

Are You Expecting Social Security To Provide Your Retirement? Here's A Safe Alternative To The Stock Market!



If your answer to that headline question is no (and I'm sure it is), please pay very special attention because the following information could make you thousands of dollars in the coming years simply by increasing the yield on the same money you're investing now and totally eliminate the need for social security.

I am a professional and qualified real estate entrepreneur and I'd like to spend the next few minutes talking to you about a way you can control your investments and safely make them grow at three times your current rate. Yes, I know it sounds too good to be true, but it isn't. What I'm going to share with you is very common in real estate circles and has been going on right under your nose in every city in America.

Smart people have been utilizing this investment for years. In fact...

There have been entire companies built around this investment and those who do it properly have grown quickly because of the returns!



This is a very safe investment that produces high yields while at the same time providing security and liquidity and it has nothing to do with the stock market.

Over the last 24 months, over a trillion dollars have been lost in the market and many folks have to start over just about when they thought their retirement was safe. Their 401K's became 201K's or worse.

Huge companies have gone under, some over a hundred years old and more will follow. The national deficit is higher than anytime in America's history and will continue to climb for years.

Unemployment has topped 10% in many states and will escalate much higher before it stops. Residential and commercial development has come to a screeching halt and funding has dried up even if the demand were present.

Amongst all this chaos there's a great opportunity for you to get a safe and consistent return while simultaneously playing a small part in reversing the housing bust.

You see, there will always be a need for housing, no matter how dark the economy becomes.

People Will Always Need A Place To Live!

The American dream of home ownership will thrive even when the market is a mess and the government has instituted new plans to make it easy to buy in an effort to turn the economy around and create a housing market.



Fortunately it's working as evidence by over 40% of all sales made today are with government backed loans. Houses are selling and will continue to sell regardless of the economy. You can't shut down the American dream of home ownership.

That's where I come in. My business involves buying some of the bank owned homes, renovating them and selling to buyers taking advantage

of multiple financing plans available for first time buyers.

Sometimes I cash out within a few months and other times I hold for a few years. Regardless of my exit there's one common denominator pertaining to all my transactions. They require cash to purchase and rehab and that's where you come in.

There is a safe alternative to the stock market for you to consider. The alternative is...

Private Mortgage Loans

You can loan money, secured by a first or second mortgage or trustdeed that will not only give you the safety you want but will also give you a high yield.



Let's discuss the pros and cons of loaning on houses. First, let's clarify what kind of loans. I'm not talking about high loan-to-value loans the banks and savings and loans make but very low loan-to-value loans. By that, I mean no higher than 65% of the value of the property securing the loan. This means if a house appraises for \$150,000 you wouldn't make a loan for higher than \$97,500. That's a 65% loan to value.

It's obvious why this is a much safer approach than most lending institutions take. The banks make loans at an 80, 90, or even 95% loan to value ratio. They just don't have any cushion in case of default.

On the other hand, when you're dealing with a 65% maximum LTV there is so much equity above your loan your collateral is your security.

I've prepared a list of frequently asked questions below for your review and if I missed any feel free to call or email me to discuss.

Frequently Asked Questions

Q: What will you pay?

A: I can do much better than your CD or money market account, probably several times the return you're getting. We'll conclude a return that works for you when we talk.

Q: Who collects payments?

A: No one. There will only be one, which is the principal plus accrued interest at the time I sell. That eliminates the hassle of payment collection on your part and helps me with cash flow. You simply wire the money to the attorney and forget it until you get a big check later, sort of like buying stocks. (Call us to discuss other options)

Q: How long do you need the money or how quick can I get paid back?

A: How long would you like to get a fixed, high return on your money? I'd think the better question would be how long I can keep your money working. I normally set up the loans with a 5 year term, but most are paid back much sooner.

Q: What if I need it quicker?

A: I'll sell your note to another investor at its face value with a little notice. It will cost 10% of the balance at that time but I'd hope you wouldn't make the loan now if you think you'll need it back soon.

Q: How do I know the value won't decline more?

A: You don't, but you're starting with 35% equity at a current appraised value and you have me to make sure you get paid. How do you know your stocks will go up? My real estate isn't going anywhere and will always have value. We can't say that about stocks.

Q: What if something happens to you?

A: You'll have a recorded mortgage and can always foreclose and firesale the house and make money assuming my spouse doesn't sell the house and pay you off or simply deed it to you for what you lent. You're secure no matter what happens to me.

Q: Is this a mortgage pool?

A: No! You're the only one who'll own the note. You are in total control.

Q: Do I need a lot of money?

A: No, but to be in a first position we'll require from \$35,000 to \$125,000 depending on the deal. You tell me what you want to put out and I'll plug you into a deal that matches. Of course the more money available the easier that becomes. In addition, sometimes I borrow smaller amounts on a second mortgage which will require a minimum of \$15,000.

Q: Why don't you borrow from the bank?

A: Banks require big down payments, excruciating qualifying, massive time delays and won't loan on houses needing repairs anyway. If I had to rely on banks I wouldn't be in business. I'd rather pay you and eliminate the hassle. This is your chance to become the bank with very little risk. I'm sure you understand.

Q: How can my IRA do this?

A: It's easy. I'll help you move it to an administrator who will allow you to invest your money into anything you want, not what they want. It costs nothing to transfer but will take about 10 days. Once it's done you'll alert me and I'll find you a deal. Now all your interest is tax free in a Roth and deferred in any other plan.

Q: Do you mind if my attorney gets involved?

A: That's fine with me. I'll explain it to him or her if you like or you can do the same or we can just have your attorney and mine hook up, whichever you prefer. Of course your attorney may become one of my lenders in the process.

Q: Can I look at the house before I approve the loan?

A: You can, but I'll do everything I can to discourage it because the house will likely need rehabbed, which is why I can buy it cheap enough for your 65% loan to cover all the costs. I'd rather you just let me do my job. Remember, you'll get a current appraisal showing work to be done and value once completed, title insurance and fire insurance and you'll lend 65% max. You're covered!

Q: What kind of documents should I receive?

A: Your closing package should contain the following:

- An original note.
- A copy of the mortgage or trust deed. The original will be recorded and then sent to you.

- A fire insurance endorsement naming you as mortgagee.
- An assignment of rents allowing you to collect rents in case of default.
- A first mortgage verification (if you're making a second).
- A title insurance policy for the amount of your loan insuring you against any title defects.
- A recent appraisal of the property

Q: How quickly will I need the money after you call?

A: I'll expect you to have the funds available or wire the funds to the escrow account within 48 hours. We won't start the closing paperwork until they appear. If that's a problem at the time, we'll deal with it on a case by case basis and I'll try to accommodate. Frankly the quick response is for my benefit. You see, until the funds are provable, I'm never sure they are coming. I know you understand. Once your funds arrive, I'll know not to call other investors. I won't even request them until all due diligence is done and we're ready to close within a few days thereafter.

As you can see, making private loans should be safe and rewarding with no hassle and fear of declining stock value. Your return is the interest rate on your note and it won't change.

Tom Dumire

610-410-5060