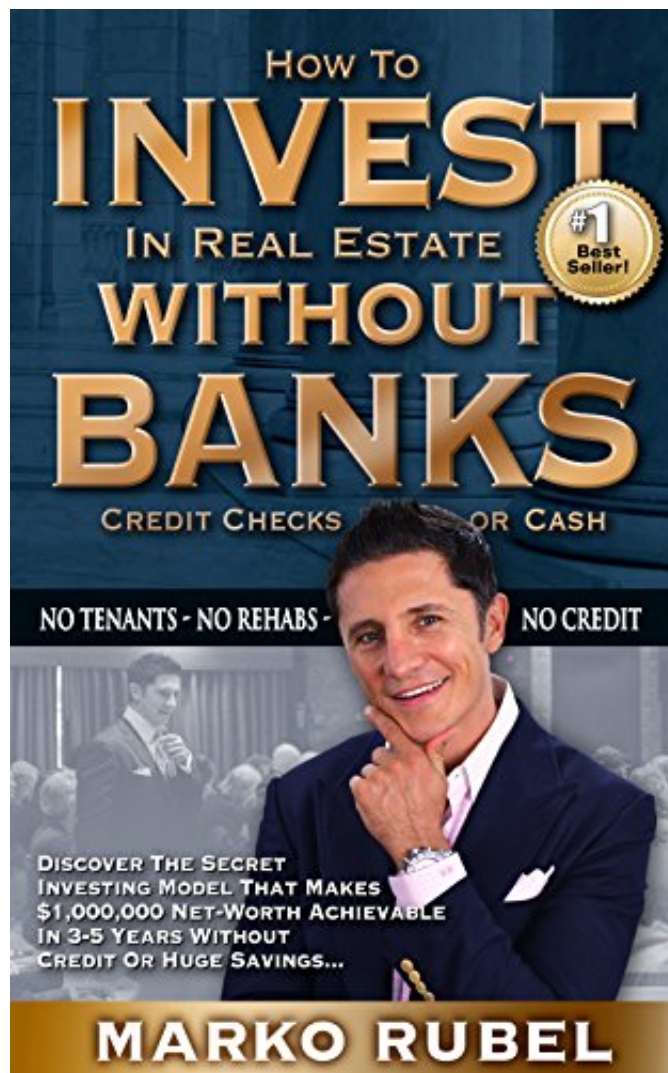


Invest In Real Estate Without Banks: No Tenants, No Rehabs, No Credit

by

Lee Frost



EBOOK DOWNLOAD

Synopsis

This book exposes one of the most profitable investing strategies existing today. It shows you how to build PASSIVE INCOME, without using your credit or your savings; AND without fixing houses or dealing with tenants! How would your life be different if you had passive income coming in every month? What would it be like to not have to go to work anymore? If you understand that the PASSIVE income is the key to true financial freedom, then this book is a must read. Not only that it reveals the strategy completely unknown to general investing community, it also provides real examples of average people, their deals and their successes. NOTE: this is not about flipping houses, wholesaling, rehabbing, or tenants & toilets. It is more strategic and more profitable. About the author - Marko Rubel is a seasoned real estate investor with more than 15 years of investing experience. He is a master of creative financing strategies used by professional investors. Marko is a selected expert on subject of "Foreclosure Investing" in front of the National Real Estate Investors Association, which represents over 40,000 investors nationwide. He was also nominated in prestigious "Who's Who in Executives and Professionals". Marko was a boxing champion of Croatia, but moved to U.S. looking for a better life. He arrived with less than \$3,000 in his pocket, and without even speaking English. When he started investing in Real Estate, he was destined to fail because his credit was non-existent and he had no money. He turned his destiny around by discovering and perfecting the strategies that leverage other people's credit. After a few hundred successful transactions, he perfected the system of buying without banks. If you want to buy properties without using your credit, talking to lenders or jeopardizing your savings, learn from Marko. His reputation and teachings go beyond the regular "get-rich-quick" hype that is overwhelmingly present in the real estate investing education world.

Sort review

About the Author Lee Frost is a successful writer, accomplished freelancer, and professional photographer. He is the author of The A-Z of Creative Photography and The Complete Guide to Night and Low-Light Photography.

[Download to continue reading...](#)

Look inside the book

Contact Information Marko Rubel's Office: 1-800-600-7997 Support@MarkoRubel.com This is an interactive book with free educational videos! Go to Take advantage of hours of free video training and resources that are available exclusively for the readers of this book.

Statement of Integrity Our organization, led by Marko Rubel, does not believe in get-rich-quick programs—only in hard work, adding value, and taking action. The proven strategies outlined in this book have been personally used by Marko and many of his students to efficiently invest in real estate. Our team is here to support you in your endeavors and can be reached any time by calling 1-800-600-7997 or emailing support@MarkoRubel.com.

Earnings Disclaimer Every effort has been made to accurately represent this product and its potential. We cannot guarantee any reader's success; individual results vary greatly and according to reader input, determination, finances, knowledge, various other skills, and ability to follow directions. Earnings examples are not to be interpreted as a promise or guarantee of earnings. Financial figures referenced here or on any of our sites are simply estimates or projections and should not be considered exact, actual, or as a promise of potential earnings. All numbers are illustrative only but are from actual closing documents. Some endorsers shown received a rebate in exchange for their unbiased testimony and proof of a deal. Because endorsers are the source for some of the closing documents shown, we cannot verify with complete accuracy all statements. Reliance on them is at the reader's own risk.

All products and services offered by Marko Rubel are for educational and informational purposes only. Users of our products, services, and websites are advised to do their own due diligence when making their business decisions. As with many products and services, we believe that most who buy our products never put them to action, and therefore, we believe that most never make any money. Action and effort are required to start and succeed with most business ventures. This publication is intended to provide accurate and authoritative information regarding the subject matter covered. It is offered with the understanding that neither the publisher nor the author is engaged in rendering legal, tax, or other professional services. If legal, tax, or other expert assistance is required, the services of a competent professional should be sought.

Real estate investing has known and unknown risks and is not suitable for everyone. Making decisions based on the information presented should be done with the reader's knowledge that the reader can experience significant losses or not make any money at all. Our company is not responsible for the success or failure of any reader's business decisions relating to any of the information presented by our company products or services.

Compliance with Law Laws vary by location and change over time, readers must consult with their own legal counsel to determine whether the techniques, processes, and ideas presented in our products are legal and in compliance with their local real estate laws, foreclosure laws, and other laws. It is the reader's obligation to investigate all of these laws and regulations and to ensure that any ideas, websites, or services offered by the author and his affiliated companies comply with those and any other laws.

Copyright © 2022 Marko Rubel All rights reserved. No part of this book may

be reproduced or used in any manner without the prior written permission of the copyright owner, except for the use of brief quotations in a book review. To request permissions, contact the author at marketing@markorubel.com 1522810404978-1522810407

First paperback edition
December 2015
CreateSpace Independent Publishing Platform
7290 Investment Drive, Unit B
North Charleston, South Carolina 29418

Introduction

This book reveals an investing strategy unknown to the general public and unknown to the majority of the investor community. The public unfortunately thinks the only way to make money in real estate is to buy property, sit on it for 20 or 30 years, rent or lease it, constantly be hassled by bad tenants, clogged toilets, and negative cash flow, and then wait for the market to go up to sell for a profit. I'm going to show you that their thinking and strategy simply aren't true. The investor community overwhelmingly believes that the only alternative to being a landlord and hassling with tenants is wholesaling "ugly" houses or rehabbing them. In my opinion, this is the same type of suffering as managing tenants, just more intense ... since it's condensed down to just a few months versus a few decades. This book is NOT about having TENANTS. This book is NOT about WHOLESALING houses. This book is NOT about REHABBING houses. In this book, you'll learn a different approach to investing in real estate. This is the one approach that can eliminate both the tenant hassles and ugly houses, all at the same time. It is the result of many years of learning in the school of hard knocks, and I've found it way more profitable than flipping ugly houses. Starting back in 1997 when I got downsized from a corporate job and started learning about creative real estate, I've participated in hundreds of transactions as a full-time investor, starting with wholesaling, then some fix-and-flip deals, to finally figuring out the most powerful strategy in real estate that there is, which I'll describe in this book. Over the recent years, I've been invited as a guest speaker to over fifty different real estate seminars and conferences nationwide, I've presented in numerous real estate investment associations and clubs in different cities, and I can say without any hesitation that most investors have never heard of these strategies, and the few who have, have an incomplete understanding of the whole. I have separated this book into three major sections that work as stand-alone sections. They're easy to read and I hope you finish this book. Section 1 will give you a good understanding of this powerful, but little-known business model. Hopefully, this will motivate you to continue reading. In Section 2, I introduce you to a small group of my coaching students and I walk you through their deals. (I hope I don't upset those that I didn't include—but unfortunately, I have limited space and can't include everyone, even though I tried.) Listen, my biggest problem when reading, buying, and applying any wealth-building information I've come across over the last 20 years has been the issue of proof—I always ask myself, "Is this really possible?" When you get to Section 2, I will give you the proof via real-life examples, and to further enhance your experience and your excitement, I interviewed each of the ten investors on video. You can find those interviews full of tips, advice, and insights at the link at the beginning of this book. Not only that, but you'll also get to see the houses and the documents used to make these deals happen. As I like to say, truth exists for those who can prove it. In Section 3, we'll explore other investing strategies, such as wholesaling, lease options, etc. and

I'll explain how these strategies fit in our business model. You will learn why those strategies should be part of your investing business but NOT your main strategy. There are many ways to make money in real estate, but what you can learn in this book is a much more potent business model than wholesaling ugly houses, fixing them up by babysitting contractors, or renting them out to unappreciative tenants. It is faster and more profitable to follow the advice I give you in this book if you want to be a successful real estate investor. HOWEVER, write this down in your memory—I will not be supplying the work and the determination you need to be a raving success. Those contributions are up to you. Success is 90% getting started and 10% not stopping, no matter the setbacks. Without that type of commitment, neither this nor any other book, course, or seminar in the world can help you. Let's make it happen for you! HERE'S WHAT THIS BOOK IS NOT... The purpose of this book is to inform and introduce you to a profitable niche in the real estate investing business. However, let me be very clear here. This book is not a guide to building a million-dollar. It is unrealistic to expect that you can create a profitable business based on ~200 pages of information. Even though this book provides a huge learning potential and some amazing financial discoveries, it is still just a start in the right direction. And it's certainly not the end of your learning curve of the methods presented in the sections. This is not a get rich quick book. If you believe there is a shortcut to wealth without work, then this book is most likely not for you. All successful people (that I know) know that if they can persist through their challenges, they're going to continue their success. Here are a few of the questions that I get asked a lot: Marko, why are you sharing your strategies with me of all people? Why did you bother writing this book? Why do you bother teaching people your real estate strategies? Maybe you don't have questions like that, but I know I would have had them if I were in your shoes, so let me answer a few of them, so we can jump into a lot more exciting subjects, the stuff that matters to you. By writing this book, I benefit in two ways. Yes, there will be a small financial benefit, but the bigger WHY is the emotional aspect. Some people reading this book will see the financial portion as the most important aspect while others will realize that when you're already doing well financially, a very important part of your work becomes the emotional satisfaction it can give you. Let me explain. Through my decades of hard work, failure, resetting, learning, and slowly building and creating success, I found myself in a position where I have such a healthy financial wellbeing that I can devote my time and energy to supporting others in their quests for success. I've worked hard enough to now have the luxury to pursue emotional satisfaction in my work, and I get that from helping people achieve their goals. It's hard to describe the feeling of happiness that overcomes me when I see a student improve their life, their family's life, and their finances. It is also impossible to describe the emotional feeling when they come and thank me in person at a live event for saving or changing their family's future or their legacy. It's hard to describe the feeling of love I get from their tears, hugs, and handshakes at my events and meetings. Don't get me wrong. I have plenty of love in life from my family, but it still feels good to me when one of my students sends me an email that says, "I love you, Marko. Thank you ..." I hope you can understand what I'm saying. In the videos you'll hear a lot of them say, "Marko

cares” or “Marko goes out of his way.” If it were only the financial reward that I was after, I would only do what I was required to do. In other words, I wouldn’t go out of my way like I do to make sure you are a success. But you know what? I do, and I do it out of love for and my need to give back to my students. I still remember days when I couldn’t pay rent, and what real estate did for me and my family. I already know, this book will change lives and that’s why I wrote it—to help as many people as I can achieve their goals in life and in business. And all I’m doing is what Maya Angelou, the famous writer and poet, and Oprah Winfrey’s coach, told Oprah to do, and that is: When you learn, teach. When you get, give.— Maya Angelou

No part of this book has been written by a ghostwriter, like many of the books that you see in print. For me, this insider information is too important for my students and readers to miss, so I would never delegate the writing of this book to anyone. These are my thoughts and my words. My family can tell you how many hours I’ve spent in front of my computer writing this book. Sure, you’ll see some of my funny English in places (I am from Croatia, you know), but I did have an editor proofread it, just to make it better for you. Enjoy the book, and I’ll see you at an upcoming seminar. Make sure you introduce yourself when you see me in person and let me know what you think of the book.

Your Mindset Is Your Success Your attitude, not your aptitude, will determine your altitude.— Zig Ziglar

As you are already realizing, this is going to be a very exciting book. However, before we dive into the investing strategies that this book is all about, let me reveal the most important ingredient for your success and that ingredient is—your MINDSET. Do not downplay this important ingredient. You should have an open mind when you’re learning these strategies, but more importantly, you have to have a mindset that doesn’t take NO for an answer. Then you must persevere until you find or get what it is that you’re looking for.

1 – PERSEVERANCE

Running a business is not easy—if it were easy, everyone would have their own business. Many dream about having their own business, but very few have it. When you have the knowledge, it’s not hard. It’s actually a lot of fun. Becoming a millionaire is NOT easy—if it were easy, everyone would be a millionaire and then being a millionaire would mean nothing. In the process of getting your investing business up and running and all the way to becoming a millionaire, I know without a shadow of a doubt, you will encounter a lot of obstacles. That’s what we call business. Many people will stop in the middle of getting started and just give up. I encourage you to persevere in your endeavor because of one reason—it’s worth the effort.

Quick Warning: When you get impatient with your progress, always ask yourself this question, “Where am I going to be in six months financially if I don’t do this?” I don’t know how you’ll answer, but I know one thing for sure: You will be six months older. The six months will go by anyway, but if you get your first deal going during those six months, your life is going to make a turn in the right direction. So, will it be worth it? You bet.

2 – DETERMINATION

On another point, this is “creative” real estate investing. This is not “conventional” real estate investing. We are in creative real estate investing because it offers higher profits and an expedited path to wealth, without our having to have a lot of starting capital. That’s why you’re reading this book. However, creative real estate investing comes with its own challenges. For example, you need a motivated seller for these strategies to work, so those

people who are not motivated—will not agree to what you're offering. No problem—NEXT. Not every title/closing company will close your deal because it is not what they're used to doing and most importantly—it's not conventional. Many of them have a lot of business and make plenty of money doing conventional closings, so they really don't care about closing a few deals that are out of the norm. However, there are always other title/closing companies who are starving for business and will happily accommodate your requests. Here's the mindset I want you to have: SW – SW – SW – SW Some Will — Some Won't — So What? — Someone's Waiting What does that mean? It means that not every seller will go for your deal, but you'll find plenty who will, and some can't wait for you to show up at their house to help them solve their problem. The same goes with the title or closing company who refuses to close these kinds of deals. Don't stress about one company that won't close the deal. Make it easy. Just move on. There's someone else out there waiting to close your deal. You just need to find them. So be determined, and never give up on getting what you want. Think like Nike and, "Just do it!" Another form of determination is getting up and going when you've been knocked down and think that you've "failed." You can call it perseverance. It's important for you to realize that not everything will work out as you've planned. Not everyone will do what they tell you they'll do. Not every deal will close when you want it to. You will fail in certain tasks due to your own mistakes, and then other times you'll fail due to something out of your control. But what's really important to remember is that failure is just part of your becoming a verified success. Look at it from a positive perspective, learn from it, and then move on. For example, if you went on twenty appointments and got a bunch of noes from the sellers on each appointment, you'd most likely get a little discouraged, right? But if you understood that it's all part of learning and you didn't give up, and then on your twenty-first appointment you got a deal that made you \$50,000 dollars, would it be worth it? Sure it would! All anyone can say is that you failed twenty times before you became a success, so learn how to fail fast. Some people will give up after ten appointments. Some will give up after five appointments. The fact remains that all twenty times should be considered a learning curve, not a lot of failures. This is best described in the Thomas Edison quote below. I included two more quotes you should remember if you want to be super successful. I have not failed. I've just found 10,000 ways that won't work.—Thomas A. Edison Success consists of going from failure to failure without loss of enthusiasm.—Winston Churchill Failure is success if we learn from it.—Malcolm Forbes

3 – ELIMINATE NAYSAYERS

Here's something a lot of people never realize. Learning from your failures and getting to your successes becomes a lot harder when you're surrounded by naysayers. It affects your enthusiasm and your mindset. It affects your self-esteem, and it increases that self-doubt that most new investors have (i.e., Is this for real? Does it work in my town? Will I be able to do this?). Your success is jeopardized in such an environment. In my life, I've had plenty of naysayers between my co-workers and friends, even my family, who repeatedly kept saying that I'd never succeed in real estate and that I should stop dreaming. My advice to you is this—eliminate any and all naysayers. If these naysayers are too close to you and impossible to eliminate from your social environment, then find a way to

neutralize them, so you don't have to listen to them. This is one of the reasons that I encourage my students to bring their spouses or partners to my LIVE seminars. It helps get them on the same page with you, so you can show them the potential and the proof, so they can be supporters, instead of naysayers. The story you should remember about naysayers is the story of George Foreman. I don't know if you remember, but George found himself broke when he was 40 years old. He had no money. So, he decided to go back to boxing. What do you think his friends and family told him? "George, you'll never make it. You are too old for boxing." We all know what happened. George became the oldest heavyweight champion of the world at the age of 44 years young. He proved them all wrong. That boxing success launched his celebrity career and changed his life forever. You may recall, his George Foreman Grill was the brand that SOLD ... for more than \$100 Million. My point to you is this—if he had listened to all the media and naysayers, he probably wouldn't even be alive today. He didn't listen, and he did what he wanted to do. Even though the odds were against him, he proved them all wrong. You can and should do the same. I learned a lot from George and consider him one of the most amazing people I've ever met. George and Marko posing for a photo Never listen to the crowd, listen to your corner!—George Foreman Deal Case Study – Brendan and Jamie have the right mindset! Brendan, Jamie, and Marko at an event My coaching students and now friends, Brendan and Jamie, did a deal that required the right mindset. Many investors who were given the same type of deal would have given up when faced with the obstacles they had to overcome, but they didn't—that perseverance and determination is what separates winners from the losers. And it pays off in the long run. This deal was a referral from Brendan's son-in-law. His grandfather died and left his house in Seattle to his dad Bob and Aunt Jane, his dad's sister. Jane was living in the house with grandpa and had been taking care of him. Unfortunately, Aunt Jane's boyfriend was living there too, and both were jobless, drug and alcohol users who were siphoning from grandpa's bank account. Bob lived in New York City and was the executor of the Seattle estate and the one who was making the mortgage payments. After grandpa passed away, Bob got tired of flying back and forth from New York to Seattle constantly trying to get Jane and her boyfriend out of the house so he could sell it. At one point, he could not afford to pay both mortgages, let alone his own mortgage, plus flying back and forth. Bob was very excited when he learned that my students, Brendan and Jamie, would buy the house together with "the problem"—as they affirmed that they would buy it "as is," including Jane and her boyfriend in it. Bob was relieved to be out of having to deal with the house, the boyfriend, and Jane. Needless to say, he was extremely motivated to sell. This was a ranch/rambler style house, a 3-bedroom, 2 1/2 bath, attached single garage, and a beautiful yard, in a nice neighborhood in a primo location in Burien, Washington. After a short negotiation, the deal was on the table. Brendan and Jamie were buying the house for the balance of the \$122K mortgage, paying back taxes of \$4,875.00, and giving them \$5K dollars. As you're going to learn throughout this book, they did NOT need to go to a bank and qualify for a loan to buy this house. They used my strategies, where you bypass the lenders and that way you don't use your credit or your savings for the down

payment. Brendan and Jaime liked the deal and before they completed it with Bob, they went and talked to Jane and her boyfriend. As you could imagine, they wouldn't just move out because they liked living there for free. Brendan and Jaime soon realized that this was going to be a major hassle, getting these two people out of the house. That was Obstacle #1—the possibility of the buyers (my students) getting stuck with the monthly payments while going through a legal process of getting Jane and her boyfriend out of the house. Since there was no official lease or any documents signed between Jane and her boyfriend and Bob, the eviction process could get complicated. If you were Jamie and Brendan, would you take the risk? As I said, I know for a fact that most investors would give up right there due to unforeseen complications and delays while being on the hook for making monthly payments. But not Brendan and Jaime. They persevered. They started thinking outside the box. This perseverance is what makes them different from most investors. At the LIVE seminar training that Brendan and Jaime attended multiple times, they remembered my mentioning a document called “Cash for Keys.” In essence, we sometimes pay occupants to leave when it is cheaper than evicting them. I call it an “ethical bribe.” I have that document and what it does is it guarantees the renters that they'll get paid—if they move out BEFORE or ON the agreed date. It's a win-win for everybody. That is how Brendan and Jaime were able to get Jane and her boyfriend to move out. However, this took a few weeks, and Bob was running out of time. He had to have the house SOLD and the escrow closed. Obstacle #2—when they finally solved the first obstacle and were ready to close, the title company said they couldn't close the deal due to the unconventional deal structure that Brendan and Jamie had presented them with. The thing was—time was running out. At this point I will not go into all the details why this was a problem but let me put it to you this way—considering the time crunch they were in and some other deal specifics, most investors would have called it quits, stopped negotiations, or just thrown up their hands and given up. Not Brendan and Jaime. They were going to make this deal work, and they were going to see it through until they made it work. At the end, with the help of the closing agent at the same title company (but without officially doing it through the title company) they were able to record the deed and acquire ownership of the house. Again, this required thinking outside the box. Now, this was one of the most complicated deals I've seen in all my years as a real estate mentor—but don't get scared. Most deals are a lot simpler, and you'll see plenty of them throughout this book. But here's my point. Was it worth it to Brendan and Jamie? You bet it was—Brendan and Jaime SOLD that house for \$207K—in just two days after their purchase of it. A month later the buyer closed the escrow, and they walked away with a net profit of \$47,795.00. Not a bad deal if you ask me. Brendan and Jaime Here's part of the thank-you letter that Brendan and Jaime sent me. It talks about how much this deal meant to them. They asked me to share this letter with the readers of this book, so here it is: “At the time, [my wife] had worked as a court bailiff, court clerk, and in finance departments of local cities for over thirty years and was getting ready to retire. I am a police officer and have been for the past thirty-one years. When we increase our marketing budget, the deals will come faster and more often. That is my driving force to retirement, and we will make it happen, soon! But

none of this could have or would have happened without the incredible opportunity presented to us by Marko Rubel! Without his systems, mentoring program, and willingness to teach and help us, we would have been lost. When he heard about this deal, he literally made my wife cry. Really, she hung up the phone, ran upstairs to me in our office, and tears were streaming down her cheeks. I asked her, 'What's wrong!' 'That was Marko,' she said, 'He wanted to know if we had everything we needed for our closing today or if we needed his help.' That is the way Marko is. He is very passionate about ALL of his students becoming successful. He doesn't just focus on a few. We are all at different learning levels and have had different experiences in life. Marko's way is geared for anyone who has a dream, who believes in him and mostly in themselves. It just takes a little action and determination. That's what we did and it really works! Thank you and God bless you, Marko! Because of you, our life has been changed for the better and is much more enriched. With our business, we are able to go out and help people who are in trouble with their house or need to get it sold fast. Then we are able to provide a service to nice and good folks who had no hopes of buying a home and putting them into one. We get to help all kinds of really nice people that have been through some tough times and we get to help make their dreams come true. Just like Marko did with us and what he does with all of his students! We will never be able to thank you enough, Brendan and Jaime! I am so happy for Brendan and Jamie. Although early retirement is not an expected result from my coaching program, they have put in the hours learning this niche and have been exceptionally successful in my coaching program. Students like them are why I offer my coaching program—success through the growth of others!

Table of Contents

Introduction 2

vSECTION I – My Unique Investing Niche 1

Three Ways to Buy & Own Real Estate 24

Acquiring Ownership Using “Unlimited Funding” 27

At the Seller's House 53

The Seven Deal Structures 59

My Business Model 69

SECTION II – Deal Case Studies 84

Introduction to Deal Examples 86

Coaching Student Success #1 - Lester 87

Coaching Student Success #2 - Sara and Rick 106

Coaching Student Success #3 - Kit 122

Coaching Student Success #4 - Elaine and Bill 132

Coaching Student Success #5 - Judy and Ivan 140

Coaching Student Success #6 - Butch 149

Coaching Student Success #7 - Tara 160

Coaching Student Success #8 - Chris 169

Coaching Student Success #9 - Amy and Jovy 176

Coaching Student Success #10 - Peggy 186

SECTION III – Bonus Strategies for Deals that “Don't Fit In” 197

Bonus Strategy One – Sandwich Lease Options 199

Bonus Strategy Two – Free & Clear Acquisitions 206

Bonus Strategy Three – Wholesaling 213

An Ending Note 223

SECTION I – My Unique Investing Niche

Welcome! I'm going to share with you the business model that made me a millionaire and has made a lot of money for a lot of people, some of whom you'll meet inside this book. I'm going to ask that you suspend any preconceived notions about real estate before you start. If you do, this book can be what I call a game changer. This book will answer questions like:

- How do you buy high-quality properties at below-market prices, without taking unnecessary risks, regardless of your current situation or experience?
- How do you get favorable financing, with low interest rates, with low or no down payment, regardless of your credit, and without talking to banks or lenders?
- Why is this type of

financing virtually unlimited? And who is it available to?• How do you profit without dealing with tenants or having to get involved in rehabbing?• How do you profit even if the market stays flat?• What is the best way to acquire and turn your real estate investments into passive income?So what does it take to set you apart from the crowd and conquer today's unbelievable opportunities?1. Working harder, working smarter. Hard work ... yes, that's a given, but plenty of people work their fingers to the bone day after day without getting results. Instead, I say, "Work smarter." Focus your attention on acquiring assets that will leverage your effort. It's the difference between Active Income vs. Passive Income as you will soon learn. It's the difference between working IN your business vs. working ON your business.2. Taking action. Honestly, this should be number one. The world doesn't rest, and opportunity won't stand by. You have to grab every chance you can to make a difference in your life and your income, especially in today's competitive investing arena. There are opportunities right there in your area.3. Using your time wisely by employing efficient strategies. The type of investing you will learn about in this book allows you to maximize your profits.4. Learning from a mentor with proven success. I consider this the ultimate shortcut to reaching your goals. By simply modeling someone who is successful and following in their footsteps, you can accelerate your own path to success. This is the one thing I attribute most of my success to, and you'll hear the same from our coaching students when you read the deal examples in Section Two. Having a mentor is having everything.I've always been able to hire coaches who have accomplished more than I have, were able to prove it, and were willing to show me the shortcuts. Towards the end of this book, I'll explain how to find and hire a coach that will make a difference and expedite your success.Brutally HonestI value my time but also respect yours. Therefore, I'd like to get something off my chest since it may save you time. It is not for everybody. Here's the truth, like it or not, getting wealthy takes work. I'm tired of so-called "gurus" peddling their get rich quick promises that are just not true. These "dream sellers stealers" are getting you excited just to take your money.The Internet is saturated with offers like "Get my system and you can flip houses all over the country with your cell phone without ever getting out of your pajamas" or "My money machine will show you how to get other people to do all the work, all you do is collect a fat check" and on and on ... You get the idea.Do you believe there's a "magic pill" that will make you instantly wealthy without having to work? If you do, then you should stop reading right here because there's nothing like that in this book. Folks, wake up! Stop believing everything you hear. Aren't you tired of all the hype out there? Don't you feel it's just too much? Get realistic.How many people have you met who did nothing for 40 years and ended up wealthy? Not many. I know a lot of wealthy people, and many of them got wealthy through investing in real estate. I can tell you that all of them put some effort into their financial well-being. They planned and mapped their success. They invested in learning and consulting but didn't stop there. They weren't afraid of making mistakes and learning from them. I believe that most people fail and never make any money in real estate because... they take the path of least resistance.You may be asking—Is the investing system that I'm about to share with you the "easy" path? No, it takes work and energy up front to pay your dues to learn and master

these techniques (like anything else worth doing in life). But in the long run it is a thousand times less work than constantly trying the next so-called “easy” way to make money, buying another home-study course just to get disappointed again and again. Staying poor, being underpaid and dependent on that job that you may hate or don't have is so much harder work than mastering the techniques described in this book. Look, I've been poor, I've been underpaid, and I've been wealthy—and I know which one I'd choose. My Story! grew up in Croatia (Southeast Europe—next to Italy and Austria). My hard-working parents raised me believing that if I finished school and worked hard that the rest would take care of itself and life would be good. But looking at their life, I didn't see how their hard work was paying off. They worked long hours for a company and barely made ends meet. So I just didn't believe that school and work would get me far. One day, back in September 1981, I was watching with my dad the world title fight between Sugar Ray Leonard and Tomas Hearns. I was only 13 years old. It was an exciting fight, and somehow I decided to try boxing. Long story short, over the next 10 years boxing was my love. With a lot of discipline, I managed to become the champion of my home country, Croatia, three times. It was exhilarating, but in the end I realized that very few boxers make any money, and aside from being a hard way to earn a living, there was also a huge health risk in doing so. Luckily for me, through all the years of boxing, my parents had been pushing me to study hard, and I was able to maintain good grades. I had something to fall on, at least I thought. When I finally finished college, I started looking for a job. It was almost impossible to find a job, and even if I did find one, the pay would not allow me to move out of my parents' house for many years. I was ready to work hard, and my boxing success didn't come without hard work, but I soon realized that hard work was not appreciated in Croatia. You got a job if you had connections or if you bribed someone—both against my ethics and how I was raised. It was a hard and disappointing fact to accept, but the inevitable conclusion was that I was living in the wrong country ... work was not valued there. So the lack of opportunity and the hunger for a better life made me look elsewhere. I traveled to Italy and Germany often, trying to find a job. And one day I landed the opportunity to move to the United States, the greatest country of all. It was definitely a dream come true. I didn't have much savings, my parents couldn't help me, but I had a car, an old Yugo. I sold it and got myself a ticket to the USA. I still remember the huge excitement. I was sad leaving my parents and friends, but the excitement of going to the greatest country in the world was stronger. As soon as I landed, I realized what my friends warned me of would actually pose a slight challenge for me ... I didn't speak any English. So it was a culture shock. Imagine that! Long story short, two years after going through school, I learned English and landed my first corporate job. Do you think I was excited? You bet I was! It was an opportunity to work hard and finally make some decent money. Do you think that I stayed long hours working at the company? You bet I did. I wanted to impress my boss and do a good job. Do you think I may have come in on Saturdays? Yes, not once, many times. I wanted to bring value to the company. My parents raised me with the notion that hard work pays off—so I didn't spare myself. Until one day (seven months in the job) the company downsized. Two hundred and fifty of my colleagues and I were laid off, without

a warning. I was devastated. It was like all my dreams were lost. I took it emotionally because I just couldn't get over the fact that I had worked so hard for them. What followed during the next few months was ...stress...worry.I couldn't sleep at night, watching TV until late hours. One night I saw a "No Money Down" real estate infomercial. I had no money, so it sounded like something for me ☺. Out of desperation, I bought the course, and that's how it all started. Now looking back, that first layoff was a real turning point in my life. Sometimes things happen for a reason. (Maybe you've had your own financial setbacks ... and maybe it was for a reason too.) I had to move to another side of the country to find another job, so I could pay my rent. But I started reading about real estate and soon discovered ...My DiscoveryIncome is not freedom. Actively working for income is not going to make me financially secure because that income can suddenly disappear.I soon realized that even my managers and the senior co-workers who were making twice as much were not financially secure. They were in the same boat as I was. They had more income but also bigger mortgages and bigger car loans. If they were to get laid off, it would hurt them even more.Making more money was NOT the answer.I wanted to be in control of my life, and what I learned from reading different books is that ASSETS create passive income. The more I read about it, the more it made sense. I liked the idea of passive income generated by income-producing assets, the income that continuously comes in and pays my bills whether I work or not.I would guess the same might be the reason why you got interested in real estate. You, like me, probably realize that one day you may not be able or want to show up for work, but your bills will still have to get paid. How are you going to do that?You need to own assets—I figured that much, but my problem was—HOW? I realized that the only way to create PASSIVE income that comes in whether you work or not is to OWN assets, income-producing assets. Think about it ... It IS the only way, isn't it?But my big question was—How do I buy assets if I have neither money nor credit? At that time, my savings were negative—I was in debt. My credit wasn't bad—it was non-existent (I'd just moved to US). My question was ...HOW do I buy and own assets?At the time I didn't know that it's possible to acquire assets without having credit or big savings. I decided to TRY to save as much of my income as possible ... and then "one day" I'd be able to buy assets that would produce income.How many of you have tried saving? And what's the problem with this approach? It takes TOO LONG! It may take a whole life to save a half a million dollars, and by that time the half a million will not be worth much. Just think about it —how much can YOU save every month? How soon will you have a few hundred thousand saved? ... Life is too short for that, right?My approach was the same WRONG approach as all my middle-income co-workers had. We all tried to build financial nests by saving "after-tax" dollars and then investing this leftover into stocks or mutual funds, which we had neither real understanding nor control of. This is a recipe for disaster.NOTE: If you've lost money in the stock market, don't feel alone (I have too). A couple in my coaching program, who you will meet in Section 2, Judy and Ivan, lost \$700K of their retirement in the stock market. Luckily, they were able to recoup their losses by working hard and acquiring twenty properties using the methods I'll teach in this book. This was an extraordinary coaching result and is not expected from our

typical student but shows what is possible with these efficient investing methods. Back to our belief about saving and investing using financial planners and advisors ... We all believed our financial planners and advisors who were working for their company to make us independent of our company. Do you see a problem here? Think about it ... If the financial planners and advisors knew how to build financial freedom, they would have been working for themselves, instead of working for a company selling stocks. Right? Wouldn't you want to be in control of your life instead of giving it to Wall Street? I made a little bit of money in the stock market, and I lost a bunch, but I made millions in real estate. Some of you may have seen the video where I show you \$1,404,899.85 in pure profit generated within twelve consecutive months using what I write about here. That is one and a half million dollars in twelve months—a lot of money! I know real estate is the way to go. But it has to be done the right way. I taught the principles described in this book to beginner investors, and they were able to generate six-figure checks on single transactions. I coached many of my students and helped them build stable real estate businesses that enabled them to replace their jobs (you'll meet some of them in this book very soon). These businesses now generate more income in a single month than their previous annual incomes were. I have no doubt that this book has the power to completely change your financial situation. When I started, I knew what I needed to have, and I know that you need this too. You need CASH FLOW, CAPITAL GAINS, and consequently, you need INCOME REPLACEMENT. These are the BIG THREE that real estate gives you (if done properly). Think for a moment ... How would your life look if you took care of the BIG THREE? Would you feel less stressed if you had substantial cash flow coming in every month? Would you worry about retirement if you had big capital gains? Would you stop thinking at night about your boss or co-workers once you have income replacement? I can tell you from my own experience that it's pretty cool when you "fire" your boss ... or "fire" your difficult customers. You'll soon realize in this book how to utilize real estate and leverage it to its full potential to achieve the BIG THREE without taking unnecessary risk and staying in control (unlike with stocks).

Active vs. Passive Income

Active income is the one that you EARN—that you work for, regardless of if you work for yourself or someone else. Active income comes in only when you work. As soon as you stop, the income stops. If you're not sure if that's active income, just ask yourself—will their income stop if they stop buying and fixing houses? The answer is yes—their income will stop. I don't know if you noticed, but that approach is not much different than that of an employee working for a company. In both cases, the money is not working for you, rather you're swapping hours for dollars. Over the last few years, I was invited to speak at more than 50 different real estate conferences and investment associations, in different cities, all over the country. I even got nominated as the expert for pre-foreclosures and short-sale investing by the National Real Estate Investor Association, the organization that governs most real estate investing clubs, covering over 40K investors nationwide. Why am I telling you this? I have been exposed to many, many investors out there and that what I'm about to share with you has a lot of merit. Most investors are working way too hard for the money they make. They all look tired and worried how

they are going to find that next deal to pay their bills. That's not the "real estate dream" that you have, is it? I don't think so... That is a headache, believe me, you don't want to have. A wrong business model most investors have is really the primary cause of so much struggling and time-wasting, it's sad. It's the reason why the overwhelming majority of people new to real estate investing will fail in achieving their dreams even if they buy lots of courses, study them religiously, and work extremely hard. They will fail.

Problem #1: The issue is that their business model is based on earning ACTIVE income, and the PASSIVE income component is NOT present at all. In their minds they are waiting for that day when they'll have enough money saved to buy assets and have passive income. Again, this is employee-thinking.

Problem #2: They are utilizing only one component of the wealth-building ability real estate has. They are preoccupied making that first check, so they neglect the other benefits real estate offers, consequently making it even harder to earn that first check.

The 5 Wealth-Building Components of Real Estate

This chapter is the simplest to understand, but at the same time it's the most important chapter in this book. It describes the fundamental principle of building wealth with real estate. Lack of understanding of the fundamental forces behind real estate investing is really the primary cause for so much struggling and time-wasting, it's sad. It's the reason why the majority of people getting into this business will fail. Please, for your own sake, try to understand the deeper meaning behind the fundamentals explained right in this chapter. I know that all of you are bombarded daily with emails advertising another "new" money-making "secret" strategy or another way to make "big bucks with little work," and all of that is adding to your confusion. You probably don't know if you should focus on wholesaling or flipping houses; or one day you think rehabs are the way to go, another day it's land-lording, or should you do short sales or invest in tax liens? ... Confusing, isn't it?

Here's the good news—it will all be cleared up for you right here in this chapter. You'll have the litmus test for which strategy is worth your time and which isn't. The five wealth-building components of real estate (that I also call leverage points) described here are the measure of the potency of a certain real estate investing strategy. It is how you figure out which investing strategy is the right way to go and which is not. So the next time you hear about that "new" strategy, you just need to run it against these five components; look if that strategy leverages all five, and then you'll know if it's worthwhile or not.

Let's start ... You may have heard something along the lines of, "More millionaires are made by real estate than by any other means," or "Real estate is the fastest vehicle to wealth," etc. I've come across this time and again and was recently reminded of its validity when I was reading the Forbes list of the richest people in the world. Can you believe that many of them made their first million in real estate? So have you ever asked yourself—why is the potential of real estate so great? Why is investing in real estate so powerful? Here's why—it's because real estate investing has the following five wealth-building components that no other investment has:

CASH FLOW—a properly structured real estate deal will provide monthly cash flow. If you have a tenant or a tenant/buyer or a "no-qual" buyer* in the property who is paying you, for example, \$2,000 each month, and your financing obligation including taxes and insurance (PITI) is \$1,500/mo., then

your cash flow is \$500. That cash flow is the type of income you desire—the passive income that comes in whether you work or not. NOTE: You will soon learn how to have cash flow without having tenants. CAPITAL GAINS—if you sell a property for more than you paid for it, you will realize capital gain. That gain is your profit. If the gain is realized within 12 months—or if you purchased and sold a property within 12 months—your gain will be taxed as “ordinary income.” If you kept the property for more than 12 months, then you would pay less in taxes because you would qualify for “capital gain” tax rates. Paying less in taxes means that you will keep more in your pocket, and that is what we all want, isn’t it? In the end, it’s not how much you make but rather how much you keep—remember that. EQUITY BUILD-UP DUE TO PRINCIPAL REDUCTION—this is one of the wealth-building features of real estate that no other investment has. With real estate, you can have someone else paying down your loan and building equity for you. Your tenant or your “no-qual” buyer went to school for years and is now going to work every single day, just to give a big part of their paycheck to YOU, month after month. The more people you have doing that—giving you their money, in essence working for you, the faster you’ll get wealthy. EQUITY BUILDUP DUE TO APPRECIATION—unlike other assets, where most depreciate and lose value, real estate always goes up in value. Sure, there are cycles that one has to pay attention to, but over the longer term, it always goes up in value. And this is where “leverage” comes to play. For example, if you are controlling a piece of property worth \$400K using \$5K as a down payment, when that property appreciates 5% a year, it means that your net worth increases by \$20K, which is a 400% increase in your investment—awesome. NOTE: You will soon learn that it is possible with only a \$5K down payment you can buy a \$400K property and do it without qualifying for a bank loan. That’s the most exciting part. Stay tuned! And by the way, using the strategy you will soon learn about, you don’t need appreciation to get wealthy. TAX SAVINGS DUE TO DEPRECIATION—IRS code 167 allows you to take a tax deduction annually for wear and tear, deterioration, or obsolescence of a property. So even though properties generally go up in value, the IRS allows you to take a paper loss, an income tax deduction each year. For residential properties, the depreciation schedule is 27.5 years. You can depreciate only the structure, not the land. For example, if the structure is worth \$275K, you will have \$10K each year in paper loss that you can use to offset the income from that property. In other words, by owning an income-producing property, you are reducing your tax liability and saving money. The result is—you keep more—and that’s our goal. Now about the five components I’ve described, let me ask you the same question in two different ways to make sure you clearly understand this important point: 1. Do you think an investment strategy that leverages all five components described will make more money faster than a strategy that leverages only one component? The answer is YES because your profit will come from five different sides. 2. How many of you would like to do work once and get paid five times? That is the point here and the clue to why certain real estate strategies clear faster paths to your first million than other strategies. Which ones should you focus on? It will be very clear to you right here. Let’s compare the benefits of the “buying-selling-flipping” business model that is overwhelmingly preached to

investors vs. the “ownership” business model.

Investor Type	Ownership	Cash Flow	Not Present	Yes	Capital Gains	Yes, but taxed as ordinary income	Yes	Equity Build-Up, Due to Loan Paydown	Not Present	Yes	Equity Build-Up, Due to Appreciation	Not Present	Yes	Tax savings, Depreciation IRS 167	Not Present	Yes
Wholesaling, Flip, or Flip and Fix	Not Present	Not Present	Not Present	Not Present	Not Present	Not Present	Not Present	Not Present	Not Present	Not Present	Not Present	Not Present	Not Present	Not Present	Not Present	Not Present
Ownership	Present	Present	Present	Present	Present	Present	Present	Present	Present	Present	Present	Present	Present	Present	Present	Present

As you can see in the table above, when you Flip or Fix-&-Flip, you don't own the property, so you get no cash flow, no principal reduction, no appreciation and no tax savings. Who gets those benefits? The new owner gets them, not you. It is clear that the only way to leverage ALL the wealth-building components is through OWNERSHIP, so obviously building wealth by owning real estate is a lot FASTER than buy-fix-sell or flipping properties. You just need to learn how to OWN without taking unnecessary risks or dealing with tenants.

The Best Business Model
This chapter is about the big picture, not the “how to.” In Section 2, we will walk through ten of my students' deals. During that section, you will learn more about the “how to.” You need to understand the big picture first in order to understand the ins and outs of the strategy. Let's make a hypothetical goal of owning twelve properties in the next year and that these are single-family houses worth \$400K each. If the median home price in your area is \$600K, then you would only need eight properties to achieve the same goal. If the median is only \$200K, then you'll need twice as many, which again is very feasible since lower priced markets are easier to deal with. If you wonder how you would buy that many houses without using your cash or credit, just know for now that it is possible using my methods—please hold your questions until the next section. It's important that you get the big picture.

Now back to our plan, let's own twelve houses worth \$400K each. Let's say you paid \$320K for each property. That's only a 20% discount, which is achievable. Then let's say you put in each property someone who will pay you \$400 above your monthly payment. I'll explain later on how to do that without dealing with tenants (and problems). And for now, keep in mind that this cash flow is achievable anywhere in the country—we are not talking about rental properties here. So this \$400, in our example, is your cash flow—passive income from day one. On a \$320K 30-year loan at 5% interest, about \$650 from each mortgage payment will go towards the principal reduction or loan pay-down.

Real Estate Portfolio
NET Worth (Equity)
One Year's Principal Reduction
One Year's Cash Flow
Gains After One Year
What about appreciation?

Before we talk about appreciation, let me make sure that you understand that with this business model that I'm about to introduce, you do NOT need any appreciation in order to profit. As you see from the above, we realized our profit by buying below market and selling for top price, all the while keeping control of the property and collecting a nice cash flow. So we don't need appreciation to create wealth with this model, but when appreciation happens, we will profit even more. Appreciation is something that comes and goes because real estate is cyclical. It goes up and goes down. Don't listen to gurus who make you think that real estate will never go up just to sell you their short-sale course. Or those who tell you to buy rentals making you believe that appreciation is here to stay for a longtime because it isn't. Waiting for appreciation is not a good reason for you to postpone implementing this strategy because as you are realizing, appreciation is not needed to profit. However, if you're lucky to be starting now in an area that is

appreciating, you will make even more money. The 20%+ pandemic appreciation rates were dramatic, let's be conservative and go with the historic rate of 6.5%. How much wealthier are you getting each year due to appreciation in the above example? 6.5% Appreciation, One Year Net Equity After One Year, With Appreciation Wow! So, at the historic rate of 6.5% your net equity after one year is \$1.272M. After two years your net equity is \$1.604M (\$1.272M from the first year, plus an additional \$332K of appreciation). These profits become even bigger if you continue to acquire properties beyond the initial twelve. Now for many of you this is unimaginable. I know how you feel reading this number. I know what you may be thinking, "It's impossible, I can't make that happen." I never thought I could either. Not long ago when I was moving, I found an old notebook listing my goals from 1998. I was just starting in real estate, and I wrote down my goal for the end of year 2000 as having six properties. This was a huge goal at the time. What really happened? By the end of 2000, I ended up having more than 20 properties and a nice cash flow. It feels great when you exceed your goals... so think big... If you put in the work, it is possible. And with the correct system and the right approach, it can be easier than you may think now. The hardest thing in this whole plan is getting that FIRST property, then the second one is a little easier, the third one a lot easier, and so on. For now, let's focus on reading this book and understanding the concept. Because the strategy leverages all the wealth-building components of real estate, it is possible to grow net worth faster than conventional methods, as described in this section. This is the power of leverage. And real estate is the only investment vehicle that allows this kind of fast wealth-building, but only if done the right way. Let's look at the numbers one more time. Your yearly gain is \$93.6K as loan pay-down, \$57.6K in cash flow, and \$312K+ in appreciation. That's a total of \$463K+ per year. Here's something important to realize if you are a rehabber or thinking about getting into fix-and-flip investing. My question for you is—how many properties do you need to REHAB to make this kind of income in one year? The answer is too many. How many do you need to FLIP? The answer is way too many. If an average profit per wholesaling transaction is \$3K to \$6K, you would need to flip way over 100 properties EVERY year to catch up with the leverage described above. The fact is you will never catch up with the leverage using active income activities. Think about it—how are you going to catch up actively doing the business yourself (fixing, flipping, managing contractors, etc.) compared to having buyers who are working their jobs and paying monthly installments? Would you feel you missed the boat if the prices doubled, and you didn't own any real estate? There's another IMPORTANT advantage of this business model. Is it easier to buy properties at 20% below their fair market value (below market) or is it easier to buy them at 40% below their fair market value? Let me ask you the other way—Is it easier to get a seller to accept a small discount or to get them to take a big hit? Obviously, it's a lot easier to buy 25 properties at a 20% discount (which is all you need for our formula to work) than flip 100 properties that you have to put under contract at a 30–40% discount or more in order for wholesaling to work. Let me make sure you understand this. To get a seller to take a 20% discount, the seller doesn't need to be desperate. If that same seller sold their house using a real estate agent, after paying a 6% real estate

commission, 2–3% in closing costs, and a 2–3% holding cost, they would net only 5–10% more than what they would net by selling to you at a 20% discount. What does this mean? It means that my approach will work with more sellers out there because the 20% discount we need for our formula to work doesn't require very motivated or desperate sellers. So the more sellers you have to work with, the easier it gets and the faster you make your money. This is not the case with other real estate formulas, like wholesaling, rehabbing, short-sale flips, etc. Those strategies require a lot bigger discounts at a minimum of 30–40% to create profits. It should be obvious that not every seller will give you a 30–40% discount, so you'll have to find a very motivated, if not a desperate, seller to make those strategies work. This means more marketing, more appointments, more work, and fewer opportunities. I'm not saying you should never do any wholesaling or short sales. I do them till this day, and they make me money. What I am saying is that those strategies should be only a part of your game, but NOT your main game because they represent a SLOW way to wealth, as they don't leverage all five of the wealth-building components of real estate from the previous chapter. There are deals that will come your way as a result of your marketing or referrals that plainly do not fit our business model. In order to monetize those deals, we'll either wholesale them, sometimes short-sale them, or we'll pass. For example, a motivated seller calls me and has a house that needs major repairs. Since I am not in the rehab business (and you shouldn't be either because it's too hard), I will attempt to contract the property with a goal to wholesale it. Why not make some money from the seller who already called, right? So there's nothing wrong with wholesaling when you use it for the deals that fall in your lap but don't meet our criteria. That's why I developed a tool called DealFinder that enables my students to find cash buyers and private lenders in their areas for deals that don't meet our criteria. You'll learn about that tool later.

Contact Information
Marko Rubel's Office: 1-800-600-7997
Support@MarkoRubel.com

This is an interactive book with free educational videos! Go to Take advantage of hours of free video training and resources that are available exclusively for the readers of this book.

Statement of Integrity
Our organization, led by Marko Rubel, does not believe in get-rich-quick programs—only in hard work, adding value, and taking action. The proven strategies outlined in this book have been personally used by Marko and many of his students to efficiently invest in real estate. Our team is here to support you in your endeavors and can be reached any time by calling 1-800-600-7997 or emailing support@MarkoRubel.com.

Contact Information
Marko Rubel's Office: 1-800-600-7997
Support@MarkoRubel.com

This is an interactive book with free educational videos! Go to Take advantage of hours of free video training and resources that are available exclusively for the readers of this book.

This is an interactive book with free educational videos! Go to Take advantage of hours of free video training and resources that are available exclusively for the readers of this book.

This is an interactive book with free educational videos! Go to Take advantage of hours of free video training and resources that are available exclusively for the readers of this book.

Statement of Integrity
Our organization, led by Marko Rubel, does not believe in get-rich-quick programs—only in hard work, adding value, and taking action. The

proven strategies outlined in this book have been personally used by Marko and many of his students to efficiently invest in real estate. Our team is here to support you in your endeavors and can be reached any time by calling 1-800-600-7997 or emailing support@MarkoRubel.com. Earnings Disclaimer Every effort has been made to accurately represent this product and its potential. We cannot guarantee any reader's success; individual results vary greatly and according to reader input, determination, finances, knowledge, various other skills, and ability to follow directions. Earnings examples are not to be interpreted as a promise or guarantee of earnings. Financial figures referenced here or on any of our sites are simply estimates or projections and should not be considered exact, actual, or as a promise of potential earnings. All numbers are illustrative only but are from actual closing documents. Some endorsers shown received a rebate in exchange for their unbiased testimony and proof of a deal. Because endorsers are the source for some of the closing documents shown, we cannot verify with complete accuracy all statements. Reliance on them is at the reader's own risk. All products and services offered by Marko Rubel are for educational and informational purposes only. Users of our products, services, and websites are advised to do their own due diligence when making their business decisions. As with many products and services, we believe that most who buy our products never put them to action, and therefore, we believe that most never make any money. Action and effort are required to start and succeed with most business ventures. This publication is intended to provide accurate and authoritative information regarding the subject matter covered. It is offered with the understanding that neither the publisher nor the author is engaged in rendering legal, tax, or other professional services. If legal, tax, or other expert assistance is required, the services of a competent professional should be sought. Real estate investing has known and unknown risks and is not suitable for everyone. Making decisions based on the information presented should be done with the reader's knowledge that the reader can experience significant losses or not make any money at all. Our company is not responsible for the success or failure of any reader's business decisions relating to any of the information presented by our company products or services. Compliance with Law Laws vary by location and change over time, readers must consult with their own legal counsel to determine whether the techniques, processes, and ideas presented in our products are legal and in compliance with their local real estate laws, foreclosure laws, and other laws. It is the reader's obligation to investigate all of these laws and regulations and to ensure that any ideas, websites, or services offered by the author and his affiliated companies comply with those and any other laws. Earnings Disclaimer Every effort has been made to accurately represent this product and its potential. We cannot guarantee any reader's success; individual results vary greatly and according to reader input, determination, finances, knowledge, various other skills, and ability to follow directions. Earnings examples are not to be interpreted as a promise or guarantee of earnings. Financial figures referenced here or on any of our sites are simply estimates or projections and should not be considered exact, actual, or as a promise of potential earnings. All numbers are illustrative only but are from actual closing documents. Some endorsers shown

received a rebate in exchange for their unbiased testimony and proof of a deal. Because endorsers are the source for some of the closing documents shown, we cannot verify with complete accuracy all statements. Reliance on them is at the reader's own risk. All products and services offered by Marko Rubel are for educational and informational purposes only. Users of our products, services, and websites are advised to do their own due diligence when making their business decisions. As with many products and services, we believe that most who buy our products never put them to action, and therefore, we believe that most never make any money. Action and effort are required to start and succeed with most business ventures. This publication is intended to provide accurate and authoritative information regarding the subject matter covered. It is offered with the understanding that neither the publisher nor the author is engaged in rendering legal, tax, or other professional services. If legal, tax, or other expert assistance is required, the services of a competent professional should be sought. Real estate investing has known and unknown risks and is not suitable for everyone. Making decisions based on the information presented should be done with the reader's knowledge that the reader can experience significant losses or not make any money at all. Our company is not responsible for the success or failure of any reader's business decisions relating to any of the information presented by our company products or services. Compliance with Law Laws vary by location and change over time, readers must consult with their own legal counsel to determine whether the techniques, processes, and ideas presented in our products are legal and in compliance with their local real estate laws, foreclosure laws, and other laws. It is the reader's obligation to investigate all of these laws and regulations and to ensure that any ideas, websites, or services offered by the author and his affiliated companies comply with those and any other laws. Copyright © 2022 Marko Rubel All rights reserved. No part of this book may be reproduced or used in any manner without the prior written permission of the copyright owner, except for the use of brief quotations in a book review. To request permissions, contact the author at marketing@markorubel.com 1522810404978-1522810407 First paperback edition December 2015 CreateSpace Independent Publishing Platform 7290 Investment Drive, Unit B North Charleston, South Carolina 29418 Copyright © 2022 Marko Rubel All rights reserved. No part of this book may be reproduced or used in any manner without the prior written permission of the copyright owner, except for the use of brief quotations in a book review. To request permissions, contact the author at marketing@markorubel.com 1522810404978-1522810407 First paperback edition December 2015 CreateSpace Independent Publishing Platform 7290 Investment Drive, Unit B North Charleston, South Carolina 29418 Introduction This book reveals an investing strategy unknown to the general public and unknown to the majority of the investor community. The public unfortunately thinks the only way to make money in real estate is to buy property, sit on it for 20 or 30 years, rent or lease it, constantly be hassled by bad tenants, clogged toilets, and negative cash flow, and then wait for the market to go up to sell for a profit. I'm going to show you that their thinking and strategy simply aren't true. The investor community overwhelmingly believes that the only alternative to being a landlord and hassling with tenants is

wholesaling “ugly” houses or rehabbing them. In my opinion, this is the same type of suffering as managing tenants, just more intense ... since it’s condensed down to just a few months versus a few decades. This book is NOT about having TENANTS. This book is NOT about WHOLESALING houses. This book is NOT about REHABBING houses. In this book, you’ll learn a different approach to investing in real estate. This is the one approach that can eliminate both the tenant hassles and ugly houses, all at the same time. It is the result of many years of learning in the school of hard knocks, and I’ve found it way more profitable than flipping ugly houses. Starting back in 1997 when I got downsized from a corporate job and started learning about creative real estate, I’ve participated in hundreds of transactions as a full-time investor, starting with wholesaling, then some fix-and-flip deals, to finally figuring out the most powerful strategy in real estate that there is, which I’ll describe in this book. Over the recent years, I’ve been invited as a guest speaker to over fifty different real estate seminars and conferences nationwide, I’ve presented in numerous real estate investment associations and clubs in different cities, and I can say without any hesitation that most investors have never heard of these strategies, and the few who have, have an incomplete understanding of the whole. I have separated this book into three major sections that work as stand-alone sections. They’re easy to read and I hope you finish this book. Section 1 will give you a good understanding of this powerful, but little-known business model. Hopefully, this will motivate you to continue reading. In Section 2, I introduce you to a small group of my coaching students and I walk you through their deals. (I hope I don’t upset those that I didn’t include—but unfortunately, I have limited space and can’t include everyone, even though I tried.) Listen, my biggest problem when reading, buying, and applying any wealth-building information I’ve come across over the last 20 years has been the issue of proof—I always ask myself, “Is this really possible?” When you get to Section 2, I will give you the proof via real-life examples, and to further enhance your experience and your excitement, I interviewed each of the ten investors on video. You can find those interviews full of tips, advice, and insights at the link at the beginning of this book. Not only that, but you’ll also get to see the houses and the documents used to make these deals happen. As I like to say, truth exists for those who can prove it. In Section 3, we’ll explore other investing strategies, such as wholesaling, lease options, etc. and I’ll explain how these strategies fit in our business model. You will learn why those strategies should be part of your investing business but NOT your main strategy. There are many ways to make money in real estate, but what you can learn in this book is a much more potent business model than wholesaling ugly houses, fixing them up by babysitting contractors, or renting them out to unappreciative tenants. It is faster and more profitable to follow the advice I give you in this book if you want to be a successful real estate investor. **HOWEVER**, write this down in your memory—I will not be supplying the work and the determination you need to be a raving success. Those contributions are up to you. Success is 90% getting started and 10% not stopping, no matter the setbacks. Without that type of commitment, neither this nor any other book, course, or seminar in the world can help you. Let’s make it happen for you!

Introduction This book reveals an investing strategy unknown to the

general public and unknown to the majority of the investor community. The public unfortunately thinks the only way to make money in real estate is to buy property, sit on it for 20 or 30 years, rent or lease it, constantly be hassled by bad tenants, clogged toilets, and negative cash flow, and then wait for the market to go up to sell for a profit. I'm going to show you that their thinking and strategy simply aren't true. The investor community overwhelmingly believes that the only alternative to being a landlord and hassling with tenants is wholesaling "ugly" houses or rehabbing them. In my opinion, this is the same type of suffering as managing tenants, just more intense ... since it's condensed down to just a few months versus a few decades. This book is NOT about having TENANTS. This book is NOT about WHOLESALING houses. This book is NOT about REHABBING houses. This book is NOT about having TENANTS. This book is NOT about WHOLESALING houses. This book is NOT about REHABBING houses. This book is NOT about having TENANTS. This book is NOT about WHOLESALING houses. This book is NOT about REHABBING houses. In this book, you'll learn a different approach to investing in real estate. This is the one approach that can eliminate both the tenant hassles and ugly houses, all at the same time. It is the result of many years of learning in the school of hard knocks, and I've found it way more profitable than flipping ugly houses. Starting back in 1997 when I got downsized from a corporate job and started learning about creative real estate, I've participated in hundreds of transactions as a full-time investor, starting with wholesaling, then some fix-and-flip deals, to finally figuring out the most powerful strategy in real estate that there is, which I'll describe in this book. Over the recent years, I've been invited as a guest speaker to over fifty different real estate seminars and conferences nationwide, I've presented in numerous real estate investment associations and clubs in different cities, and I can say without any hesitation that most investors have never heard of these strategies, and the few who have, have an incomplete understanding of the whole. I have separated this book into three major sections that work as stand-alone sections. They're easy to read and I hope you finish this book. Section 1 will give you a good understanding of this powerful, but little-known business model. Hopefully, this will motivate you to continue reading. In Section 2, I introduce you to a small group of my coaching students and I walk you through their deals. (I hope I don't upset those that I didn't include—but unfortunately, I have limited space and can't include everyone, even though I tried.) Listen, my biggest problem when reading, buying, and applying any wealth-building information I've come across over the last 20 years has been the issue of proof—I always ask myself, "Is this really possible?" When you get to Section 2, I will give you the proof via real-life examples, and to further enhance your experience and your excitement, I interviewed each of the ten investors on video. You can find those interviews full of tips, advice, and insights at the link at the beginning of this book. Not only that, but you'll also get to see the houses and the documents used to make these deals happen. As I like to say, truth exists for those who can prove it. In Section 3, we'll explore other investing strategies, such as wholesaling, lease options, etc. and I'll explain how these strategies fit in our business model. You will learn why those strategies should be part of your investing business but NOT your main strategy. There are many ways to

make money in real estate, but what you can learn in this book is a much more potent business model than wholesaling ugly houses, fixing them up by babysitting contractors, or renting them out to unappreciative tenants. It is faster and more profitable to follow the advice I give you in this book if you want to be a successful real estate investor. HOWEVER, write this down in your memory—I will not be supplying the work and the determination you need to be a raving success. Those contributions are up to you. Success is 90% getting started and 10% not stopping, no matter the setbacks. Without that type of commitment, neither this nor any other book, course, or seminar in the world can help you. Let's make it happen for you! HERE'S WHAT THIS BOOK IS NOT... The purpose of this book is to inform and introduce you to a profitable niche in the real estate investing business. However, let me be very clear here. This book is not a guide to building a million-dollar. It is unrealistic to expect that you can create a profitable business based on ~200 pages of information. Even though this book provides a huge learning potential and some amazing financial discoveries, it is still just a start in the right direction. And it's certainly not the end of your learning curve of the methods presented in the sections. This is not a get rich quick book. If you believe there is a shortcut to wealth without work, then this book is most likely not for you. All successful people (that I know) know that if they can persist through their challenges, they're going to continue their success. HERE'S WHAT THIS BOOK IS NOT... The purpose of this book is to inform and introduce you to a profitable niche in the real estate investing business. However, let me be very clear here. This book is not a guide to building a million-dollar. It is unrealistic to expect that you can create a profitable business based on ~200 pages of information. Even though this book provides a huge learning potential and some amazing financial discoveries, it is still just a start in the right direction. And it's certainly not the end of your learning curve of the methods presented in the sections. This is not a get rich quick book. If you believe there is a shortcut to wealth without work, then this book is most likely not for you. All successful people (that I know) know that if they can persist through their challenges, they're going to continue their success. Here are a few of the questions that I get asked a lot: Marko, why are you sharing your strategies with me of all people? Why did you bother writing this book? Why do you bother teaching people your real estate strategies? Maybe you don't have questions like that, but I know I would have had them if I were in your shoes, so let me answer a few of them, so we can jump into a lot more exciting subjects, the stuff that matters to you. By writing this book, I benefit in two ways. Yes, there will be a small financial benefit, but the bigger WHY is the emotional aspect. Some people reading this book will see the financial portion as the most important aspect while others will realize that when you're already doing well financially, a very important part of your work becomes the emotional satisfaction it can give you. Let me explain. Through my decades of hard work, failure, resetting, learning, and slowly building and creating success, I found myself in a position where I have such a healthy financial wellbeing that I can devote my time and energy to supporting others in their quests for success. I've worked hard enough to now have the luxury to pursue emotional satisfaction in my work, and I get that from helping people achieve their goals. It's hard to describe the feeling of happiness

that overcomes me when I see a student improve their life, their family's life, and their finances. It is also impossible to describe the emotional feeling when they come and thank me in person at a live event for saving or changing their family's future or their legacy. It's hard to describe the feeling of love I get from their tears, hugs, and handshakes at my events and meetings. Don't get me wrong. I have plenty of love in life from my family, but it still feels good to me when one of my students sends me an email that says, "I love you, Marko. Thank you ..." I hope you can understand what I'm saying. In the videos you'll hear a lot of them say, "Marko cares" or "Marko goes out of his way." If it were only the financial reward that I was after, I would only do what I was required to do. In other words, I wouldn't go out of my way like I do to make sure you are a success. But you know what? I do, and I do it out of love for and my need to give back to my students. I still remember days when I couldn't pay rent, and what real estate did for me and my family. I already know, this book will change lives and that's why I wrote it—to help as many people as I can achieve their goals in life and in business. And all I'm doing is what Maya Angelou, the famous writer and poet, and Oprah Winfrey's coach, told Oprah to do, and that is: When you learn, teach. When you get, give.—Maya Angelou

No part of this book has been written by a ghostwriter, like many of the books that you see in print. For me, this insider information is too important for my students and readers to miss, so I would never delegate the writing of this book to anyone. These are my thoughts and my words. My family can tell you how many hours I've spent in front of my computer writing this book. Sure, you'll see some of my funny English in places (I am from Croatia, you know), but I did have an editor proofread it, just to make it better for you. Enjoy the book, and I'll see you at an upcoming seminar. Make sure you introduce yourself when you see me in person and let me know what you think of the book. Here are a few of the questions that I get asked a lot: Marko, why are you sharing your strategies with me of all people? Why did you bother writing this book? Why do you bother teaching people your real estate strategies? Maybe you don't have questions like that, but I know I would have had them if I were in your shoes, so let me answer a few of them, so we can jump into a lot more exciting subjects, the stuff that matters to you. By writing this book, I benefit in two ways. Yes, there will be a small financial benefit, but the bigger WHY is the emotional aspect. Some people reading this book will see the financial portion as the most important aspect while others will realize that when you're already doing well financially, a very important part of your work becomes the emotional satisfaction it can give you. Let me explain. Through my decades of hard work, failure, resetting, learning, and slowly building and creating success, I found myself in a position where I have such a healthy financial wellbeing that I can devote my time and energy to supporting others in their quests for success. I've worked hard enough to now have the luxury to pursue emotional satisfaction in my work, and I get that from helping people achieve their goals. It's hard to describe the feeling of happiness that overcomes me when I see a student improve their life, their family's life, and their finances. It is also impossible to describe the emotional feeling when they come and thank me in person at a live event for saving or changing their family's future or their legacy. It's hard to describe the feeling of love I get from their tears,

hugs, and handshakes at my events and meetings. Don't get me wrong. I have plenty of love in life from my family, but it still feels good to me when one of my students sends me an email that says, "I love you, Marko. Thank you ..." I hope you can understand what I'm saying. In the videos you'll hear a lot of them say, "Marko cares" or "Marko goes out of his way." If it were only the financial reward that I was after, I would only do what I was required to do. In other words, I wouldn't go out of my way like I do to make sure you are a success. But you know what? I do, and I do it out of love for and my need to give back to my students. I still remember days when I couldn't pay rent, and what real estate did for me and my family. I already know, this book will change lives and that's why I wrote it—to help as many people as I can achieve their goals in life and in business. And all I'm doing is what Maya Angelou, the famous writer and poet, and Oprah Winfrey's coach, told Oprah to do, and that is: When you learn, teach. When you get, give.— Maya Angelou No part of this book has been written by a ghostwriter, like many of the books that you see in print. For me, this insider information is too important for my students and readers to miss, so I would never delegate the writing of this book to anyone. These are my thoughts and my words. My family can tell you how many hours I've spent in front of my computer writing this book. Sure, you'll see some of my funny English in places (I am from Croatia, you know), but I did have an editor proofread it, just to make it better for you. Enjoy the book, and I'll see you at an upcoming seminar. Make sure you introduce yourself when you see me in person and let me know what you think of the book.

Your Mindset Is Your Success Your attitude, not your aptitude, will determine your altitude.— Zig Ziglar As you are already realizing, this is going to be a very exciting book. However, before we dive into the investing strategies that this book is all about, let me reveal the most important ingredient for your success and that ingredient is—your MINDSET. Do not downplay this important ingredient. You should have an open mind when you're learning these strategies, but more importantly, you have to have a mindset that doesn't take NO for an answer. Then you must persevere until you find or get what it is that you're looking for.

1 – PERSEVERANCE Running a business is not easy—if it were easy, everyone would have their own business. Many dream about having their own business, but very few have it. When you have the knowledge, it's not hard. It's actually a lot of fun. Becoming a millionaire is NOT easy—if it were easy, everyone would be a millionaire and then being a millionaire would mean nothing. In the process of getting your investing business up and running and all the way to becoming a millionaire, I know without a shadow of a doubt, you will encounter a lot of obstacles. That's what we call business. Many people will stop in the middle of getting started and just give up. I encourage you to persevere in your endeavor because of one reason—it's worth the effort.

Quick Warning: When you get impatient with your progress, always ask yourself this question, "Where am I going to be in six months financially if I don't do this?" I don't know how you'll answer, but I know one thing for sure: You will be six months older. The six months will go by anyway, but if you get your first deal going during those six months, your life is going to make a turn in the right direction. So, will it be worth it? You bet.

2 – DETERMINATION On another point, this is "creative" real estate investing. This is not "conventional" real estate investing. We are in creative real

estate investing because it offers higher profits and an expedited path to wealth, without our having to have a lot of starting capital. That's why you're reading this book. However, creative real estate investing comes with its own challenges. For example, you need a motivated seller for these strategies to work, so those people who are not motivated—will not agree to what you're offering. No problem—NEXT. Not every title/closing company will close your deal because it is not what they're used to doing and most importantly—it's not conventional. Many of them have a lot of business and make plenty of money doing conventional closings, so they really don't care about closing a few deals that are out of the norm. However, there are always other title/closing companies who are starving for business and will happily accommodate your requests. Here's the mindset I want you to have: SW – SW – SW – SW Some Will — Some Won't — So What? — Someone's Waiting What does that mean? It means that not every seller will go for your deal, but you'll find plenty who will, and some can't wait for you to show up at their house to help them solve their problem. The same goes with the title or closing company who refuses to close these kinds of deals. Don't stress about one company that won't close the deal. Make it easy. Just move on. There's someone else out there waiting to close your deal. You just need to find them. So be determined, and never give up on getting what you want. Think like Nike and, "Just do it!" Another form of determination is getting up and going when you've been knocked down and think that you've "failed." You can call it perseverance. It's important for you to realize that not everything will work out as you've planned. Not everyone will do what they tell you they'll do. Not every deal will close when you want it to. You will fail in certain tasks due to your own mistakes, and then other times you'll fail due to something out of your control. But what's really important to remember is that failure is just part of your becoming a verified success. Look at it from a positive perspective, learn from it, and then move on. For example, if you went on twenty appointments and got a bunch of noes from the sellers on each appointment, you'd most likely get a little discouraged, right? But if you understood that it's all part of learning and you didn't give up, and then on your twenty-first appointment you got a deal that made you \$50,000 dollars, would it be worth it? Sure it would! All anyone can say is that you failed twenty times before you became a success, so learn how to fail fast. Some people will give up after ten appointments. Some will give up after five appointments. The fact remains that all twenty times should be considered a learning curve, not a lot of failures. This is best described in the Thomas Edison quote below. I included two more quotes you should remember if you want to be super successful. I have not failed. I've just found 10,000 ways that won't work.—Thomas A. Edison Success consists of going from failure to failure without loss of enthusiasm.—Winston Churchill Failure is success if we learn from it.—Malcolm Forbes

3 – ELIMINATE NAYSAYERS

Here's something a lot of people never realize. Learning from your failures and getting to your successes becomes a lot harder when you're surrounded by naysayers. It affects your enthusiasm and your mindset. It affects your self-esteem, and it increases that self-doubt that most new investors have (i.e., Is this for real? Does it work in my town? Will I be able to do this?). Your success is jeopardized in such an environment. In my life, I've had plenty of

naysayers between my co-workers and friends, even my family, who repeatedly kept saying that I'd never succeed in real estate and that I should stop dreaming. My advice to you is this—eliminate any and all naysayers. If these naysayers are too close to you and impossible to eliminate from your social environment, then find a way to neutralize them, so you don't have to listen to them. This is one of the reasons that I encourage my students to bring their spouses or partners to my LIVE seminars. It helps get them on the same page with you, so you can show them the potential and the proof, so they can be supporters, instead of naysayers. The story you should remember about naysayers is the story of George Foreman. I don't know if you remember, but George found himself broke when he was 40 years old. He had no money. So, he decided to go back to boxing. What do you think his friends and family told him? "George, you'll never make it. You are too old for boxing." We all know what happened. George became the oldest heavyweight champion of the world at the age of 44 years young. He proved them all wrong. That boxing success launched his celebrity career and changed his life forever. You may recall, his George Foreman Grill was the brand that SOLD ... for more than \$100 Million. My point to you is this—if he had listened to all the media and naysayers, he probably wouldn't even be alive today. He didn't listen, and he did what he wanted to do. Even though the odds were against him, he proved them all wrong. You can and should do the same. I learned a lot from George and consider him one of the most amazing people I've ever met. George and Marko posing for a photo Never listen to the crowd, listen to your corner!—George Foreman Your Mindset Is Your Success Your attitude, not your aptitude, will determine your altitude.— Zig Ziglar As you are already realizing, this is going to be a very exciting book. However, before we dive into the investing strategies that this book is all about, let me reveal the most important ingredient for your success and that ingredient is—your MINDSET. Do not downplay this important ingredient. You should have an open mind when you're learning these strategies, but more importantly, you have to have a mindset that doesn't take NO for an answer. Then you must persevere until you find or get what it is that you're looking for. 1 – PERSEVERANCE Running a business is not easy—if it were easy, everyone would have their own business. Many dream about having their own business, but very few have it. When you have the knowledge, it's not hard. It's actually a lot of fun. Becoming a millionaire is NOT easy—if it were easy, everyone would be a millionaire and then being a millionaire would mean nothing. In the process of getting your investing business up and running and all the way to becoming a millionaire, I know without a shadow of a doubt, you will encounter a lot of obstacles. That's what we call business. Many people will stop in the middle of getting started and just give up. I encourage you to persevere in your endeavor because of one reason—it's worth the effort. Quick Warning: When you get impatient with your progress, always ask yourself this question, "Where am I going to be in six months financially if I don't do this?" I don't know how you'll answer, but I know one thing for sure: You will be six months older. The six months will go by anyway, but if you get your first deal going during those six months, your life is going to make a turn in the right direction. So, will it be worth it? You bet. 2 – DETERMINATION On another point, this is "creative" real estate investing. This is

not “conventional” real estate investing. We are in creative real estate investing because it offers higher profits and an expedited path to wealth, without our having to have a lot of starting capital. That’s why you’re reading this book. However, creative real estate investing comes with its own challenges. For example, you need a motivated seller for these strategies to work, so those people who are not motivated—will not agree to what you’re offering. No problem—NEXT. Not every title/closing company will close your deal because it is not what they’re used to doing and most importantly—it’s not conventional. Many of them have a lot of business and make plenty of money doing conventional closings, so they really don’t care about closing a few deals that are out of the norm. However, there are always other title/closing companies who are starving for business and will happily accommodate your requests. Here's the mindset I want you to have: SW – SW – SW – SW Some Will — Some Won't — So What? — Someone's Waiting What does that mean? It means that not every seller will go for your deal, but you'll find plenty who will, and some can't wait for you to show up at their house to help them solve their problem. The same goes with the title or closing company who refuses to close these kinds of deals. Don't stress about one company that won't close the deal. Make it easy. Just move on. There's someone else out there waiting to close your deal. You just need to find them. So be determined, and never give up on getting what you want. Think like Nike and, “Just do it!” Another form of determination is getting up and going when you've been knocked down and think that you've “failed.” You can call it perseverance. It's important for you to realize that not everything will work out as you've planned. Not everyone will do what they tell you they'll do. Not every deal will close when you want it to. You will fail in certain tasks due to your own mistakes, and then other times you'll fail due to something out of your control. But what's really important to remember is that failure is just part of your becoming a verified success. Look at it from a positive perspective, learn from it, and then move on. For example, if you went on twenty appointments and got a bunch of noes from the sellers on each appointment, you'd most likely get a little discouraged, right? But if you understood that it's all part of learning and you didn't give up, and then on your twenty-first appointment you got a deal that made you \$50,000 dollars, would it be worth it? Sure it would! All anyone can say is that you failed twenty times before you became a success, so learn how to fail fast. Some people will give up after ten appointments. Some will give up after five appointments. The fact remains that all twenty times should be considered a learning curve, not a lot of failures. This is best described in the Thomas Edison quote below. I included two more quotes you should remember if you want to be super successful. I have not failed. I've just found 10,000 ways that won't work.—Thomas A. Edison Success consists of going from failure to failure without loss of enthusiasm.—Winston Churchill Failure is success if we learn from it.—Malcolm Forbes

3 – ELIMINATE NAYSAYERS Here's something a lot of people never realize. Learning from your failures and getting to your successes becomes a lot harder when you're surrounded by naysayers. It affects your enthusiasm and your mindset. It affects your self-esteem, and it increases that self-doubt that most new investors have (i.e., Is this for real? Does it work in my town? Will I be able to do this?). Your success is jeopardized in such an

environment. In my life, I've had plenty of naysayers between my co-workers and friends, even my family, who repeatedly kept saying that I'd never succeed in real estate and that I should stop dreaming. My advice to you is this—eliminate any and all naysayers. If these naysayers are too close to you and impossible to eliminate from your social environment, then find a way to neutralize them, so you don't have to listen to them. This is one of the reasons that I encourage my students to bring their spouses or partners to my LIVE seminars. It helps get them on the same page with you, so you can show them the potential and the proof, so they can be supporters, instead of naysayers. The story you should remember about naysayers is the story of George Foreman. I don't know if you remember, but George found himself broke when he was 40 years old. He had no money. So, he decided to go back to boxing. What do you think his friends and family told him? "George, you'll never make it. You are too old for boxing." We all know what happened. George became the oldest heavyweight champion of the world at the age of 44 years young. He proved them all wrong. That boxing success launched his celebrity career and changed his life forever. You may recall, his George Foreman Grill was the brand that SOLD ... for more than \$100 Million. My point to you is this—if he had listened to all the media and naysayers, he probably wouldn't even be alive today. He didn't listen, and he did what he wanted to do. Even though the odds were against him, he proved them all wrong. You can and should do the same. I learned a lot from George and consider him one of the most amazing people I've ever met. George and Marko posing for a photo

Never listen to the crowd, listen to your corner!—George Foreman

Deal Case Study – Brendan and Jamie have the right mindset! Brendan, Jamie, and Marko at an event

My coaching students and now friends, Brendan and Jamie, did a deal that required the right mindset. Many investors who were given the same type of deal would have given up when faced with the obstacles they had to overcome, but they didn't—that perseverance and determination is what separates winners from the losers. And it pays off in the long run. This deal was a referral from Brendan's son-in-law. His grandfather died and left his house in Seattle to his dad Bob and Aunt Jane, his dad's sister. Jane was living in the house with grandpa and had been taking care of him. Unfortunately, Aunt Jane's boyfriend was living there too, and both were jobless, drug and alcohol users who were siphoning from grandpa's bank account. Bob lived in New York City and was the executor of the Seattle estate and the one who was making the mortgage payments. After grandpa passed away, Bob got tired of flying back and forth from New York to Seattle constantly trying to get Jane and her boyfriend out of the house so he could sell it. At one point, he could not afford to pay both mortgages, let alone his own mortgage, plus flying back and forth. Bob was very excited when he learned that my students, Brendan and Jamie, would buy the house together with "the problem"—as they affirmed that they would buy it "as is," including Jane and her boyfriend in it. Bob was relieved to be out of having to deal with the house, the boyfriend, and Jane. Needless to say, he was extremely motivated to sell. This was a ranch/rambler style house, a 3-bedroom, 2 1/2 bath, attached single garage, and a beautiful yard, in a nice neighborhood in a primo location in Burien, Washington. After a short negotiation, the deal was on the table. Brendan and Jamie

were buying the house for the balance of the \$122K mortgage, paying back taxes of \$4,875.00, and giving them \$5K dollars. As you're going to learn throughout this book, they did NOT need to go to a bank and qualify for a loan to buy this house. They used my strategies, where you bypass the lenders and that way you don't use your credit or your savings for the down payment. Brendan and Jaime liked the deal and before they completed it with Bob, they went and talked to Jane and her boyfriend. As you could imagine, they wouldn't just move out because they liked living there for free. Brendan and Jaime soon realized that this was going to be a major hassle, getting these two people out of the house. That was Obstacle #1—the possibility of the buyers (my students) getting stuck with the monthly payments while going through a legal process of getting Jane and her boyfriend out of the house. Since there was no official lease or any documents signed between Jane and her boyfriend and Bob, the eviction process could get complicated. If you were Jamie and Brendan, would you take the risk? As I said, I know for a fact that most investors would give up right there due to unforeseen complications and delays while being on the hook for making monthly payments. But not Brendan and Jaime. They persevered. They started thinking outside the box. This perseverance is what makes them different from most investors. At the LIVE seminar training that Brendan and Jaime attended multiple times, they remembered my mentioning a document called "Cash for Keys." In essence, we sometimes pay occupants to leave when it is cheaper than evicting them. I call it an "ethical bribe." I have that document and what it does is it guarantees the renters that they'll get paid—if they move out BEFORE or ON the agreed date. It's a win-win for everybody. That is how Brendan and Jaime were able to get Jane and her boyfriend to move out. However, this took a few weeks, and Bob was running out of time. He had to have the house SOLD and the escrow closed. Obstacle #2—when they finally solved the first obstacle and were ready to close, the title company said they couldn't close the deal due to the unconventional deal structure that Brendan and Jamie had presented them with. The thing was—time was running out. At this point I will not go into all the details why this was a problem but let me put it to you this way—considering the time crunch they were in and some other deal specifics, most investors would have called it quits, stopped negotiations, or just thrown up their hands and given up. Not Brendan and Jaime. They were going to make this deal work, and they were going to see it through until they made it work. At the end, with the help of the closing agent at the same title company (but without officially doing it through the title company) they were able to record the deed and acquire ownership of the house. Again, this required thinking outside the box. Now, this was one of the most complicated deals I've seen in all my years as a real estate mentor—but don't get scared. Most deals are a lot simpler, and you'll see plenty of them throughout this book. But here's my point. Was it worth it to Brendan and Jamie? You bet it was—Brendan and Jaime SOLD that house for \$207K—in just two days after their purchase of it. A month later the buyer closed the escrow, and they walked away with a net profit of \$47,795.00. Not a bad deal if you ask me. Deal Case Study – Brendan and Jamie have the right mindset! Brendan, Jamie, and Marko at an event My coaching students and now friends, Brendan and Jamie, did a deal that required the right

mindset. Many investors who were given the same type of deal would have given up when faced with the obstacles they had to overcome, but they didn't—that perseverance and determination is what separates winners from the losers. And it pays off in the long run. This deal was a referral from Brendan's son-in-law. His grandfather died and left his house in Seattle to his dad Bob and Aunt Jane, his dad's sister. Jane was living in the house with grandpa and had been taking care of him. Unfortunately, Aunt Jane's boyfriend was living there too, and both were jobless, drug and alcohol users who were siphoning from grandpa's bank account. Bob lived in New York City and was the executor of the Seattle estate and the one who was making the mortgage payments. After grandpa passed away, Bob got tired of flying back and forth from New York to Seattle constantly trying to get Jane and her boyfriend out of the house so he could sell it. At one point, he could not afford to pay both mortgages, let alone his own mortgage, plus flying back and forth. Bob was very excited when he learned that my students, Brendan and Jamie, would buy the house together with "the problem"—as they affirmed that they would buy it "as is," including Jane and her boyfriend in it. Bob was relieved to be out of having to deal with the house, the boyfriend, and Jane. Needless to say, he was extremely motivated to sell. This was a ranch/rambler style house, a 3-bedroom, 2 1/2 bath, attached single garage, and a beautiful yard, in a nice neighborhood in a primo location in Burien, Washington. After a short negotiation, the deal was on the table. Brendan and Jamie were buying the house for the balance of the \$122K mortgage, paying back taxes of \$4,875.00, and giving them \$5K dollars. As you're going to learn throughout this book, they did NOT need to go to a bank and qualify for a loan to buy this house. They used my strategies, where you bypass the lenders and that way you don't use your credit or your savings for the down payment. Brendan and Jaime liked the deal and before they completed it with Bob, they went and talked to Jane and her boyfriend. As you could imagine, they wouldn't just move out because they liked living there for free. Brendan and Jaime soon realized that this was going to be a major hassle, getting these two people out of the house. That was Obstacle #1—the possibility of the buyers (my students) getting stuck with the monthly payments while going through a legal process of getting Jane and her boyfriend out of the house. Since there was no official lease or any documents signed between Jane and her boyfriend and Bob, the eviction process could get complicated. If you were Jamie and Brendan, would you take the risk? As I said, I know for a fact that most investors would give up right there due to unforeseen complications and delays while being on the hook for making monthly payments. But not Brendan and Jaime. They persevered. They started thinking outside the box. This perseverance is what makes them different from most investors. At the LIVE seminar training that Brendan and Jaime attended multiple times, they remembered my mentioning a document called "Cash for Keys." In essence, we sometimes pay occupants to leave when it is cheaper than evicting them. I call it an "ethical bribe." I have that document and what it does is it guarantees the renters that they'll get paid—if they move out BEFORE or ON the agreed date. It's a win-win for everybody. That is how Brendan and Jaime were able to get Jane and her boyfriend to move out. However, this took a few weeks, and Bob was running out of time. He had

to have the house SOLD and the escrow closed. Obstacle #2—when they finally solved the first obstacle and were ready to close, the title company said they couldn't close the deal due to the unconventional deal structure that Brendan and Jamie had presented them with. The thing was—time was running out. At this point I will not go into all the details why this was a problem but let me put it to you this way—considering the time crunch they were in and some other deal specifics, most investors would have called it quits, stopped negotiations, or just thrown up their hands and given up. Not Brendan and Jaime. They were going to make this deal work, and they were going to see it through until they made it work. At the end, with the help of the closing agent at the same title company (but without officially doing it through the title company) they were able to record the deed and acquire ownership of the house. Again, this required thinking outside the box. Now, this was one of the most complicated deals I've seen in all my years as a real estate mentor—but don't get scared. Most deals are a lot simpler, and you'll see plenty of them throughout this book. But here's my point. Was it worth it to Brendan and Jamie? You bet it was—Brendan and Jaime SOLD that house for \$207K—in just two days after their purchase of it. A month later the buyer closed the escrow, and they walked away with a net profit of \$47,795.00. Not a bad deal if you ask me. Brendan and Jaime

Here's part of the thank-you letter that Brendan and Jaime sent me. It talks about how much this deal meant to them. They asked me to share this letter with the readers of this book, so here it is: "At the time, [my wife] had worked as a court bailiff, court clerk, and in finance departments of local cities for over thirty years and was getting ready to retire. I am a police officer and have been for the past thirty-one years. When we increase our marketing budget, the deals will come faster and more often. That is my driving force to retirement, and we will make it happen, soon! But none of this could have or would have happened without the incredible opportunity presented to us by Marko Rubel! Without his systems, mentoring program, and willingness to teach and help us, we would have been lost. When he heard about this deal, he literally made my wife cry. Really, she hung up the phone, ran upstairs to me in our office, and tears were streaming down her cheeks. I asked her, 'What's wrong!' 'That was Marko,' she said, 'He wanted to know if we had everything we needed for our closing today or if we needed his help.' That is the way Marko is. He is very passionate about ALL of his students becoming successful. He doesn't just focus on a few. We are all at different learning levels and have had different experiences in life. Marko's way is geared for anyone who has a dream, who believes in him and mostly in themselves. It just takes a little action and determination. That's what we did and it really works! Thank you and God bless you, Marko! Because of you, our life has been changed for the better and is much more enriched. With our business, we are able to go out and help people who are in trouble with their house or need to get it sold fast. Then we are able to provide a service to nice and good folks who had no hopes of buying a home and putting them into one. We get to help all kinds of really nice people that have been through some tough times and we get to help make their dreams come true. Just like Marko did with us and what he does with all of his students! We will never be able to thank you enough, Brendan and Jaime" I am so happy for Brendan and Jaime. Although early

retirement is not an expected result from my coaching program, they have put in the hours learning this niche and have been exceptionally successful in my coaching program. Students like them are why I offer my coaching program—success through the growth of others! Here's part of the thank-you letter that Brendan and Jaime sent me. It talks about how much this deal meant to them. They asked me to share this letter with the readers of this book, so here it is: "At the time, [my wife] had worked as a court bailiff, court clerk, and in finance departments of local cities for over thirty years and was getting ready to retire. I am a police officer and have been for the past thirty-one years. When we increase our marketing budget, the deals will come faster and more often. That is my driving force to retirement, and we will make it happen, soon! But none of this could have or would have happened without the incredible opportunity presented to us by Marko Rubel! Without his systems, mentoring program, and willingness to teach and help us, we would have been lost. When he heard about this deal, he literally made my wife cry. Really, she hung up the phone, ran upstairs to me in our office, and tears were streaming down her cheeks. I asked her, 'What's wrong!' 'That was Marko,' she said, 'He wanted to know if we had everything we needed for our closing today or if we needed his help.' That is the way Marko is. He is very passionate about ALL of his students becoming successful. He doesn't just focus on a few. We are all at different learning levels and have had different experiences in life. Marko's way is geared for anyone who has a dream, who believes in him and mostly in themselves. It just takes a little action and determination. That's what we did and it really works! Thank you and God bless you, Marko! Because of you, our life has been changed for the better and is much more enriched. With our business, we are able to go out and help people who are in trouble with their house or need to get it sold fast. Then we are able to provide a service to nice and good folks who had no hopes of buying a home and putting them into one. We get to help all kinds of really nice people that have been through some tough times and we get to help make their dreams come true. Just like Marko did with us and what he does with all of his students! We will never be able to thank you enough, Brendan and Jaime!" "At the time, [my wife] had worked as a court bailiff, court clerk, and in finance departments of local cities for over thirty years and was getting ready to retire. I am a police officer and have been for the past thirty-one years. When we increase our marketing budget, the deals will come faster and more often. That is my driving force to retirement, and we will make it happen, soon! But none of this could have or would have happened without the incredible opportunity presented to us by Marko Rubel! Without his systems, mentoring program, and willingness to teach and help us, we would have been lost. When he heard about this deal, he literally made my wife cry. Really, she hung up the phone, ran upstairs to me in our office, and tears were streaming down her cheeks. I asked her, 'What's wrong!' 'That was Marko,' she said, 'He wanted to know if we had everything we needed for our closing today or if we needed his help.' That is the way Marko is. He is very passionate about ALL of his students becoming successful. He doesn't just focus on a few. We are all at different learning levels and have had different experiences in life. Marko's way is geared for anyone who has a dream, who believes in him and mostly in themselves. It just takes a little action and

determination. That's what we did and it really works! Thank you and God bless you, Marko! Because of you, our life has been changed for the better and is much more enriched. With our business, we are able to go out and help people who are in trouble with their house or need to get it sold fast. Then we are able to provide a service to nice and good folks who had no hopes of buying a home and putting them into one. We get to help all kinds of really nice people that have been through some tough times and we get to help make their dreams come true. Just like Marko did with us and what he does with all of his students! We will never be able to thank you enough, Brendan and Jaime

"At the time, [my wife] had worked as a court bailiff, court clerk, and in finance departments of local cities for over thirty years and was getting ready to retire. I am a police officer and have been for the past thirty-one years. When we increase our marketing budget, the deals will come faster and more often. That is my driving force to retirement, and we will make it happen, soon! But none of this could have or would have happened without the incredible opportunity presented to us by Marko Rubel! Without his systems, mentoring program, and willingness to teach and help us, we would have been lost. When he heard about this deal, he literally made my wife cry. Really, she hung up the phone, ran upstairs to me in our office, and tears were streaming down her cheeks. I asked her, 'What's wrong!' 'That was Marko,' she said, 'He wanted to know if we had everything we needed for our closing today or if we needed his help.' That is the way Marko is. He is very passionate about ALL of his students becoming successful. He doesn't just focus on a few. We are all at different learning levels and have had different experiences in life. Marko's way is geared for anyone who has a dream, who believes in him and mostly in themselves. It just takes a little action and determination. That's what we did and it really works! Thank you and God bless you, Marko! Because of you, our life has been changed for the better and is much more enriched. With our business, we are able to go out and help people who are in trouble with their house or need to get it sold fast. Then we are able to provide a service to nice and good folks who had no hopes of buying a home and putting them into one. We get to help all kinds of really nice people that have been through some tough times and we get to help make their dreams come true. Just like Marko did with us and what he does with all of his students! We will never be able to thank you enough, Brendan and Jaime

I am so happy for Brendan and Jamie. Although early retirement is not an expected result from my coaching program, they have put in the hours learning this niche and have been exceptionally successful in my coaching program. Students like them are why I offer my coaching program—success through the growth of others!

Table of Contents

Introduction

v

SECTION I – My Unique Investing Niche

1 Three Ways to Buy & Own Real Estate

24 Acquiring Ownership Using "Unlimited Funding"

27 At the Seller's House

53 The Seven Deal Structures

59 My Business Model

69

SECTION II – Deal Case Studies

84 Introduction to Deal Examples

86 Coaching Student Success #1 - Lester

87 Coaching Student Success #2 - Sara and Rick

106 Coaching Student Success #3 - Kit

122 Coaching Student Success #4 - Elaine and Bill

132 Coaching Student Success #5 - Judy and Ivan

140 Coaching Student Success #6 - Butch

149 Coaching Student Success #7 - Tara

160 Coaching Student Success #8 - Chris

169Coaching Student Success #9 - Amy and Jovy 176Coaching Student Success #10 - Peggy
186SECTION III – Bonus Strategies for Deals that “Don’t Fit In” 197Bonus Strategy One –
Sandwich Lease Options 199Bonus Strategy Two – Free & Clear Acquisitions 206Bonus
Strategy Three – Wholesaling 213An Ending Note 223Table of ContentsIntroduction
vSECTION I – My Unique Investing Niche 1Three Ways to Buy & Own Real Estate 24Acquiring
Ownership Using “Unlimited Funding” 27At the Seller’s House 53The Seven Deal Structures
59My Business Model 69SECTION II – Deal Case Studies 84Introduction to Deal Examples
86Coaching Student Success #1 - Lester 87Coaching Student Success #2 - Sara and Rick
106Coaching Student Success #3 - Kit 122Coaching Student Success #4 - Elaine and Bill
132Coaching Student Success #5 - Judy and Ivan 140Coaching Student Success #6 - Butch
149Coaching Student Success #7 - Tara 160Coaching Student Success #8 - Chris
169Coaching Student Success #9 - Amy and Jovy 176Coaching Student Success #10 - Peggy
186SECTION III – Bonus Strategies for Deals that “Don’t Fit In” 197Bonus Strategy One –
Sandwich Lease Options 199Bonus Strategy Two – Free & Clear Acquisitions 206Bonus
Strategy Three – Wholesaling 213An Ending Note 223SECTION I – My Unique Investing
NicheWelcomeI’m going to share with you the business model that made me a millionaire and
has made a lot of money for a lot of people, some of whom you’ll meet inside this book. I’m going
to ask that you suspend any preconceived notions about real estate before you start. If you do,
this book can be what I call a game changer.This book will answer questions like:• How do
you buy high-quality properties at below-market prices, without taking unnecessary risks,
regardless of your current situation or experience?• How do you get favorable financing, with
low interest rates, with low or no down payment, regardless of your credit, and without talking to
banks or lenders?• Why is this type of financing virtually unlimited? And who is it available to?
• How do you profit without dealing with tenants or having to get involved in rehabbing?•
How do you profit even if the market stays flat?• What is the best way to acquire and turn your
real estate investments into passive income?So what does it take to set you apart from the
crowd and conquer today's unbelievable opportunities?1. Working harder, working smarter. Hard
work ... yes, that's a given, but plenty of people work their fingers to the bone day after day
without getting results. Instead, I say, “Work smarter.” Focus your attention on acquiring assets
that will leverage your effort. It’s the difference between Active Income vs. Passive Income as you
will soon learn. It's the difference between working IN your business vs. working ON your
business.2. Taking action. Honestly, this should be number one. The world doesn't rest, and
opportunity won't stand by. You have to grab every chance you can to make a difference in your
life and your income, especially in today's competitive investing arena. There are opportunities
right there in your area.3. Using your time wisely by employing efficient strategies. The type of
investing you will learn about in this book allows you to maximize your profits.4. Learning from a
mentor with proven success. I consider this the ultimate shortcut to reaching your goals. By
simply modeling someone who is successful and following in their footsteps, you can accelerate
your own path to success. This is the one thing I attribute most of my success to, and you’ll hear

the same from our coaching students when you read the deal examples in Section Two. Having a mentor is having everything. I've always been able to hire coaches who have accomplished more than I have, were able to prove it, and were willing to show me the shortcuts. Towards the end of this book, I'll explain how to find and hire a coach that will make a difference and expedite your success.

SECTION I – My Unique Investing Niche

Welcome! I'm going to share with you the business model that made me a millionaire and has made a lot of money for a lot of people, some of whom you'll meet inside this book. I'm going to ask that you suspend any preconceived notions about real estate before you start. If you do, this book can be what I call a game changer. This book will answer questions like:

- How do you buy high-quality properties at below-market prices, without taking unnecessary risks, regardless of your current situation or experience?
- How do you get favorable financing, with low interest rates, with low or no down payment, regardless of your credit, and without talking to banks or lenders?
- Why is this type of financing virtually unlimited? And who is it available to?
- How do you profit without dealing with tenants or having to get involved in rehabbing?
- How do you profit even if the market stays flat?
- What is the best way to acquire and turn your real estate investments into passive income?

So what does it take to set you apart from the crowd and conquer today's unbelievable opportunities?

1. Working harder, working smarter. Hard work ... yes, that's a given, but plenty of people work their fingers to the bone day after day without getting results. Instead, I say, "Work smarter." Focus your attention on acquiring assets that will leverage your effort. It's the difference between Active Income vs. Passive Income as you will soon learn. It's the difference between working **IN** your business vs. working **ON** your business.
2. Taking action. Honestly, this should be number one. The world doesn't rest, and opportunity won't stand by. You have to grab every chance you can to make a difference in your life and your income, especially in today's competitive investing arena. There are opportunities right there in your area.
3. Using your time wisely by employing efficient strategies. The type of investing you will learn about in this book allows you to maximize your profits.
4. Learning from a mentor with proven success. I consider this the ultimate shortcut to reaching your goals. By simply modeling someone who is successful and following in their footsteps, you can accelerate your own path to success. This is the one thing I attribute most of my success to, and you'll hear the same from our coaching students when you read the deal examples in Section Two. Having a mentor is having everything. I've always been able to hire coaches who have accomplished more than I have, were able to prove it, and were willing to show me the shortcuts. Towards the end of this book, I'll explain how to find and hire a coach that will make a difference and expedite your success.

Brutally Honest! I value my time but also respect yours. Therefore, I'd like to get something off my chest since it may save you time. It is not for everybody. Here's the truth, like it or not, getting wealthy takes work. I'm tired of so-called "gurus" peddling their get rich quick promises that are just not true. These "dream sellers stealers" are getting you excited just to take your money. The Internet is saturated with offers like "Get my system and you can flip houses all over the country with your cell phone without ever getting out of your pajamas" or "My money machine will show you how to get other

people to do all the work, all you do is collect a fat check” and on and on ... You get the idea. Do you believe there’s a “magic pill” that will make you instantly wealthy without having to work? If you do, then you should stop reading right here because there’s nothing like that in this book. Folks, wake up! Stop believing everything you hear. Aren’t you tired of all the hype out there? Don’t you feel it’s just too much? Get realistic. How many people have you met who did nothing for 40 years and ended up wealthy? Not many. I know a lot of wealthy people, and many of them got wealthy through investing in real estate. I can tell you that all of them put some effort into their financial well-being. They planned and mapped their success. They invested in learning and consulting but didn’t stop there. They weren’t afraid of making mistakes and learning from them. I believe that most people fail and never make any money in real estate because... they take the path of least resistance. You may be asking—Is the investing system that I’m about to share with you the “easy” path? No, it takes work and energy up front to pay your dues to learn and master these techniques (like anything else worth doing in life). But in the long run it is a thousand times less work than constantly trying the next so-called “easy” way to make money, buying another home-study course just to get disappointed again and again. Staying poor, being underpaid and dependent on that job that you may hate or don’t have is so much harder work than mastering the techniques described in this book. Look, I’ve been poor, I’ve been underpaid, and I’ve been wealthy—and I know which one I’d choose. Brutally Honest! I value my time but also respect yours. Therefore, I’d like to get something off my chest since it may save you time. It is not for everybody. Here’s the truth, like it or not, getting wealthy takes work. I’m tired of so-called “gurus” peddling their get rich quick promises that are just not true. These “dream sellers stealers” are getting you excited just to take your money. The Internet is saturated with offers like “Get my system and you can flip houses all over the country with your cell phone without ever getting out of your pajamas” or “My money machine will show you how to get other people to do all the work, all you do is collect a fat check” and on and on ... You get the idea. Do you believe there’s a “magic pill” that will make you instantly wealthy without having to work? If you do, then you should stop reading right here because there’s nothing like that in this book. Folks, wake up! Stop believing everything you hear. Aren’t you tired of all the hype out there? Don’t you feel it’s just too much? Get realistic. How many people have you met who did nothing for 40 years and ended up wealthy? Not many. I know a lot of wealthy people, and many of them got wealthy through investing in real estate. I can tell you that all of them put some effort into their financial well-being. They planned and mapped their success. They invested in learning and consulting but didn’t stop there. They weren’t afraid of making mistakes and learning from them. I believe that most people fail and never make any money in real estate because... they take the path of least resistance. You may be asking—Is the investing system that I’m about to share with you the “easy” path? No, it takes work and energy up front to pay your dues to learn and master these techniques (like anything else worth doing in life). But in the long run it is a thousand times less work than constantly trying the next so-called “easy” way to make money, buying another home-study course just to get disappointed again and again. Staying poor, being underpaid and

dependent on that job that you may hate or don't have is so much harder work than mastering the techniques described in this book. Look, I've been poor, I've been underpaid, and I've been wealthy—and I know which one I'd choose. My Story! grew up in Croatia (Southeast Europe—next to Italy and Austria). My hard-working parents raised me believing that if I finished school and worked hard that the rest would take care of itself and life would be good. But looking at their life, I didn't see how their hard work was paying off. They worked long hours for a company and barely made ends meet. So I just didn't believe that school and work would get me far. One day, back in September 1981, I was watching with my dad the world title fight between Sugar Ray Leonard and Tomas Hearns. I was only 13 years old. It was an exciting fight, and somehow I decided to try boxing. Long story short, over the next 10 years boxing was my love. With a lot of discipline, I managed to become the champion of my home country, Croatia, three times. It was exhilarating, but in the end I realized that very few boxers make any money, and aside from being a hard way to earn a living, there was also a huge health risk in doing so. Luckily for me, through all the years of boxing, my parents had been pushing me to study hard, and I was able to maintain good grades. I had something to fall on, at least I thought. When I finally finished college, I started looking for a job. It was almost impossible to find a job, and even if I did find one, the pay would not allow me to move out of my parents' house for many years. I was ready to work hard, and my boxing success didn't come without hard work, but I soon realized that hard work was not appreciated in Croatia. You got a job if you had connections or if you bribed someone—both against my ethics and how I was raised. It was a hard and disappointing fact to accept, but the inevitable conclusion was that I was living in the wrong country ... work was not valued there. So the lack of opportunity and the hunger for a better life made me look elsewhere. I traveled to Italy and Germany often, trying to find a job. And one day I landed the opportunity to move to the United States, the greatest country of all. It was definitely a dream come true. I didn't have much savings, my parents couldn't help me, but I had a car, an old Yugo. I sold it and got myself a ticket to the USA. I still remember the huge excitement. I was sad leaving my parents and friends, but the excitement of going to the greatest country in the world was stronger. As soon as I landed, I realized what my friends warned me of would actually pose a slight challenge for me ... I didn't speak any English. So it was a culture shock. Imagine that! Long story short, two years after going through school, I learned English and landed my first corporate job. Do you think I was excited? You bet I was! It was an opportunity to work hard and finally make some decent money. Do you think that I stayed long hours working at the company? You bet I did. I wanted to impress my boss and do a good job. Do you think I may have come in on Saturdays? Yes, not once, many times. I wanted to bring value to the company. My parents raised me with the notion that hard work pays off—so I didn't spare myself. Until one day (seven months in the job) the company downsized. Two hundred and fifty of my colleagues and I were laid off, without a warning. I was devastated. It was like all my dreams were lost. I took it emotionally because I just couldn't get over the fact that I had worked so hard for them. What followed during the next few months was ... stress...worry. I couldn't sleep at night, watching TV until late hours. One night

I saw a “No Money Down” real estate infomercial. I had no money, so it sounded like something for me ☺. Out of desperation, I bought the course, and that’s how it all started. Now looking back, that first layoff was a real turning point in my life. Sometimes things happen for a reason. (Maybe you’ve had your own financial setbacks ... and maybe it was for a reason too.) I had to move to another side of the country to find another job, so I could pay my rent. But I started reading about real estate and soon discovered ...My StoryI grew up in Croatia (Southeast Europe—next to Italy and Austria). My hard-working parents raised me believing that if I finished school and worked hard that the rest would take care of itself and life would be good. But looking at their life, I didn’t see how their hard work was paying off. They worked long hours for a company and barely made ends meet. So I just didn’t believe that school and work would get me far. One day, back in September 1981, I was watching with my dad the world title fight between Sugar Ray Leonard and Tomas Hearns. I was only 13 years old. It was an exciting fight, and somehow I decided to try boxing. Long story short, over the next 10 years boxing was my love. With a lot of discipline, I managed to become the champion of my home country, Croatia, three times. It was exhilarating, but in the end I realized that very few boxers make any money, and aside from being a hard way to earn a living, there was also a huge health risk in doing so. Luckily for me, through all the years of boxing, my parents had been pushing me to study hard, and I was able to maintain good grades. I had something to fall on, at least I thought. When I finally finished college, I started looking for a job. It was almost impossible to find a job, and even if I did find one, the pay would not allow me to move out of my parents’ house for many years. I was ready to work hard, and my boxing success didn’t come without hard work, but I soon realized that hard work was not appreciated in Croatia. You got a job if you had connections or if you bribed someone—both against my ethics and how I was raised. It was a hard and disappointing fact to accept, but the inevitable conclusion was that I was living in the wrong country ... work was not valued there. So the lack of opportunity and the hunger for a better life made me look elsewhere. I traveled to Italy and Germany often, trying to find a job. And one day I landed the opportunity to move to the United States, the greatest country of all. It was definitely a dream come true. I didn’t have much savings, my parents couldn’t help me, but I had a car, an old Yugo. I sold it and got myself a ticket to the USA. I still remember the huge excitement. I was sad leaving my parents and friends, but the excitement of going to the greatest country in the world was stronger. As soon as I landed, I realized what my friends warned me of would actually pose a slight challenge for me ... I didn’t speak any English. So it was a culture shock. Imagine that! Long story short, two years after going through school, I learned English and landed my first corporate job. Do you think I was excited? You bet I was! It was an opportunity to work hard and finally make some decent money. Do you think that I stayed long hours working at the company? You bet I did. I wanted to impress my boss and do a good job. Do you think I may have come in on Saturdays? Yes, not once, many times. I wanted to bring value to the company. My parents raised me with the notion that hard work pays off—so I didn’t spare myself. Until one day (seven months in the job) the company downsized. Two hundred and fifty of my colleagues and I were laid off, without

a warning. I was devastated. It was like all my dreams were lost. I took it emotionally because I just couldn't get over the fact that I had worked so hard for them. What followed during the next few months was ...stress...worry.I couldn't sleep at night, watching TV until late hours. One night I saw a "No Money Down" real estate infomercial. I had no money, so it sounded like something for me ☺. Out of desperation, I bought the course, and that's how it all started. Now looking back, that first layoff was a real turning point in my life. Sometimes things happen for a reason. (Maybe you've had your own financial setbacks ... and maybe it was for a reason too.) I had to move to another side of the country to find another job, so I could pay my rent. But I started reading about real estate and soon discovered ...My DiscoveryIncome is not freedom. Actively working for income is not going to make me financially secure because that income can suddenly disappear.I soon realized that even my managers and the senior co-workers who were making twice as much were not financially secure. They were in the same boat as I was. They had more income but also bigger mortgages and bigger car loans. If they were to get laid off, it would hurt them even more.Making more money was NOT the answer.I wanted to be in control of my life, and what I learned from reading different books is that ASSETS create passive income. The more I read about it, the more it made sense. I liked the idea of passive income generated by income-producing assets, the income that continuously comes in and pays my bills whether I work or not.I would guess the same might be the reason why you got interested in real estate. You, like me, probably realize that one day you may not be able or want to show up for work, but your bills will still have to get paid. How are you going to do that?You need to own assets—I figured that much, but my problem was—HOW? I realized that the only way to create PASSIVE income that comes in whether you work or not is to OWN assets, income-producing assets. Think about it ... It IS the only way, isn't it?But my big question was—How do I buy assets if I have neither money nor credit? At that time, my savings were negative—I was in debt. My credit wasn't bad—it was non-existent (I'd just moved to US). My question was ...HOW do I buy and own assets?At the time I didn't know that it's possible to acquire assets without having credit or big savings. I decided to TRY to save as much of my income as possible ... and then "one day" I'd be able to buy assets that would produce income.How many of you have tried saving? And what's the problem with this approach? It takes TOO LONG! It may take a whole life to save a half a million dollars, and by that time the half a million will not be worth much. Just think about it —how much can YOU save every month? How soon will you have a few hundred thousand saved? ... Life is too short for that, right?My approach was the same WRONG approach as all my middle-income co-workers had. We all tried to build financial nests by saving "after-tax" dollars and then investing this leftover into stocks or mutual funds, which we had neither real understanding nor control of. This is a recipe for disaster.NOTE: If you've lost money in the stock market, don't feel alone (I have too). A couple in my coaching program, who you will meet in Section 2, Judy and Ivan, lost \$700K of their retirement in the stock market. Luckily, they were able to recoup their losses by working hard and acquiring twenty properties using the methods I'll teach in this book. This was an extraordinary coaching result and is not expected from our

typical student but shows what is possible with these efficient investing methods. Back to our belief about saving and investing using financial planners and advisors ... We all believed our financial planners and advisors who were working for their company to make us independent of our company. Do you see a problem here? Think about it ... If the financial planners and advisors knew how to build financial freedom, they would have been working for themselves, instead of working for a company selling stocks. Right? Wouldn't you want to be in control of your life instead of giving it to Wall Street? I made a little bit of money in the stock market, and I lost a bunch, but I made millions in real estate. Some of you may have seen the video where I show you \$1,404,899.85 in pure profit generated within twelve consecutive months using what I write about here. That is one and a half million dollars in twelve months—a lot of money! I know real estate is the way to go. But it has to be done the right way. I taught the principles described in this book to beginner investors, and they were able to generate six-figure checks on single transactions. I coached many of my students and helped them build stable real estate businesses that enabled them to replace their jobs (you'll meet some of them in this book very soon). These businesses now generate more income in a single month than their previous annual incomes were. I have no doubt that this book has the power to completely change your financial situation. When I started, I knew what I needed to have, and I know that you need this too. You need CASH FLOW, CAPITAL GAINS, and consequently, you need INCOME REPLACEMENT. These are the BIG THREE that real estate gives you (if done properly). Think for a moment ... How would your life look if you took care of the BIG THREE? Would you feel less stressed if you had substantial cash flow coming in every month? Would you worry about retirement if you had big capital gains? Would you stop thinking at night about your boss or co-workers once you have income replacement? I can tell you from my own experience that it's pretty cool when you "fire" your boss ... or "fire" your difficult customers. You'll soon realize in this book how to utilize real estate and leverage it to its full potential to achieve the BIG THREE without taking unnecessary risk and staying in control (unlike with stocks). My Discovery Income is not freedom. Actively working for income is not going to make me financially secure because that income can suddenly disappear. I soon realized that even my managers and the senior co-workers who were making twice as much were not financially secure. They were in the same boat as I was. They had more income but also bigger mortgages and bigger car loans. If they were to get laid off, it would hurt them even more. Making more money was NOT the answer. I wanted to be in control of my life, and what I learned from reading different books is that ASSETS create passive income. The more I read about it, the more it made sense. I liked the idea of passive income generated by income-producing assets, the income that continuously comes in and pays my bills whether I work or not. I would guess the same might be the reason why you got interested in real estate. You, like me, probably realize that one day you may not be able or want to show up for work, but your bills will still have to get paid. How are you going to do that? You need to own assets—I figured that much, but my problem was—HOW? I realized that the only way to create PASSIVE income that comes in whether you work or not is to OWN

assets, income-producing assets. Think about it ... It IS the only way, isn't it? But my big question was—How do I buy assets if I have neither money nor credit? At that time, my savings were negative—I was in debt. My credit wasn't bad—it was non-existent (I'd just moved to US). My question was ...HOW do I buy and own assets? At the time I didn't know that it's possible to acquire assets without having credit or big savings. I decided to TRY to save as much of my income as possible ... and then "one day" I'd be able to buy assets that would produce income. How many of you have tried saving? And what's the problem with this approach? It takes TOO LONG! It may take a whole life to save a half a million dollars, and by that time the half a million will not be worth much. Just think about it—how much can YOU save every month? How soon will you have a few hundred thousand saved? ... Life is too short for that, right? My approach was the same WRONG approach as all my middle-income co-workers had. We all tried to build financial nests by saving "after-tax" dollars and then investing this leftover into stocks or mutual funds, which we had neither real understanding nor control of. This is a recipe for disaster. NOTE: If you've lost money in the stock market, don't feel alone (I have too). A couple in my coaching program, who you will meet in Section 2, Judy and Ivan, lost \$700K of their retirement in the stock market. Luckily, they were able to recoup their losses by working hard and acquiring twenty properties using the methods I'll teach in this book. This was an extraordinary coaching result and is not expected from our typical student but shows what is possible with these efficient investing methods. Back to our belief about saving and investing using financial planners and advisors ... We all believed our financial planners and advisors who were working for their company to make us independent of our company. Do you see a problem here? Think about it ... If the financial planners and advisors knew how to build financial freedom, they would have been working for themselves, instead of working for a company selling stocks. Right? Wouldn't you want to be in control of your life instead of giving it to Wall Street? I made a little bit of money in the stock market, and I lost a bunch, but I made millions in real estate. Some of you may have seen the video where I show you \$1,404,899.85 in pure profit generated within twelve consecutive months using what I write about here. That is one and a half million dollars in twelve months—a lot of money! I know real estate is the way to go. But it has to be done the right way. I taught the principles described in this book to beginner investors, and they were able to generate six-figure checks on single transactions. I coached many of my students and helped them build stable real estate businesses that enabled them to replace their jobs (you'll meet some of them in this book very soon). These businesses now generate more income in a single month than their previous annual incomes were. I have no doubt that this book has the power to completely change your financial situation. When I started, I knew what I needed to have, and I know that you need this too. You need CASH FLOW, CAPITAL GAINS, and consequently, you need INCOME REPLACEMENT. These are the BIG THREE that real estate gives you (if done properly). Think for a moment ... How would your life look if you took care of the BIG THREE? Would you feel less stressed if you had substantial cash flow coming in every month? Would you worry about retirement if you had big capital gains? Would you stop

thinking at night about your boss or co-workers once you have income replacement? I can tell you from my own experience that it's pretty cool when you "fire" your boss ... or "fire" your difficult customers. You'll soon realize in this book how to utilize real estate and leverage it to its full potential to achieve the BIG THREE without taking unnecessary risk and staying in control (unlike with stocks).

Active vs. Passive Income Active income is the one that you EARN—that you work for, regardless of if you work for yourself or someone else. Active income comes in only when you work. As soon as you stop, the income stops. If you're not sure if that's active income, just ask yourself—will their income stop if they stop buying and fixing houses? The answer is yes—their income will stop. I don't know if you noticed, but that approach is not much different than that of an employee working for a company. In both cases, the money is not working for you, rather you're swapping hours for dollars.

Over the last few years, I was invited to speak at more than 50 different real estate conferences and investment associations, in different cities, all over the country. I even got nominated as the expert for pre-foreclosures and short-sale investing by the National Real Estate Investor Association, the organization that governs most real estate investing clubs, covering over 40K investors nationwide. Why am I telling you this? I have been exposed to many, many investors out there and that what I'm about to share with you has a lot of merit. Most investors are working way too hard for the money they make. They all look tired and worried how they are going to find that next deal to pay their bills. That's not the "real estate dream" that you have, is it? I don't think so... That is a headache, believe me, you don't want to have.

A wrong business model most investors have is really the primary cause of so much struggling and time-wasting, it's sad. It's the reason why the overwhelming majority of people new to real estate investing will fail in achieving their dreams even if they buy lots of courses, study them religiously, and work extremely hard. They will fail.

Problem #1: The issue is that their business model is based on earning ACTIVE income, and the PASSIVE income component is NOT present at all. In their minds they are waiting for that day when they'll have enough money saved to buy assets and have passive income. Again, this is employee-thinking.

Problem #2: They are utilizing only one component of the wealth-building ability real estate has. They are preoccupied making that first check, so they neglect the other benefits real estate offers, consequently making it even harder to earn that first check.

Active vs. Passive Income Active income is the one that you EARN—that you work for, regardless of if you work for yourself or someone else. Active income comes in only when you work. As soon as you stop, the income stops. If you're not sure if that's active income, just ask yourself—will their income stop if they stop buying and fixing houses? The answer is yes—their income will stop. I don't know if you noticed, but that approach is not much different than that of an employee working for a company. In both cases, the money is not working for you, rather you're swapping hours for dollars.

Over the last few years, I was invited to speak at more than 50 different real estate conferences and investment associations, in different cities, all over the country. I even got nominated as the expert for pre-foreclosures and short-sale investing by the National Real Estate Investor Association, the organization that governs most real estate investing clubs, covering over 40K

investors nationwide. Why am I telling you this? I have been exposed to many, many investors out there and that what I'm about to share with you has a lot of merit. Most investors are working way too hard for the money they make. They all look tired and worried how they are going to find that next deal to pay their bills. That's not the "real estate dream" that you have, is it? I don't think so... That is a headache, believe me, you don't want to have. A wrong business model most investors have is really the primary cause of so much struggling and time-wasting, it's sad. It's the reason why the overwhelming majority of people new to real estate investing will fail in achieving their dreams even if they buy lots of courses, study them religiously, and work extremely hard. They will fail.

Problem #1: The issue is that their business model is based on earning ACTIVE income, and the PASSIVE income component is NOT present at all. In their minds they are waiting for that day when they'll have enough money saved to buy assets and have passive income. Again, this is employee-thinking.

Problem #2: They are utilizing only one component of the wealth-building ability real estate has. They are preoccupied making that first check, so they neglect the other benefits real estate offers, consequently making it even harder to earn that first check.

The 5 Wealth-Building Components of Real Estate

This chapter is the simplest to understand, but at the same time it's the most important chapter in this book. It describes the fundamental principle of building wealth with real estate. Lack of understanding of the fundamental forces behind real estate investing is really the primary cause for so much struggling and time-wasting, it's sad. It's the reason why the majority of people getting into this business will fail. Please, for your own sake, try to understand the deeper meaning behind the fundamentals explained right in this chapter. I know that all of you are bombarded daily with emails advertising another "new" money-making "secret" strategy or another way to make "big bucks with little work," and all of that is adding to your confusion. You probably don't know if you should focus on wholesaling or flipping houses; or one day you think rehabs are the way to go, another day it's land-lording, or should you do short sales or invest in tax liens? ... Confusing, isn't it?

Here's the good news—it will all be cleared up for you right here in this chapter. You'll have the litmus test for which strategy is worth your time and which isn't. The five wealth-building components of real estate (that I also call leverage points) described here are the measure of the potency of a certain real estate investing strategy. It is how you figure out which investing strategy is the right way to go and which is not. So the next time you hear about that "new" strategy, you just need to run it against these five components; look if that strategy leverages all five, and then you'll know if it's worthwhile or not.

Let's start ... You may have heard something along the lines of, "More millionaires are made by real estate than by any other means," or "Real estate is the fastest vehicle to wealth," etc. I've come across this time and again and was recently reminded of its validity when I was reading the Forbes list of the richest people in the world. Can you believe that many of them made their first million in real estate? So have you ever asked yourself—why is the potential of real estate so great? Why is investing in real estate so powerful? Here's why—it's because real estate investing has the following five wealth-building components that no other investment has:

CASH FLOW—a properly structured real estate deal

will provide monthly cash flow. If you have a tenant or a tenant/buyer or a “no-qual” buyer* in the property who is paying you, for example, \$2,000 each month, and your financing obligation including taxes and insurance (PITI) is \$1,500/mo., then your cash flow is \$500. That cash flow is the type of income you desire—the passive income that comes in whether you work or not. NOTE: You will soon learn how to have cash flow without having tenants. CAPITAL GAINS— if you sell a property for more than you paid for it, you will realize capital gain. That gain is your profit. If the gain is realized within 12 months—or if you purchased and sold a property within 12 months—your gain will be taxed as “ordinary income.” If you kept the property for more than 12 months, then you would pay less in taxes because you would qualify for “capital gain” tax rates. Paying less in taxes means that you will keep more in your pocket, and that is what we all want, isn’t it? In the end, it’s not how much you make but rather how much you keep—remember that. EQUITY BUILD-UP DUE TO PRINCIPAL REDUCTION—this is one of the wealth-building features of real estate that no other investment has. With real estate, you can have someone else paying down your loan and building equity for you. Your tenant or your “no-qual” buyer went to school for years and is now going to work every single day, just to give a big part of their paycheck to YOU, month after month. The more people you have doing that—giving you their money, in essence working for you, the faster you’ll get wealthy. EQUITY BUILDUP DUE TO APPRECIATION—unlike other assets, where most depreciate and lose value, real estate always goes up in value. Sure, there are cycles that one has to pay attention to, but over the longer term, it always goes up in value. And this is where “leverage” comes to play. For example, if you are controlling a piece of property worth \$400K using \$5K as a down payment, when that property appreciates 5% a year, it means that your net worth increases by \$20K, which is a 400% increase in your investment—awesome. NOTE: You will soon learn that it is possible with only a \$5K down payment you can buy a \$400K property and do it without qualifying for a bank loan. That’s the most exciting part. Stay tuned! And by the way, using the strategy you will soon learn about, you don’t need appreciation to get wealthy. TAX SAVINGS DUE TO DEPRECIATION— IRS code 167 allows you to take a tax deduction annually for wear and tear, deterioration, or obsolescence of a property. So even though properties generally go up in value, the IRS allows you to take a paper loss, an income tax deduction each year. For residential properties, the depreciation schedule is 27.5 years. You can depreciate only the structure, not the land. For example, if the structure is worth \$275K, you will have \$10K each year in paper loss that you can use to offset the income from that property. In other words, by owning an income-producing property, you are reducing your tax liability and saving money. The result is—you keep more—and that’s our goal. Now about the five components I’ve described, let me ask you the same question in two different ways to make sure you clearly understand this important point: 1. Do you think an investment strategy that leverages all five components described will make more money faster than a strategy that leverages only one component? The answer is YES because your profit will come from five different sides. 2. How many of you would like to do work once and get paid five times? That is the point here and the clue to why certain real estate strategies clear

faster paths to your first million than other strategies. Which ones should you focus on? It will be very clear to you right here. Let's compare the benefits of the "buying-selling-flipping" business model that is overwhelmingly preached to investors vs. the "ownership" business model.

Building Component	Wholesaling, Flip, or Flip and Fix	Ownership
Cash Flow	Not Present	Yes
Capital Gains	Yes, but taxed as ordinary income	Yes
Equity Build-Up, Due to Loan Paydown	Not Present	Yes
Equity Build-Up, Due to Appreciation	Not Present	Yes
Tax savings, Depreciation IRS 167	Not Present	Yes

As you can see in the table above, when you Flip or Fix-&-Flip, you don't own the property, so you get no cash flow, no principal reduction, no appreciation and no tax savings. Who gets those benefits? The new owner gets them, not you. It is clear that the only way to leverage ALL the wealth-building components is through OWNERSHIP, so obviously building wealth by owning real estate is a lot FASTER than buy-fix-sell or flipping properties. You just need to learn how to OWN without taking unnecessary risks or dealing with tenants.

The 5 Wealth-Building Components of Real Estate

This chapter is the simplest to understand, but at the same time it's the most important chapter in this book. It describes the fundamental principle of building wealth with real estate. Lack of understanding of the fundamental forces behind real estate investing is really the primary cause for so much struggling and time-wasting, it's sad. It's the reason why the majority of people getting into this business will fail. Please, for your own sake, try to understand the deeper meaning behind the fundamentals explained right in this chapter. I know that all of you are bombarded daily with emails advertising another "new" money-making "secret" strategy or another way to make "big bucks with little work," and all of that is adding to your confusion. You probably don't know if you should focus on wholesaling or flipping houses; or one day you think rehabs are the way to go, another day it's land-lording, or should you do short sales or invest in tax liens? ... Confusing, isn't it? Here's the good news—it will all be cleared up for you right here in this chapter. You'll have the litmus test for which strategy is worth your time and which isn't. The five wealth-building components of real estate (that I also call leverage points) described here are the measure of the potency of a certain real estate investing strategy. It is how you figure out which investing strategy is the right way to go and which is not. So the next time you hear about that "new" strategy, you just need to run it against these five components; look if that strategy leverages all five, and then you'll know if it's worthwhile or not.

Let's start ... You may have heard something along the lines of, "More millionaires are made by real estate than by any other means," or "Real estate is the fastest vehicle to wealth," etc. I've come across this time and again and was recently reminded of its validity when I was reading the Forbes list of the richest people in the world. Can you believe that many of them made their first million in real estate? So have you ever asked yourself—why is the potential of real estate so great? Why is investing in real estate so powerful? Here's why—it's because real estate investing has the following five wealth-building components that no other investment has:

CASH FLOW—a properly structured real estate deal will provide monthly cash flow. If you have a tenant or a tenant/buyer or a "no-qual" buyer* in the property who is paying you, for example, \$2,000 each month, and your financing obligation

including taxes and insurance (PITI) is \$1,500/mo., then your cash flow is \$500. That cash flow is the type of income you desire—the passive income that comes in whether you work or not.

CASH FLOW—a properly structured real estate deal will provide monthly cash flow. If you have a tenant or a tenant/buyer or a “no-qual” buyer* in the property who is paying you, for example, \$2,000 each month, and your financing obligation including taxes and insurance (PITI) is \$1,500/mo., then your cash flow is \$500. That cash flow is the type of income you desire—the passive income that comes in whether you work or not. NOTE: You will soon learn how to have cash flow without having tenants.

CAPITAL GAINS—if you sell a property for more than you paid for it, you will realize capital gain. That gain is your profit. If the gain is realized within 12 months—or if you purchased and sold a property within 12 months—your gain will be taxed as “ordinary income.” If you kept the property for more than 12 months, then you would pay less in taxes because you would qualify for “capital gain” tax rates. Paying less in taxes means that you will keep more in your pocket, and that is what we all want, isn’t it? In the end, it’s not how much you make but rather how much you keep—remember that.

EQUITY BUILD-UP DUE TO PRINCIPAL REDUCTION—this is one of the wealth-building features of real estate that no other investment has. With real estate, you can have someone else paying down your loan and building equity for you. Your tenant or your “no-qual” buyer went to school for years and is now going to work every single day, just to give a big part of their paycheck to YOU, month after month. The more people you have doing that—giving you their money, in essence working for you, the faster you’ll get wealthy.

EQUITY BUILDUP DUE TO APPRECIATION—unlike other assets, where most depreciate and lose value, real estate always goes up in value. Sure, there are cycles that one has to pay attention to, but over the longer term, it always goes up in value. And this is where “leverage” comes to play. For example, if you are controlling a piece of property worth \$400K using \$5K as a down payment, when that property appreciates 5% a year, it means that your net worth increases by \$20K, which is a 400% increase in your investment—awesome.

CAPITAL GAINS—if you sell a property for more than you paid for it, you will realize capital gain. That gain is your profit. If the gain is realized within 12 months—or if you purchased and sold a property within 12 months—your gain will be taxed as “ordinary income.” If you kept the property for more than 12 months, then you would pay less in taxes because you would qualify for “capital gain” tax rates. Paying less in taxes means that you will keep more in your pocket, and that is what we all want, isn’t it? In the end, it’s not how much you make but rather how much you keep—remember that.

EQUITY BUILD-UP DUE TO PRINCIPAL REDUCTION—this is one of the wealth-building features of real estate that no other investment has. With real estate, you can have someone else paying down your loan and building equity for you. Your tenant or your “no-qual” buyer went to school for years and is now going to work every single day, just to give a big part of their paycheck to YOU, month after month. The more people you have doing that—giving you their money, in essence working for you, the faster you’ll get wealthy.

EQUITY BUILDUP DUE TO APPRECIATION—unlike other assets, where most depreciate and lose value, real estate always goes up in value. Sure, there are cycles that one has to pay attention to, but over

the longer term, it always goes up in value. And this is where “leverage” comes to play. For example, if you are controlling a piece of property worth \$400K using \$5K as a down payment, when that property appreciates 5% a year, it means that your net worth increases by \$20K, which is a 400% increase in your investment—awesome. NOTE: You will soon learn that it is possible with only a \$5K down payment you can buy a \$400K property and do it without qualifying for a bank loan. That’s the most exciting part. Stay tuned! And by the way, using the strategy you will soon learn about, you don’t need appreciation to get wealthy.

TAX SAVINGS DUE TO DEPRECIATION—IRS code 167 allows you to take a tax deduction annually for wear and tear, deterioration, or obsolescence of a property. So even though properties generally go up in value, the IRS allows you to take a paper loss, an income tax deduction each year. For residential properties, the depreciation schedule is 27.5 years. You can depreciate only the structure, not the land. For example, if the structure is worth \$275K, you will have \$10K each year in paper loss that you can use to offset the income from that property. In other words, by owning an income-producing property, you are reducing your tax liability and saving money. The result is—you keep more—and that’s our goal.

TAX SAVINGS DUE TO DEPRECIATION—IRS code 167 allows you to take a tax deduction annually for wear and tear, deterioration, or obsolescence of a property. So even though properties generally go up in value, the IRS allows you to take a paper loss, an income tax deduction each year. For residential properties, the depreciation schedule is 27.5 years. You can depreciate only the structure, not the land. For example, if the structure is worth \$275K, you will have \$10K each year in paper loss that you can use to offset the income from that property. In other words, by owning an income-producing property, you are reducing your tax liability and saving money. The result is—you keep more—and that’s our goal.

Now about the five components I’ve described, let me ask you the same question in two different ways to make sure you clearly understand this important point:

1. Do you think an investment strategy that leverages all five components described will make more money faster than a strategy that leverages only one component? The answer is YES because your profit will come from five different sides.
2. How many of you would like to do work once and get paid five times? That is the point here and the clue to why certain real estate strategies clear faster paths to your first million than other strategies. Which ones should you focus on? It will be very clear to you right here.

Let’s compare the benefits of the “buying-selling-flipping” business model that is overwhelmingly preached to investors vs. the “ownership” business model.

Wealth-Building Component	Wholesaling, Flip, or Flip and Fix	Ownership
Cash Flow	Not Present	Yes
Capital Gains	Yes, but taxed as ordinary income	Yes, but taxed as ordinary income
Equity Build-Up, Due to Loan Paydown	Not Present	Yes
Equity Build-Up, Due to Appreciation	Not Present	Yes
Tax savings, Depreciation IRS 167	Not Present	Yes

Let’s compare the benefits of the “buying-selling-flipping” business model that is overwhelmingly preached to investors vs. the “ownership” business model.

Wealth-Building Component	Wholesaling, Flip, or Flip and Fix	Ownership
Cash Flow	Cash Flow	Not Present
Capital Gains	Yes, but taxed as ordinary income	Yes, but taxed as ordinary income
Equity Build-Up, Due to Loan Paydown	Equity Build-Up, Due to Loan Paydown	Not Present

Present Not Present Yes Yes Equity Build-Up, Due to Appreciation Equity Build-Up, Due to Appreciation Not Present Not Present Yes Yes Tax savings, Depreciation IRS 167 Tax savings, Depreciation IRS 167 Not Present Not Present Yes Yes As you can see in the table above, when you Flip or Fix-&-Flip, you don't own the property, so you get no cash flow, no principal reduction, no appreciation and no tax savings. Who gets those benefits? The new owner gets them, not you. It is clear that the only way to leverage ALL the wealth-building components is through OWNERSHIP, so obviously building wealth by owning real estate is a lot FASTER than buy-fix-sell or flipping properties. You just need to learn how to OWN without taking unnecessary risks or dealing with tenants.

The Best Business Model This chapter is about the big picture, not the "how to." In Section 2, we will walk through ten of my students' deals. During that section, you will learn more about the "how to." You need to understand the big picture first in order to understand the ins and outs of the strategy. Let's make a hypothetical goal of owning twelve properties in the next year and that these are single-family houses worth \$400K each. If the median home price in your area is \$600K, then you would only need eight properties to achieve the same goal. If the median is only \$200K, then you'll need twice as many, which again is very feasible since lower priced markets are easier to deal with. If you wonder how you would buy that many houses without using your cash or credit, just know for now that it is possible using my methods—please hold your questions until the next section. It's important that you get the big picture.

Now back to our plan, let's own twelve houses worth \$400K each. Let's say you paid \$320K for each property. That's only a 20% discount, which is achievable. Then let's say you put in each property someone who will pay you \$400 above your monthly payment. I'll explain later on how to do that without dealing with tenants (and problems). And for now, keep in mind that this cash flow is achievable anywhere in the country—we are not talking about rental properties here. So this \$400, in our example, is your cash flow—passive income from day one. On a \$320K 30-year loan at 5% interest, about \$650 from each mortgage payment will go towards the principal reduction or loan pay-down.

Real Estate Portfolio NET Worth (Equity) One Year's Principal Reduction One Year's Cash Flow Gains After One Year What about appreciation? Before we talk about appreciation, let me make sure that you understand that with this business model that I'm about to introduce, you do NOT need any appreciation in order to profit. As you see from the above, we realized our profit by buying below market and selling for top price, all the while keeping control of the property and collecting a nice cash flow. So we don't need appreciation to create wealth with this model, but when appreciation happens, we will profit even more. Appreciation is something that comes and goes because real estate is cyclical. It goes up and goes down. Don't listen to gurus who make you think that real estate will never go up just to sell you their short-sale course. Or those who tell you to buy rentals making you believe that appreciation is here to stay for a longtime because it isn't. Waiting for appreciation is not a good reason for you to postpone implementing this strategy because as you are realizing, appreciation is not needed to profit. However, if you're lucky to be starting now in an area that is appreciating, you will make even more money. The 20%+ pandemic appreciation rates were

dramatic, let's be conservative and go with the historic rate of 6.5%. How much wealthier are you getting each year due to appreciation in the above example? 6.5% Appreciation, One Year Net Equity After One Year, With Appreciation Wow! So, at the historic rate of 6.5% your net equity after one year is \$1.272M. After two years your net equity is \$1.604M (\$1.272M from the first year, plus an additional \$332K of appreciation). These profits become even bigger if you continue to acquire properties beyond the initial twelve. Now for many of you this is unimaginable. I know how you feel reading this number. I know what you may be thinking, "It's impossible, I can't make that happen." I never thought I could either. Not long ago when I was moving, I found an old notebook listing my goals from 1998. I was just starting in real estate, and I wrote down my goal for the end of year 2000 as having six properties. This was a huge goal at the time. What really happened? By the end of 2000, I ended up having more than 20 properties and a nice cash flow. It feels great when you exceed your goals... so think big... If you put in the work, it is possible. And with the correct system and the right approach, it can be easier than you may think now. The hardest thing in this whole plan is getting that FIRST property, then the second one is a little easier, the third one a lot easier, and so on. For now, let's focus on reading this book and understanding the concept. Because the strategy leverages all the wealth-building components of real estate, it is possible to grow net worth faster than conventional methods, as described in this section. This is the power of leverage. And real estate is the only investment vehicle that allows this kind of fast wealth-building, but only if done the right way. Let's look at the numbers one more time. Your yearly gain is \$93.6K as loan pay-down, \$57.6K in cash flow, and \$312K+ in appreciation. That's a total of \$463K+ per year. Here's something important to realize if you are a rehabber or thinking about getting into fix-and-flip investing. My question for you is—how many properties do you need to REHAB to make this kind of income in one year? The answer is too many. How many do you need to FLIP? The answer is way too many. If an average profit per wholesaling transaction is \$3K to \$6K, you would need to flip way over 100 properties EVERY year to catch up with the leverage described above. The fact is you will never catch up with the leverage using active income activities. Think about it—how are you going to catch up actively doing the business yourself (fixing, flipping, managing contractors, etc.) compared to having buyers who are working their jobs and paying monthly installments? Would you feel you missed the boat if the prices doubled, and you didn't own any real estate? There's another IMPORTANT advantage of this business model. Is it easier to buy properties at 20% below their fair market value (below market) or is it easier to buy them at 40% below their fair market value? Let me ask you the other way—Is it easier to get a seller to accept a small discount or to get them to take a big hit? Obviously, it's a lot easier to buy 25 properties at a 20% discount (which is all you need for our formula to work) than flip 100 properties that you have to put under contract at a 30–40% discount or more in order for wholesaling to work. Let me make sure you understand this. To get a seller to take a 20% discount, the seller doesn't need to be desperate. If that same seller sold their house using a real estate agent, after paying a 6% real estate commission, 2–3% in closing costs, and a 2–3% holding cost, they would net only 5–10% more

than what they would net by selling to you at a 20% discount. What does this mean? It means that my approach will work with more sellers out there because the 20% discount we need for our formula to work doesn't require very motivated or desperate sellers. So the more sellers you have to work with, the easier it gets and the faster you make your money. This is not the case with other real estate formulas, like wholesaling, rehabbing, short-sale flips, etc. Those strategies require a lot bigger discounts at a minimum of 30–40% to create profits. It should be obvious that not every seller will give you a 30–40% discount, so you'll have to find a very motivated, if not a desperate, seller to make those strategies work. This means more marketing, more appointments, more work, and fewer opportunities. I'm not saying you should never do any wholesaling or short sales. I do them till this day, and they make me money. What I am saying is that those strategies should be only a part of your game, but NOT your main game because they represent a SLOW way to wealth, as they don't leverage all five of the wealth-building components of real estate from the previous chapter. There are deals that will come your way as a result of your marketing or referrals that plainly do not fit our business model. In order to monetize those deals, we'll either wholesale them, sometimes short-sale them, or we'll pass. For example, a motivated seller calls me and has a house that needs major repairs. Since I am not in the rehab business (and you shouldn't be either because it's too hard), I will attempt to contract the property with a goal to wholesale it. Why not make some money from the seller who already called, right? So there's nothing wrong with wholesaling when you use it for the deals that fall in your lap but don't meet our criteria. That's why I developed a tool called DealFinder that enables my students to find cash buyers and private lenders in their areas for deals that don't meet our criteria. You'll learn about that tool later.

The Best Business Model

This chapter is about the big picture, not the "how to." In Section 2, we will walk through ten of my students' deals. During that section, you will learn more about the "how to." You need to understand the big picture first in order to understand the ins and outs of the strategy. Let's make a hypothetical goal of owning twelve properties in the next year and that these are single-family houses worth \$400K each. If the median home price in your area is \$600K, then you would only need eight properties to achieve the same goal. If the median is only \$200K, then you'll need twice as many, which again is very feasible since lower priced markets are easier to deal with. If you wonder how you would buy that many houses without using your cash or credit, just know for now that it is possible using my methods—please hold your questions until the next section. It's important that you get the big picture.

Now back to our plan, let's own twelve houses worth \$400K each. Let's say you paid \$320K for each property. That's only a 20% discount, which is achievable. Then let's say you put in each property someone who will pay you \$400 above your monthly payment. I'll explain later on how to do that without dealing with tenants (and problems). And for now, keep in mind that this cash flow is achievable anywhere in the country—we are not talking about rental properties here. So this \$400, in our example, is your cash flow—passive income from day one. On a \$320K 30-year loan at 5% interest, about \$650 from each mortgage payment will go towards the principal reduction or loan pay-down.

Real Estate Portfolio

NET Worth (Equity)

One

Year's Principal Reduction
One Year's Cash Flow
Gains After One Year
Real Estate Portfolio
Real Estate Portfolio
NET Worth (Equity)
NET Worth (Equity)
One Year's Principal Reduction
One Year's Principal Reduction
One Year's Cash Flow
One Year's Cash Flow
Gains After One Year
Gains After One Year
What about appreciation?
Before we talk about appreciation, let me make sure that you understand that with this business model that I'm about to introduce, you do NOT need any appreciation in order to profit. As you see from the above, we realized our profit by buying below market and selling for top price, all the while keeping control of the property and collecting a nice cash flow. So we don't need appreciation to create wealth with this model, but when appreciation happens, we will profit even more. Appreciation is something that comes and goes because real estate is cyclical. It goes up and goes down. Don't listen to gurus who make you think that real estate will never go up just to sell you their short-sale course. Or those who tell you to buy rentals making you believe that appreciation is here to stay for a longtime because it isn't. Waiting for appreciation is not a good reason for you to postpone implementing this strategy because as you are realizing, appreciation is not needed to profit. However, if you're lucky to be starting now in an area that is appreciating, you will make even more money. The 20%+ pandemic appreciation rates were dramatic, let's be conservative and go with the historic rate of 6.5%. How much wealthier are you getting each year due to appreciation in the above example?
6.5% Appreciation, One Year
Net Equity After One Year, With Appreciation
6.5% Appreciation, One Year
6.5% Appreciation, One Year
Net Equity After One Year, With Appreciation
Net Equity After One Year, With Appreciation
Wow! So, at the historic rate of 6.5% your net equity after one year is \$1.272M. After two years your net equity is \$1.604M (\$1.272M from the first year, plus an additional \$332K of appreciation). These profits become even bigger if you continue to acquire properties beyond the initial twelve. Now for many of you this is unimaginable. I know how you feel reading this number. I know what you may be thinking, "It's impossible, I can't make that happen." I never thought I could either. Not long ago when I was moving, I found an old notebook listing my goals from 1998. I was just starting in real estate, and I wrote down my goal for the end of year 2000 as having six properties. This was a huge goal at the time. What really happened? By the end of 2000, I ended up having more than 20 properties and a nice cash flow. It feels great when you exceed your goals... so think big... If you put in the work, it is possible. And with the correct system and the right approach, it can be easier than you may think now. The hardest thing in this whole plan is getting that FIRST property, then the second one is a little easier, the third one a lot easier, and so on. For now, let's focus on reading this book and understanding the concept. Because the strategy leverages all the wealth-building components of real estate, it is possible to grow net worth faster than conventional methods, as described in this section. This is the power of leverage. And real estate is the only investment vehicle that allows this kind of fast wealth-building, but only if done the right way. Let's look at the numbers one more time. Your yearly gain is \$93.6K as loan pay-down, \$57.6K in cash flow, and \$312K+ in appreciation. That's a total of \$463K+ per year. Here's something important to realize if you are a rehabber or thinking about getting into fix-and-flip investing. My question for you is—how many properties do you

need to REHAB to make this kind of income in one year? The answer is too many. How many do you need to FLIP? The answer is way too many. If an average profit per wholesaling transaction is \$3K to \$6K, you would need to flip way over 100 properties EVERY year to catch up with the leverage described above. The fact is you will never catch up with the leverage using active income activities. Think about it—how are you going to catch up actively doing the business yourself (fixing, flipping, managing contractors, etc.) compared to having buyers who are working their jobs and paying monthly installments? Would you feel you missed the boat if the prices doubled, and you didn't own any real estate? There's another IMPORTANT advantage of this business model. Is it easier to buy properties at 20% below their fair market value (below market) or is it easier to buy them at 40% below their fair market value? Let me ask you the other way—Is it easier to get a seller to accept a small discount or to get them to take a big hit? Obviously, it's a lot easier to buy 25 properties at a 20% discount (which is all you need for our formula to work) than flip 100 properties that you have to put under contract at a 30–40% discount or more in order for wholesaling to work. Let me make sure you understand this. To get a seller to take a 20% discount, the seller doesn't need to be desperate. If that same seller sold their house using a real estate agent, after paying a 6% real estate commission, 2–3% in closing costs, and a 2–3% holding cost, they would net only 5–10% more than what they would net by selling to you at a 20% discount. What does this mean? It means that my approach will work with more sellers out there because the 20% discount we need for our formula to work doesn't require very motivated or desperate sellers. So the more sellers you have to work with, the easier it gets and the faster you make your money. This is not the case with other real estate formulas, like wholesaling, rehabbing, short-sale flips, etc. Those strategies require a lot bigger discounts at a minimum of 30–40% to create profits. It should be obvious that not every seller will give you a 30–40% discount, so you'll have to find a very motivated, if not a desperate, seller to make those strategies work. This means more marketing, more appointments, more work, and fewer opportunities. I'm not saying you should never do any wholesaling or short sales. I do them till this day, and they make me money. What I am saying is that those strategies should be only a part of your game, but NOT your main game because they represent a SLOW way to wealth, as they don't leverage all five of the wealth-building components of real estate from the previous chapter. There are deals that will come your way as a result of your marketing or referrals that plainly do not fit our business model. In order to monetize those deals, we'll either wholesale them, sometimes short-sale them, or we'll pass. For example, a motivated seller calls me and has a house that needs major repairs. Since I am not in the rehab business (and you shouldn't be either because it's too hard), I will attempt to contract the property with a goal to wholesale it. Why not make some money from the seller who already called, right? So there's nothing wrong with wholesaling when you use it for the deals that fall in your lap but don't meet our criteria. That's why I developed a tool called DealFinder that enables my students to find cash buyers and private lenders in their areas for deals that don't meet our criteria. You'll learn about that tool later.

[Download to continue reading...](#)

Get the Deed!: Take over any property "Subject To" the Existing Financing No Cash No Credit
No Banks Structuring Zero Down Deals: Real Estate Investing With No Down Payment Or Bank
Qualifying

What people say about this book

Ebook Library Reader, "NOT a BS reference!!! We Highly recommend Marko's book and inner circle coaching!. For anyone who think's they can get anywhere in this business without investing time, effort and yes, some money, is kidding themselves. Few people have what it takes to make this business work. I promise you, with effort and persistence you, "ANYONE" CAN do it! My Husband and I (ordinary people), have read Marko's book and attended several of Marko's seminars. We did buy into his coaching and committed 100% to our success. We proudly call Marko a friend and trust and admire him and we are LIVING PROOF the methods in HIS BOOK AND THE SYSTEM HE TEACHES, WORK! The best part of all, we get to help sellers and buyers that are having problems with selling and buying the traditional way. We have actively worked his system with consistency and dedication and at the beginning of 4 years and using ONLY the methods Marko teaches, we have purchased about 16 homes and counting...In our 5th year alone, we plan to step it up a few notches and buy 10 more in 12 months. My husband will be able to retire from his day business (construction & remodeling,) at 45yo once we have \$10,000-\$15,000 per month in positive cash flow!! Yes, we will no longer have to work!! Mailbox money that we get paid every month for doing the work once! Not to mention front end and back end profits! This is for the few, (as Marko put's it,) "naysayers" who have left negative reviews...How can you judge a coaching system you know nothing about? Have you actively perused his techniques? You say it's information you can find anywhere...Good luck with that! Beyond the book, Marko's system offers personal coaching that is an investment in yourself - just like college - and is absolutely invaluable and it's YOUR choice to do it or to not! This is only to the skeptics that have something negative to say... I bet our returns on money spent for our "real estate investor" schooling, (college) and training with Marko, are better than yours that you've spent for traditional college only to NOT find a high paying job at the end of it, sitting on your couch, drowning in student debt. Harsh I know, but ask yourself..."Is that true??" The best part is we are our own boss. We can never be fired and work when we want, however hard we want. It's like anything new, you must learn and invest time and effort and most importantly, have support when you're starting out and never give up! Did we hear a ton of no's when we started trying to buy, using Marko's system? Of course! Did persistence pay off? ABSOLUTELY. Did it take time to set up our business that was once so scary but now runs a lot like a perfectly oiled machine? Yes it did! We have an incredibly professional and legitimate business, helping people. You are not thrown into the fire and left...you come out with a degree on how to be a millionaire and do a business few know how to do. What you do with that degree is on you. Will you be pushed and encouraged by Marko and your coach, yes! Will you be encouraged by all the success stories like ours, yes! The cost of his (as some naysayers describe,) "super expensive program," has been worth every penny. What business can you invest in, where you make back your investment with your 1st deal or 2? Compare it to investing in a shop front business swapping time for money, there's no comparison. We know what we'd rather do!! When

you start making a ton of money, all your training is tax deductible and trust me, you'll want those deductions!!!We are living a wonderful life with time on our hands to spend raising our kids, traveling and not worrying about how we're going to survive financially. Thanks Marko! Our lives truly changed the day we met you and our awesome coach and entered into your coaching program. We along with many other students you teach and mentor owe a lot to you, you made all the mistakes, doing what you teach us, so we wouldn't have to! You're the best M!Marko's book is a small taste of what he has to offer....Marko gets truly excited helping others be successful. We know him personally and we see his heart for changing lives! There's always more satisfaction in giving than receiving. He is a man of integrity! He is already a very wealthy man, certainly not ONLY from coaching, but doing many millions in real estate deals that he teaches us how to do! I know who I want as my mentor, the guy who's out there, putting these incredible deals together! He teaches because he LOVES TO TEACH and motivate others. Some people comment on these reviews being fake and repetitive. What they don't know is that his students are all taught the same techniques and all have the same impression of Marko, therefore the reviews may sound repetitive but I can assure you, they are all genuine!! Marko also asks his students at his seminars "Who has read my book?" (Hands go up.) "Who likes my book?" (More hands go up) and yes, he asks..."If you like my book, would you be so kind as to share your experience on Amazon!" So...here we are!!The Tony Robbins of real estate! I know it's cliché but Marko has changed our life and we tell him every chance we get. The pictures attached are of Marko and us at the inner circle roof-top bar celebrating our success at his seminar in 2019 and just part of the proceeds from our last deal. The total proceeds from just this one deal will be about 75K!!!"

Julie, "Some good information. Some old school ideas. Great if you want to do business w the author."

Luseane T., "Thank You. I like this book."

Norm Turgeon, "Open ears will hear and believe. As a retired real estate broker in Los Angeles County, California, I long ago knew you can't do this, it's illegal! Now almost 40 years later, I looked at this book a second time in 3 years. "Could it be true?" I thought for years that taking a property subject to was a great opportunity, but against the Law. I kept thinking about this over those 3 years, and finally decided to buy the book. In it I realized, it was only Bank policy that kept us from doing this. Being a Broker before they started to put "Due on Sale" clauses in a note and Trust Deed, and following the court cases as they happened, I took over several properties "subject to". Eventually, the court cases favored the banks, and an industry-wide perception developed into it not being legal, or at least, not being wise, to take over properties this way. Almost all investors stopped doing it, and so did I. Now as I've read the book several times, looking for flaws in Mr Rubel's approach, I not only found none, but also renewed my

interest in acquiring properties this way. I've called several real estate agents, only to have them alarm me of these dangers. It's then I realized, this is only a perception of truth taught to this industry. It is a belief, that you can't shake these people from. Fear of trying was palpable. But it is legal and in my best interest to buy this way! The third time I read it and listened to the testimonial available to show how ordinary, everyday people were acquiring properties this way, brought a challenge to me. Should I listen to the fear, or listen to the Law (or what's not in the Law)? I have chosen to go forward with a few caveats. As the Lender has the right, but not the duty to "call the loan" based on the Due on Sale clause, I knew it has some risk involved. The question then is, how much risk? Are Lenders now calling loans due? What must they do to enforce their rights? Does it make sense for them to do so? After much thinking about it and reading all I can find (from both perspectives), I'm moving forward to find situations where this is a good solution. This is where Mr Rubel's book comes in. He not only discusses and gives testimonials to the success of acquiring properties this way, but also to the simplicity of it. Also he shares how it is often more profitable than most "fix and flips", and wholesale deals. While everyone is chasing these more common approaches, Mr Rubel, and those that believe him, are accomplishing unbelievable profits. This is where I want to be! Mr Rubel has systematized every step along the way. He has given us a presentation that works and is profitable and quick to complete. His negotiating skills are unparalleled! My suggestion, as a Retired Real Estate Broker with 12 agents at one time, is to give this book a chance, and read it as if you believe it. Then look for the flaws as I did, and I think you will not find any. Thank you Mr Rubel for writing this controversial book that stands up to scrutiny. Norm Turgeon"

masoodshafi, "Five Stars. excellent masood shafi"

AMZ, "Mind blowing, crazy ideas from this awesome Croatian. Boy, this is the book. This is the book. I owe you Marko. Excellent ideas worth million dollars. Thank you."

The book by Lee Frost has a rating of 5 out of 4.6. 1,052 people have provided feedback.

Introduction SECTION I – My Unique Investing Niche Three Ways to Buy & Own Real Estate The Seven Deal Structures My Business Model SECTION II – Deal Case Studies Introduction to Deal Examples Coaching Student Success #1 - Lester Coaching Student Success #2 - Sara and Rick Coaching Student Success #3 - Kit Coaching Student Success #4 - Elaine and Bill Coaching Student Success #5 - Judy and Ivan Coaching Student Success #6 - Butch Coaching Student Success #7 - Tara Coaching Student Success #8 - Chris Coaching Student Success #9 - Amy and Jovy Coaching Student Success #10 - Peggy Bonus Strategy One – Sandwich Lease Options Bonus Strategy Two – Free & Clear Acquisitions Bonus Strategy Three – Wholesaling An Ending Note

Book Information

Language: English

File size: 42612 KB

Text-to-Speech: Enabled

Screen Reader: Supported

Enhanced typesetting: Enabled

X-Ray: Not Enabled

Word Wise: Enabled

Sticky notes: On Kindle Scribe

Print length: 269 pages

Paperback: 66 pages

Item Weight: 4 ounces

Dimensions: 6 x 0.17 x 9 inches

Simultaneous device usage: Unlimited

Hardcover: 528 pages

[DMCA](#)