contract sale or installment sale. Always make it a win, win deal, another example would be on a R.E.O. foreclosure. say an seller is offering it for \$70,000, use the words "would you take" \$59,000, Mr. Bank, all cash and I'll close in 7 days? Offer all cash for lower price is the point if you can. In this example, assuming you had access to some cash from your job like a 401K. The idea here is to ask at least, you never know until you try, you have nothing to lose, and everything to gain. But you'll find so many bargains, that you never have to worry about illegal deed, or the bank don't own it or try to sale you house they don't have title to. And as far as dealing with banks, they would be responsible to give you a clean good title and if they make an error, you can get them to correct it pretty easy.

Now as I stated earlier I'll show you how to get deals with no credit check and in some cases 0 down here it is, right now and for the next 2-3 years so many people are walking away from their homes and mortgage payments, for whatever reasons, loss of job, or feel like the equity in the home is not what it used to be, I hear it every day from somebody that knows somebody who has done it or thinking about doing it, walking away.

Here is how you can help but do it the right way, you can run an Advertisement on Craig list or the "Net etc." stating that you are willing to take over any mortgage payments, set up an appointment to inspect the property to see if you

want to rent it out or live in it, any case, if it's something you like find out about the payments information see copies, make sure mortgage is not late over 3 months in foreclosure, if they are behind after 2 months, in some states, it's too late, so be sure to check your state foreclosure time line. Some states are 6 months before it goes on auction block, some are 12 months. If the mortgage is behind you can debate on whether you want to go on with the deal and pay up the month(s) behind as a reason for the seller to deal with you, because now you'll be saving his or her credit rating and now they could rent an apartment or move on with their life and get free from the mortgage, if you go this route make sure you get bank information and make payment to bank only, never make payment to seller or owner, you basically will be making his payments, he would move out, and give you possession. You will legally own it on a land contract sale, have an attorney write one out with a payment schedule, on the purchase agreement, mark contract sale box. You can get a contract sale agreements at any office supply stores, in a nut shell, typically you want to only buy it on contract sale. Check your state 1<sup>st</sup> before you try this, make sure if it's acceptable, you can check with a title company to draw it up or you can yourself and record the deed, that is what make it an legal contract is that its recorded and you **PAY THE MORTGAGE COMPANY DIRECTLY NOT TO SELLER** and you'll have to make payments on time, with the installment contract, you'll have right to sale or later down the road, live in it or rent it. All rights of a homeowner, you just don't have the loan in your name. You want to refinance the balance as soon as you can, say in 6 months or 2 years and keep in touch with seller to sign off at that time as the loan would be in your name now and not the seller, the seller is free and you saved his credit, maybe his life from being ruined, that what's in it for the seller who want out. You get a home to rent out or live in, with little or no cash this is a win, win situation.

## Chapter 4

### **How to Handle Repairs**

Now you got a good deal, with most foreclosures there are some minor repairs that need to be done, please before you purchase or close on any home check the city ordinances regarding repairs, city inspections, and see if you are allowed to do the repairs yourself as owner occupied or if you rent what requirements needed. “One time my partner and I bought a home and the city gave us a hard time,” I know, now some cities now are so strapped for cash it seems they are looking for any way to generate cash. We paid cash for the house and got a citation for occupying the home while we was fixing it up, at the same time, at the end, we found out they laid off firemen, and they needed cash bad they were desperate; they used night cams and took photo’s then took us in to court,” so, please check out the city for the rules first before you close as a condition to close.

So after you get that checked out, write a list of items that need to be repaired and try to go for the main things at the top of the list. The best time to determine what kind of repairs you will be dealing with is the first time you check out the home before you buy it, ask yourself after looking around and doing your due diligence, what is it going to cost to repair? If you can do most of the work yourself it will be to your advantage. if you need a contractor be very careful make sure it’s somebody you can trust, from a referral, family, friends or license contractor that is reasonable. If you just need labors there are daily labor companies that will rent workers for a day or two for about 20 bucks an hour to paint, or clean your house out, these are out of work labors, some of them are laid off skilled workers, carpenters, roofers etc. this could be a good source, and the labor company takes care of all the liability if any worker get hurts, so keep that in mind, another way to get a cheap deal on a worker, find a skilled worker at a construction site and ask if he’d be willing to work on your repairs or electrical problems or whatever it is on the weekend after hours. You can always go to the Home Depot and get referrals, list out what needs to be done and do one thing at a time right and save time and money, if this will

be a rental and you want to save money make a deal with the tenants that if they do the painting and minor repairs you would deduct it from the rent up front, that they would have to pay the deposit for the move in only. you want to make sure that you spend mainly on curb appeal, that may mean do it yourself landscaping, planting flowers in front of the house, again Home Depot can help you with some ideas and work with your budget, they are very good source. Next important area is the kitchen and the bath these two area will sale or rent your home faster than anything else, why because woman spent most of their time in the kitchen typically and the bath, and if these areas are not decorated nice or clean then the deal to sale or buy may be off. Take a common sense approach and you will do great. Another way to handle repairs, is to occupy property and section off the repaired areas of the house and take your time, and do a little at a time, and budget and do one room at a time, then go to the next area of the home, then outside front back, inch by inch, I've seen this done many times, with a free and clear of any monthly payments for example the same money you would have to apply to a mortgage every month, that same money can be used to do all the repairs, at your own pace, so estimate your cost as much as you can up front if you don't have a lot of cash this may be the way to go. Last, another way you can barter a service, labor exchange for work that needs to be done. I would have a book on repairs and the cost, is a few tricks that works.

## Chapter 5

### **Have No Payments Ever**

There are many ways to arrive at no payments monthly for your home one of the best ways is to buy a cheap home in good area and pay little cash as possible from R.E.O. or a foreclosure list and also you can call you own bank or credit union and ask to speak to the R.E.O. department, and ask for a list of foreclosures, every bank have some, now say you find a good deal even a fixer upper but in a great area for 20,000 but its worth about say as much as I have seen, about \$55,000 it's a matter of finding the cash or if you have decent credit but not that great credit, one guy got about 4 credit cards with a line of about \$5,000 each, well that's the \$20,000 you'll need using OPM (other people money) at its purest form. You can get a family member to use their 401k and explain that the property is free and clear and about 6 months to a year you go back to credit union or bank and refinance a free and clear home with equity valued about \$50,000 and you agree to take out \$30,000 payback the \$20,000 to your family member and use the \$10,000 left over to buy a business that will generate a cash flow like a laundry mat or something that will bring in cash every month with little effort on your part. Another thing you can do is take the \$10,000 and buy a fixer upper rental, collect say \$500 per month to pay back the \$30,000 you owe, check your insurance policy see if there is money you can take out. How about buying a 2 or 4 unit apartment house, split the income with a partner who have cash and want to invest and get the write off of the depreciation, who don't have time to do the leg work that makes it a win, win situation.

Here is a way if you are cash strapped, I did this one, I found a 3 bedroom house with \$500 down on a contract sale and got the seller to agree to a small 100.00 per month payment upfront, and tell them you'll take care all of the repairs, tax etc. he was a don't want, he had an free and clear deed. try to get a seller accept a land contract sale or installment contract, and rent it out for \$600 or \$700 a month, or over what payment that you agreed to. That will give you a cash flow of \$500 or \$600 per month that goes in your pocket and you will have the right to sale the property pay off the contract. put cash in your



pocket, that alone will get you started or do two or three like this, here is the bonus, sale each one of them to the renters as a lease to option to buy, if tenant pays on time for 12 months and work on his credit or with Lexington Law ,a great credit repair company I used them to help my customers get their fico score up to buy the houses they are renting, you walk away with cash from the sales and the renters love you for helping them get home ownership, that is a win, win sale, now you have the cash to buy your dream house.

Lexington credit repair, this is the contact information, you must use this Code 5218 and mention my name call 866-348-8440. To not have payments every month use any combination or variations to get a monthly cash flow using rentals income monthly. Use one of these methods to pay your monthly payments on your home now, with the cash flow keep your paychecks in your pocket.

I have seen and found plenty of deals in a suburb for \$7,000 for an 2 and 3 bedroom better ones for \$10, 000 and \$15,000 they needed work but, its a cheap way to start, and get up and running. A decent home that can be rented around \$700 to \$800 per month and the best par, most people can find \$5,000-\$10,000 using the credit cards method, 401k, and investor partner who got cash, but want to earn some 20% percent return, now days it hard to find a place to put money and get a return. More than 5% if you can buy an investment free and clear of any debt with out having to make payments other than taxes. So now is the time with all the foreclosures out their find some deals or just one. Raise some cash to buy one deal, Its worth it. Here is a way to raise cash to get started, this is secret that only a few know about and some use this method and have gotten very wealthy, using \$75.00 bucks to \$150 to get started put this book down and Google all the storage boxes in your area, ask when will be the next time they will be having a auction. You'll be surprised how simple it is to raise money, buy going to the next auction and bid on a storage box with little cash, whatever you find in the storage box sell on eBay or at trade show or Craig list, go and just see what the pros are doing and ask if they made any money. If you're good at cars buy used cars from police sales auctions and clean them up and place on mall parking lot near entrance with a sign for sale, many people are just buying used cars with the economy as it is.

look for Multiple units like a 4 unit or 2 unit apartment to rent out for \$700 per month, or a 4 unit which is 4 x \$700 per month gross income but with 2 unit its 2 x \$700.00 per month = \$1400 gross you would clear \$600 or \$1,000 depending on your expenses but the idea have that \$1,000 per month to pay your home loan that you live in, without making payments ever, if the renter move out, have a party, now you get to raise the rent \$50.00 or more and get a deposit money from new renter sand 1st month rent. a 4 unit rental house in fair area will get 4 x at \$700 that's \$2,800 per month you should clear \$1,400 to \$1,800 per month cash flow to help with your bills or mortgage payments, then ask about the bi-weekly payment plan from the mortgage company to pay your home off in 23 years on a 30 year mortgage. let the rentals pay off your home. Wealth takes from the ignorant and gives to you, the well informed, that is the new currency, knowledge.

## Chapter 6

### **What About Rentals and Income = Retirement**

When it comes down to rentals it becomes all about the numbers which tell the real story a lot of opportunity for rental now more than ever with all the jobs being loss and homes, its driving the rental housing market to a boom, so much so that where an owner would compromise on the credit a few years ago, now are being choosy and taking high good credit scores and not having their property sit to long, when housing market goes down people must have a place to live so the rental market increases, the trick is to be on the owners side, while the deals are available, when the market comes back the houses and rent will rise again in value and good deals won't be as easy as it is right now.

Let's take a look at rentals for income and retirement and say you choose to someday retire and you would like to have an income deposited in your bank every month let's say about \$5,000 of course you can double that any time you choose. But for all intent and purposes use \$5,000 for now. Lets say you can make this a 2 or 3 year goal, here is a simple way to get there, start by searching for 2 flats or apartment houses lets use 2 units they are easy to manage and if one tenant moves out you have at least one tenant paying rent as opposed to just one house vacant with no income until you find a tenant. Its been a lot of debate about that in the past which is better, using a 2 unit or a 4 unit, 4 is harder to deal with for some, Lets us a 2 unit apartment example in a good rental part of suburb. Say the rentals in the area are about \$650-\$700 per month, rent yours at about \$610.00 to get that market and keep your 2 unit full and competitive, you found renters to to pay \$ 610 up and 610 down or side by side whatever the case that's about  $\$610 + \$610 = \$1,220$  per month that's about \$14,640 per year after taxes and expenses and 30% maintenance it's about \$10,0248 net per year, monthly net about \$854.00 per month. Not to bad now your goal for retirement is 5 of these using the same numbers  $\$854.00 \times 5$  units buildings = \$4,270 per month not too shabby, rent one more for \$854 that would put you at \$5,124 per month, then set up direct deposit with renters, on a yearly basis which is about \$61,488 so, this is why real estate is still the best

investment in America today, and they have a program called section 8 rental subsidy. From your state, Google the words- state rental subsidy or section 8 rentals. It's a state ran program.

For retirement, \$61,000 may not be bad with the changes in the social security income running out in the years 2033 or sooner reportedly you hear in the news media. You can play with the numbers and find what your level or desire. you can take a step further if you have them in your area. look for 4 unit's buildings and using only \$500 per unit x 4 rentals = \$ 2,000 per month minus 30% maintenance, leaves about, \$1,400 per building, net per month. That's \$16,800 per year for each building. Now using the same example as before \$16,800 per building x 6 buildings It's about \$100,800 per year and that is a net after maintenance cost of 30%, monthly, about \$8,400 per month for retirement, a solid wealth accumulation plan so, if it took 5 years to hit a goal like 6 buildings, it could pay off. do the management yourself or you can have a management company manage it for you. How sweet is that? Finally you may luck up on mix use deals, which are commercial units on first floor of a building usually on a main street in town, with Apt.s on the 2<sup>nd</sup> floor with 1 or 2 bedrooms or more, these are considered commercial so you may want to read up or have a commercial real estate broker give you tips and guidance. You have to work out maybe build outs and lease agreements that make sense. So if you need to clean your credit or buyers that you want to sale to, here is a chance to help them get ownership, check out Lexington Law Center they did a sweet job in the past for me and my customers, call them and use code #5218 telephone 1-866-348-8440. Now you have a buyer to sale to with good credit, now have them get an FHA with 3 % down. Here is another tip on an over 100 year old bank I work with 1-888-825-8075 if you need a loan for purchase or refinance in any of the 50 states not MD. Mention you bought this book.

## Chapter 7

### **What is Loan Modification**

A term that used widely today regarding foreclosures is called modification that means to adjust or change the original mortgage terms or agreement, for example what is common change of mortgage would be lower interest rate say from a 9% rate on your monthly payment at 3.5% rate which in turn would reduce your mortgage by, on a \$100,000 loan from \$1,200 per month to about \$783.00 for example. If you were struggling with a \$1,000 month and facing losing your home, your mortgage company may modify your monthly payments where you can most likely maintain it. Also a modification could be to reduce the principle amount of the loan because the values went down because of the mortgage melt down our country is having, which means that \$100,00 loan could be reduced to \$80,000 as an modification that will make your payments around \$780.00 per month and in many cases today it been a combination of both lower rate and original balance owed, which could bring our \$100,000 example to ball park of about \$500 to \$600 per month, that reduction of \$400 to \$500 per month, not to shabby at all. If you're having trouble with your home loan you can talk to your mortgage company about modification of your loan. You will have to complete an application called a work out package and go through the process and many phone follow ups, as you will be working with mortgage specialist or agents. This can be a way to reduce your mortgage, and you can take the savings to use to help with repairs on that next investment home or rental. Many owners heard about modification but don't have a clue what it is so, now an explanation has been given, lets move on to short sales.

This is a other term that being used more frequently today more than ever, I did my first short sale for a client in Chicago about ten years ago, a short sale is when people who have a mortgage on their home who for whatever reasons is in the process of losing their home past the 3 month mark in most states the foreclosures will not start until after 3 months or 90 days in some states, check your state. In foreclosures process before your property could be sold there is a redemption period. To save your home in Michigan I know there is a 12

month redemption period to redeem your home, provided you can cough up the balance you owe or get a loan to pay off the original loan, in some states it's a 6 month redemption period of time. With all that said once you lose your home in foreclosure it remains on your credit report until sold and the balance you owed is recovered back by the bank, it may take years for the bank to sale or settle that debt. The bank can come after you for the balance in some states. Most of the time the bank would have it listed with a real estate agent to sale, and if the bank don't recoup their losses they have a right to come after you for the balance. An example is say you loss a home the bank took it back and even though you moved out the home and on with your life, say 2 years later the bank finally sold your old home in October, 2 years later that October after 2 years later is when the start date of officially you would be out of foreclosure and the property would be knock off your credit, and after 3-7 years after that October date you could then get a new mortgage loan, now that the foreclosure has been paid off from bank sale. You can see how buying homes in foreclosures, you are not hurting anyone but helping to take a foreclosure off of a person bad debt and clear their credit. What a short sale could do for you is get a buyer to buy your foreclosures before your redemption time is up and release from the banks books as debt in your name save your credit from long history of owing the bank, and now after 3 years you can buy a home. The person who bought the home gets a discount or reduced value lower than when you owned it, remember banks hate foreclosures on their books and want them sold ASAP.

So it to your best interest to find a buyer to take that debt off their hands so you can start a new slate as a seller. As for the buyer you can get these types of deals with zero down, many homeowners are just walking away from their homes and some have been in their homes for many years, and just walked away or turned the deed over to the mortgage company. This is an opportunity to buy a home, your dream home for little or no money down. You can if you wanted to buy homes and flip or rent out for cash by running an ad saying "Will take over any mortgage payments call ASAP" you would be surprised how many hits you'll get, take over the payments as we talked about earlier using a land contract or installment contract, and make sure you make payments to the bank and make sure you pay all back payments and verify its caught up 1<sup>st</sup> and only make payments directly to the mortgage company or bank who hold the

property, never to the home owner if they want a payment a small amount of \$100 per month in the negotiations process and you love the home then pay the home owner separately to him or her and they would have to give you their mortgage statement with the account numbers on it, with the 800 number and make the payments with the walk away owner/sellers. Verify codes or personal identification numbers, make sure after that, you record the land contract or installment contract that you record a sap. The city county, records department will show your interest in the property, you have the power to sale or rent the property without having the mortgage in your name, "sweet" it means you can flip or sale later for a profit and all this with little or no money down. Pay off the sellers loan for him from the proceeds from the sale, and plan how and what the buyer and seller will get at sales time.

## Chapter 8

### Flipping Deals

I will reveal some deals I have done or associates of mine, one of my first deal when I got started in the 80`s after paying over \$1,000 to learn the business and started searching for deals, by the way they was teaching us how to buy property with no money down and in the class, we learned how to use OPM (other people`s money), which means bank loans, contract loans anything have to do with others people money. After the class was over it was time to pay up, after I had written a check they came to me and said, “Guy, you have been though classes and your check didn`t clear.” now I have completed the class, I simply said “NO MONEY DOWN REMEMBER` they fell out laughing and said to me, Guy you are going to make it in this business. That`s what it takes to be creative, so I say to my readers, have that creative attitude and you can have everything in life you want. When talking about flipping deals for cash, think smart not hard, it`s been proven already what works, with the Internet and new changes their are more opportunities than ever, for example in early 2012 Bank of America rolled out a mortgage foreclosure to rent program, it`s for people who loss their home by a bust real estate market and Bank of America is trying it out in Arizona. To take all the foreclosures and allow the home owner to rent their home back until they could again in the future qualify for a mortgage down the road, smart idea, it keeps home owners in their home, it stops the blocks and street from having vacant homes as a eye sore which bring down the values, also tax revenue and makes an attractive areas to live in.

I bought a 52 unit building with no money down and got cash and took over the property collect rents and I did it with a land contract in other states its called an installment contract, I was nervous but the search paid off. Another time I got rental income from 35 tenants and added more later, you can still use this method to take over a investment and control it. Use saving, or credit cards line of credit to get your 1<sup>st</sup> deals to make cash or try getting an investor friend who is not making money with their money in the bank or in bonds who would



love to make 20 or 30% return on an investment or ROI, you do the work, find a deal on pathfinders, [www.bank of America real-estate center.com](http://www.bankofamerica.com/real-estate-center), Bank of America R.E.O.'s, or any of free sites, pick out deals and go look at them determine what the area rents for by checking the rentals in the area, by calling any area real estate agents or "for rent" signs, ask what is price or rent, now you have an idea what you can rent for. In case you can't find a buyer right away, to make the flip sale or rent, you need a buyer with cash or good credit so, try get a renters with a 680 –700 fico score 2 years on the job to rent with option to buy, in 3 month or 6 months have them sign a purchase agreement to buy within 1 year or a shorter period of time. Now you have a low risk deal with a buyer renting their own dream home or their starter home, if it's a young couple that will be a bonus. You can run ads saying something like: "rent to own" and have them work with a credit repair company as part of the deal like Lexington Law Center, use this code 5218 and call them 866-348-8440 check them out. Cost is usually \$59 to \$79 a month. The big deal now you have a buyer to sale to after their credit scores climb up, have them go through FHA or take out a conventional mortgage loan with 5% down or FHA with 3%. Here is a tip over 100 year old bank I work with 1- 888-825-8075 if you need a loan for purchase or refinance in of the 50 states not MD. Mention you bought this book. Buyers can still get a mortgage loan for 3.5 down payment .You can put that in your ad when you trying to sale. I found and sold a home in 30 days, by just calculating the estimated payments the buyer would have to pay every month and you'll be surprised, how most people don't have a clue of what they could get with a \$50,000 to \$100,000 in home prices and what the monthly payments are. In your ad write "why are you paying \$800 or \$1,200 per month for rent when you can own this home with fireplace, 3 bed, back yard, 2 car garage, only \$600 per month, makes a renter think and convert to buy,use call now, 1st come first serve" it will works and you can blog about the home with photos, but what I did, was to post on Craigslist, photos not more that 4 hot ones or 2 nice views of fireplace or an large back yard photos, see what works put your phone number on your ad and you get calls and you may want to put a new ad every day and some cases 2 times a day if you have the time, have your buyer look over the home and have them fill out a purchase agreement, you can get one from the Office Depot, Staples, Office Max or a title company and practice filling out one or pre-fill one out, leave the purchase amount blank and the names and dates. Now you can make offers on home bargains, you need to

carry copies of purchase contracts then look for the” for sale by owner” these are the people you can talk to without a broker putting his own personal thoughts on your deal, remember cash is king if you have cash, or get pre approved from a bank like mine, call them if you looking to buy homes for \$200,000 or more at 1-888-825-8075 tell them you bought the eBook they will work with you for those of you who would like to flip real estate deals or homes for \$\$\$ cash listen up If you have read this far you probably have a good idea on how it is done so far, just let the new buyer do the repairs and leave some equity or value, so the new buyer can flip that house again make an profit over the \$5k-\$10,000 he paid you for it. for an example See below, this deal is in a good area of Detroit as of 5-16-2013,a sample of real world strategies that work. Check your state, find cheap deals like this one?flip and sale fast to buy your dream home, Hey10k profit is 5% down payment on a 200k home. this 650.00 House for sale ad below,it needed little work it was brick it went fast

18111 Block of Greenfield Rd. – Single Family 2 Bedrooms, 1 bath, 918 sq. ft.  
- \$650.00 Cash Detroit MI 4823

## Chapter 9

### **Secret of Buying with No Down Payment No Cash No Credit**

Keep in mind that the bread and butter of the real estate business in terms of flipping homes is the houses that is in the price range of \$30,000 to \$100,000 range, reason being that most people can afford that range for fast cash, in some cases buyers have a 401k or saving during the past 5 years or more waiting to buy with cash or put a large amount of 30% or 50% down payment to have equity and a lower payment, the more you put down, the lower the monthly payments are, it also helps the buyer to qualify for the mortgage loan at the same time, so this is the price range that property can be sold in a short period of time and affordable, the higher range can be sold also but it takes a lot longer which mean you have to hold the expense and up keep. today there's large inventory to choose from in the higher \$150,000 to \$250,000 range when trying to flip, unless you are in a state like California or New York etc. Here is some other buying techniques that work, add this method to your arsenal, let's say you want to buy your dream home or investment deal to flip and the seller says he wants \$50,000 cash for his home and you don't have \$50,000 but you can come up with say \$10,000 using some credit card techniques using two \$5,000 lines on your credit card remember OPM (other people's money) or 4 line on credit cards of \$2,500 each, you want to ask questions about the financing on the property like what is the interest rate on the exiting loan, also why is he selling to see if he is a don't want and flexible enough to work with you right or just walk away and find another deal right. The main thing is, what does he owe, in this case say he owes \$40,000 mortgage loan he is asking \$50,000 so this should mean to you that the seller have equity of only \$10,000 which if you got a new mortgage loan for \$50,000 and \$40,000 would go the bank and the balance of \$10,000 would go to the seller less fees, title cost, etc. so seller would end up with about \$8,000 or \$7,000 left over and plus he'll take the risk of a buyer today of not closing even with good credit, I hearing every day from my customers about mortgage loans falling apart at closing, its

a nightmare, now with this information in hand and solving his problems and give him what he wants you get what you want. This is how its done, tell the seller about the risk mentioned, say Mr., seller I will give you \$10,000 cash and take over your mortgage in 3 days and give you cash now at closing and we'll do this buy a land contract or installment sale contract where i would take over the \$40,000 mortgage, payments every month and give seller cash and seller wouldn't get payments but they would be sent directly to the mortgage company, say on a direct electronic draft from my bank every month until I get the loan out of your name within 12 months. Mr. Seller you can move on and I'll save your credit it's a win, win situation, nobody is taking advantage over anyone. This is the rule, if its not a win, win deal don't do it, walk away. keep that in mind, now you should have a plan or exit strategy to sell the property within that 12 month period and if for some reason you don't purchase on the land contract agreement, that after 12 months seller agree to negotiate an additional 12 months or 24 months and don't do a deal unless you can flip for say a minimum of \$15,00 to \$20,000 profit, unless you plan to live in the home you may want to clean your credit up and refinance to pay off the sellers debit and now the new loan is in your name and with the low interest rate today your payments would be a lot lower with the rates hovering around 3% for 15 years and near 3.75% to 3.8% for a 30 year amortized rate, means fixed, won't change, monthly is the best way to go, it's more predictable and stable monthly payments. When you have a lower rate, you'll have lower payments. If you was to rent to a buyer to purchase in future the monthly payment with a rate of 3.875 % for 30 year fixed payments would be about \$30 per month and now you are collecting \$900 per month for rental income. It look like this: \$900 per month – minus \$340 = \$560 cash flow to you every month if you did 10 deals over the next 2-5 years that would be \$5,600 a month and about \$67,200 annual income, a nice retirement plan and if you don't want to deal with rental headaches then you can have a real estate management company to manage it for you and negotiate a reasonable management fees, the point is to find out what the seller wants and what the structure of the financing on the deals. Remember home owners are just walking away because losing their jobs, divorce, you will find out how many people need you to help them out of their circumstances, the housing prices go up and trust me they will say 10 years from now, your property will at least double in value and rent will go up as well, ask your parents what was their rent or mortgage in the 70's or 80's

and what they paid for their home then verses now, you'll see real estate will go up over time, its the best place to hold wealth and you can always convert to cash make it liquid . VA Foreclosures homes do not require a down payment. They come listed with zero down and you don't have to be a Military Veteran to get one. That's right It something most people don't know, they will in some cases do a land contract sale or installments sale, where you make payments like in a lay away plan after 3 years you will have to get a mortgage loan or guess what, sale it for a small profit, even if they are zero down they usually don't have much equity from the start but they are in better shape work wise, even in Detroit, Michigan they cut the grass and keep it up nice in most cases it may need minor paint job, clean yard. "I know of one lady because they was so easy to get, she got about 100 VA homes and rented them out for \$200.00 above her mortgage payment on her VA homes. VA's have a lower than market interest rate always. This lady lived an apartment and reported made over \$100,000 a year net after expenses." Today VA loans interest rate are 3.25% to 3.5%, currently. Try getting VA foreclosures and sale or rent to vets using their VA benefits. Why Vets,? they get to financed 100% of the purchase amount and seller can pay all the closing cost, that's 0 down automatically.last0 down program left in the USA. That means you can buy a VA foreclosure for say \$120,000 from the VA Administration without being a vet with zero down from the VA foreclosure list with monthly payments say \$896 per month and sale it for \$143,000 to another Vet using his 100% loan on a loan to value, or loan value, now its worth about \$150,000 the vet can get the whole \$150,00 with zero down you the seller can help with closing cost to make it attractive to the VA buyer, the vet have to have a minimum fico score of 640, Lexington Law Center they did sweet job for my customers, call them and give this code #5218, telephone 1-866-348-8440. Now you have a buyer to sale to with good credit, when they get finished with them in 3- 6 months to a year. Now have them get a VA for your house to sale with zero down.

Here is a tip on an over 100 year old bank I work with 1- 888-825-8075 if you need loan for purchase for VA at 100 % loan amount with 620 fico low score, I can help you or if need a refinance in any of the 50 states, not MD. Mention you bought this book.

## Chapter 10

### **Where to Get Cash to Get Started Now and Rentals**

Although you can get deals with no money down or little money, you still have to make monthly payments every month even if you get a deal free and clear of no mortgage payments you will have to deal with property taxes, as I said before everything is negotiable except death and taxes, however most states, you can pay property taxes once a year or every 3 or 4 months. To not have to pay for your own taxes on your own property just find one cheap home or an 2 unit to rent out and use that cash to pay your taxes and the investment house or 2 units, rent should pay for itself and even if you don't want the hassle of tenants headaches remember you can always cut a deal with a professional management company to handle the tenants for you, with good credit and you want to work out with the management company for example, say for every tenant Mr. Management company that you lease for me, I agree to let you take half of the 1<sup>st</sup> month or 90% of it as a 1 time fee for getting a good tenant. Remember the security deposit you would have to return back to the tenant when he moves out of your property the law says you can hold the money up to 4 ½ weeks and you have a right to subtract any damage that was done, new locks, broken doors etc. not normal wear and tear. But the good news is that when a tenant leaves, don't be sad, get happy and have a party because now you can get a new tenant with 1<sup>st</sup> month rent and deposit and a other benefit is now you can raise the rent which is a raise you don't overdo it, but a \$50 or \$90 hike won't hurt, just know your rental area.

Now lets talk about where to get the cash to get started and some sources let's say you found a good deal and you used the credit card method to buy nice 3 bed rental for \$10,000 using your card now you need a little capital of about \$4,000 to \$6,000 max. to spruce up or invest in the curb appeal of your deal, after all you want to front of hose to be attractive as possible. Here is a nice non profit loan program just rolled out, check and see if your state offer this program, Google, its called Spectrum Human Services also Matrix Human

Services 313-526-4000 and 313-456-6060 it's a low interest loan for working people even with low income and the main thing is bad credit or you was unable to get a loan from the bank, its for home repairs, one lady got a loan to buy a car for work and home improvement repairs, the benefits are up to \$6,000 at about 8% interest and payments from 150.00 to max 220.00 per month. It takes about 1 month to close no more than 2 months, but if your credit sucks you can get the money for your home, when it comes to raising cash for your starting out, use some creative financing with the credit cards, or you can get family members who have credit, to partner with you for a return on their money, right now its hard to get a return on the stock market, you can check with your CPA or tax preparer, these people know a lot of their clients that have money but no time to invest in real estate but can use the tax write off, mainly if they are single earning over \$60,000 with no dependents, children, and houses to write off. With real estate, you have rental income and share the depreciation on the property as a write off expense, also share the profit when the property is sold. Have the investor put up the money you pick out the deals and do the minor repairs and sale on Craig list or yard sign, send out flyers on the same block, you'll be surprised how family members who want to live near their grandmother or relatives who are potential buyers, looked around at the Bank of America real estate center REO site, I found homes and multi- units for as little as \$400 and many for \$6,000 to \$9,000 in Michigan suburbs areas, check the REO sites that was mentioned in early chapters, find a cheap deal under \$10,000 using your 401k or borrowed from family or investors to get a cheap home in nice area. I have seen 3 and to 4 bed rooms which can be rented out with a \$10,000 cash price and say \$800 per month rental income that's \$9,600 per year income gross from the home or investment. It'll pay for itself in 12 months. Get 10 of these with \$9,600 a month = \$96,600 per year income not to shabby. The value would be \$30-\$50,000 equity value each. Now 10 investments like that would be \$300,000 to \$500,000 net worth or value with little money. Sale all 10 properties and invest in a solid fast food franchise or something, or use as a retirement plan, this is the last few years to buy cheap houses, before property sky rocket up wards in say 5 to 8 years from now, be the one who holding the gold now, instead of being a renter, do it now! Eight years will get here, how many will you have then? The last insiders known places to get cash to start your deals from "Hard money lenders" you can Google hard money lenders after you have a deal in mind and check out their

web sites, it explains in details how it works, I'll give her a general idea I have dealt with a few local hard money lenders before, how it works is this, some base your loan on your credit for better rates, but most don't care about credit it's about your property you looking at to buy with the intention to repair it and sale it on the open market for a profit and in most cases the loan is for a short period of time and may have a high interest rate for 12 months to 1 year with extension and in many cases it's no money or little down payment and can be 10% of your own money into the deal, you must have a plan to sale it ASAP and try to have a buyer before you get started and a good area that will sale fast, like a 4 bed room and try to rent with option to buy within 1 year deal be creative to offer \$500 groceries and will pay moving expense after closing the deal, make sure the value of property will be high enough to flip and get renters with a \$700 fico score to rent to buy, within 6 months or 12, for enough profit to pay off the hard money lender, with you making \$10,000 or \$15,000 so you can use your own money on the next deals now you invest the \$10,000-\$15,000 profit to duplicate what you just did now you would turn say \$15,000 into \$30,000 profit from a sale, using your own money.



# Chapter 11

## Get Paid to Solve Problems

People who make the most money is the ones who solves problems, it is not a such thing as unemployment, as long as you can render a service by solving problems or fulfilling a need to others you will never worry about money or be depressed about money ever, just create a service solve problems, some people are now leaving their homes, solve their problems by taking over their home, sale it or rent it out for cash for you for helping them. Solve their problem then you solve your own problems, in summary I want to spell out my goal for the reader, find good deals using some ideas that were given here and use that to accumulate wealth for retirement mainly for single woman who have children.

A few deals would help with a needed for cash flow income even if it is 1 or 2 deals for \$3,000 for instance a 3 bedroom or 2 bedroom that can be rented for \$500 each that's an extra \$1,000 per month or more after expenses say net \$700 per month, it will help as extra income accumulation plan and you would over time have equity even \$30,000 or \$50,000 later down the road, that cash can be turned into a hair salon that you can rent booth space to hair dressers for \$200.00 a week x 6 booths space = \$1,200 per week = \$4,800 month = \$57,000 per year, real estate is the foundation of American wealth. That is an example how it works, using real estate to make your dreams come true, you have to do what you may not want to do at first to get started, but if you start any where soon you will have what you really want out of life just buy safe investments or business with profits from sales of homes, that has been established and that you have a passion to stay with it no matter what. Make a goal write it down of what it is that you want, a child care business, a Dollar store, Sub shop, or whatever. Work at your goal every day regardless if you have money or not, I wrote in a column called: "Wealth takes from the ignorant and gives to the well informed": which is true. A great book I recommend before you start this journey, it's called "think and grow rich" it has been around a long time and it has strong goal setting methods, that will help you get

in the zone, it is about now, buying cheap homes in rich or nice areas again, I was able every day of the last 2 years find cheap homes in high rent areas in the past, it was impossible in that suburb area, now you can check in those nice areas nice areas and still find good deals to buy using these techniques and you will develop your own, as I was able to find local areas with different needs, I was able to get with zero down, or little cash, I tried to give you web sites to search, so I could focus on printing the meat, not a lot of fluff words or dry boring terminology, just be to the point, of how things truly work over and over and let the reader come to their own conclusions from the bargains out there that its possible and the best time to buy is now, not later when the values will go up, they won't stay down forever. Another way of putting it is, they are not making any more land. Here is the problem that you want to look for, this guy is a don't wanter and just trying get out of this deal bad, maybe it's for health reasons, your job is to find out on deals that you find, here is a deal you can use your dad's credit card for \$5,000 and collect rent for all 3 to help with college or a family whom have a credit card or a 401k, pull cash out get a deal like this and hold on to it. It will be free and clear in a few years. Your goal is to look for deals like this it may take a month or more, but if you find 1 good deal, it will be worth it in the long term when looking for deals, don't rush, check every deal closely, its like the law of numbers the more homes you look at the most likely you find the sweet deals.

Mainly on your first deal look at what I found in the suburbs outside of Detroit, 3 homes with \$5,000 down payment on a contract sale or land contract payments you pay to seller monthly, that you can negotiate 3-30 years, you can refinance 6 months later and put cash in your pocket and keep that rent coming in to pay off that loan, tax free on a loan, no tax on borrowed money. The Guy wants \$35,000 with \$5,000 down payment and the seller is helping you buy his property by holding the contract or monthly installment, instead of paying the bank for the loan this can close in 3-5 days at the title company and please record your contract sale or land contract sale, it's like putting 3 houses in the layaway, in this deal below, try collecting rent on 3 homes, never going to the bank, and you have the right and powers to sell all 3 homes for \$70,000 market these deals as: "3 home special" can you see how a deal like this can get you up and running read this deal I found below: its more out there, you'll be

surprised:

INVESTOR ALERT. LAND CONTRACT AVAILABLE OR WILL  
DISCOUNT FOR CASH. PURCHASER TO PAY \$250 TRANSACTION FEE  
AT CLOSING. PURCHASER TO PAY FOR  
TITLE INSURANCE. PURCHASER TO VERIFY ALL INFORMATION.  
PACKAGE DEAL AT 141 W GRANET, HAZEL PARK, 437 MARION,  
WATERFORD FOR \$35,000 FOR ALL 3 W/\$5000 DOWN! ALL M & D  
APPROX. (Means all measurements and dimensions).

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