

# **Are you as SICK as I am watching your 401K's Sink like a ROCK?**

There is a BETTER way than turning your hard earned cash over to a Fund Manager to let it swing with the Stock Market or sleep away in a CD. If YOU are not earning a **SOLID 10%** on your investments today, you should read on.

I buy and sell single family houses in the Atlanta area and have gotten pretty good at buying houses at **DEEP DISCOUNTS**. This is especially true in the present market and will continue to be so for many months to come.

Sometimes I come across a deal where I just don't have time to wait for the long drawn out process of dealing with a bank in order to fund the buy.

So what I do instead is find someone who has some money to invest and who wants a **GREAT, SAFE** return that is actually better and safer than they can get just about anywhere else.

I use their funds to buy the house, give them a Mortgage and Security Deed against the property and pay them a **HIGH** return on their money.

**When I sell the house, their money is returned along with the interest they have earned and hopefully we do it all over again. And it is just that simple.**

**Funds in your Pension Plan, IRA or 401K can earn tax deferred. Convert that account to a ROTH 401K or IRA and your earnings are TAX FREE. We can show you how. It's fast, easy and SAFE.**

You or your Pension Plan Administrator will wire the funds directly to the Closing Attorney who prepares all the documents and issues to you (or the Plan Administrator) the Lender's Title Insurance, the Security Deed and the Mortgage and sends you the Property Hazard Insurance with you as the named insured lender. It cost you absolutely nothing. And your investment is backed up by rock solid real estate.

Now, I won't pretend to ignore the elephant in the room, the crisis caused by the Residential Mortgage upheaval. That calamity was caused primarily by lenders loaning too much money to unqualified buyers, often times 100-120% of market value. The banks got in trouble because they loaned too much on the property and had to mark their books down to the true market value of the property. We never borrow more than 75% of present after repair value, usually more like 50 – 60% LTV (loan to value). So even if the market value dives by say 20%, your security will still be worth substantially more than the loan. The Atlanta population continues to grow and the demand for housing has held pretty stable. There are solid signs that the market is starting to come back.

**How much cash is required?** We have done Private Lender mortgages for as low as \$5000 and up to as much as \$200,000. Bigger loans generally earn higher interest rates. Loans are generally fixed rate, for 3 – 5 years but other terms are possible. You are the bank so we work to make you happy.

**How does it work?** If you are interested, let us know how much you might wish to invest and how long it would take for your funds to be available. We see deals almost every day and as soon as one comes up that fits your parameters, we give you the particulars on the house. We will give you all the costs estimates, the comparable sales figures, pictures and details on the neighborhood. If you like the looks of the deal we put a contract on the house and close as soon as your funds are available. Because we can close quickly, we are able to get better deals than most.

**Can I get out early?** If you think you might need the money for something else before the end of the note, you shouldn't enter into the deal. That said, there is NO penalty if

you do want out early. We just locate someone else to take over your position, and substitute their documents for yours and transfer their funds to you. It could take 4 to 6 weeks to do the substitution but you do not pay a penalty nor do you have to wait for us to sell the house.

**How do I earn TAX FREE income?** Roll over your conventional 401K or IRA to a self directed ROTH plan. You will pay tax on the money as you roll it over, but anything you earn after that is tax free and it continues to grow TAX FREE. Not just tax deferred. I never bought the argument that it is better to pay taxes at a lower rate after your retire because income taxes NEVER go down. I prefer to pay my taxes now and know that what I continue to earn with the money is now tax free. We will show you how!

**How do I get my interest?** Most Pension Plan money earns interest which is accrued until the end of the note and paid with the principal. However, we can make monthly or quarterly interest payments if you prefer. Payments are of course, interest only, as there is no amortization of the mortgage. Payments are made directly to the plan administrator.

**What about my Life Insurance cash value?** Some folks borrow their cash value from their life insurance plan which earns at about the rate of a CD and loan it to us to earn top dollar. The spread can be pretty substantial.

I am sure there are many questions still unanswered. Call at your convenience and we can discuss the details.