



# How you can make a Fortune from the Real Estate market



*In the middle of a trillion dollar bailout*



**Peter Crisp** AREINZ MPINZ  
Master Property Studies  
International Real Estate Trainer

Let me show you exactly how you can Profit from these extraordinary economic times”



## In The Next 9 Minutes You Will Learn...

- ☑ How to bring in consistent, monthly income **WITHOUT having to worry about the economy...**
- ☑ How you can **turn a small niche market into a REAL 4-figure monthly “business”** that is exploding right now.
- ☑ When others are losing sleep over the sub-Prime mortgage meltdown you could be making a fortune from Real Estate Mortgages **without using any of your own money.**
- ☑ Why, you don't even have to quit your job to earn a **consistent monthly income helping other people get what they want most right now.**
- ☑ How you can supply the most vital thing in the economy and get paid a fortune for doing so...

Dear friend,

It sounds like B.S doesn't it?

I understand you thinking that. At this point you've probably been promised the 'world' by every so-called get-rich-quick "guru" on the internet.

But, let me help you understand what I am saying.

**I need to ask you this question:**

*Is there anything on Earth that every human being must have?*

The answer is yes, absolutely. It's called water. Water is *vital* to all life on earth, water is *essential* to every living thing, there is no substitute. There are 6 billion people on this Earth... and every single one of those people needs water every day to keep healthy and *stay* alive.

In Short **No water, no life.**

But so what? What's this got to do with anything? Well everything actually because there is something else that is vital to life or more specifically, vital to our economic life as human beings

...that's every bit as *critical*, as *water* is to human life.



It's called **CASH**. It's the lifeblood of any business, of any economy, and to every person.

It doesn't matter what job a person has or what business they are in or what company they work for, without cash even the hardest working employee, the smartest entrepreneur, the strongest and best-run companies would soon shrivel and die.

**There is no substitute.** Without Cash, no person or company could survive. Economic activities would grind to a halt.

**It's a bit like running a car,  
without Oil...**

*IT'S TRUE!*


## The only economy that really matters is YOUR economy...

When the economy takes a nosedive by 30% you need to improve your income by 30% just to stand still. Now, it's highly unlikely that you're going to be able to get a 30% pay raise at your job any time soon.

There is no time more critical for increasing your income than **right now** and you are not alone in this situation. There are more than 11 million Americans out of work and the numbers are increasing every day. These people are desperately searching for ways to make money. **The good news is there is a solution.**

We have a new President and a new administration with new fiscal policies and big plans for the economy. How will those plans affect you? How can you make sure you get your share of those billions they plan to put back into the economy?

## "I will show you exactly how soon"

 Leaving your financial future up to some one else (your stockbroker or financial planner) has meant a lot of worry and insecurity. It's a huge step backwards for many as the markets crash to historic lows. People are waking up to the fact that there's no such thing as 'job security' More and more people are realizing (too late perhaps) that leaving wealth creation up to someone else is not a good idea.

When Bear Stearns 'imploded' last spring, (and that was just the beginning), hundreds of thousands of stock holders got completely wiped out – lost everything. It was like loosing it at the casino.


But that's what the stock market has become – it's the place where public companies run by crooked CEOs and unethical executives use your hard earned investment money irresponsibly, buying new jets, taking one bonus after another, totaling millions, yet when it comes to you the shareholder and your dividend – they could care less.

Look around. **The proof is everywhere.**

According to the Financial Times,

***“U.S. investors are facing the worst years for dividend cuts since 1938... as a growing tally of blue-chip companies across the globe slash pay-outs for investors.”***

## **In This Economy You Need To Start Playing By A Different Set of Rules!**



Waiting around for the stock market to come back? You probably didn't know this, but in the last 100 years between 1900 and 2000... the Dow advanced from a mere 66 points to a staggering 11,497 which was hugely impressive, The right place to be investment wise right? It might seem so, but in reality, when you do the math... that gain... shrinks to just 5.3% when compounded annually.

**But forget that past 100 years**, that's not important... I want you to think about *this* century, the next 100 years! Because, we're now nine years into the 21st Century... and... for investors to match that same 5.3% gain (of the last 100 years)... the Dow would need to do something amazing and that is to close at about 2,000,000 points on December 31st, 2099.

That means, from today, the Dow has to climb 1,992,748 more points just to equal that 5.3% annual returns of the 20th Century and if it does is this 5.3% annual return going to make you rich?

*But wait there is more...*



## **For you to Earn 10% with stocks the Dow will need to Hit 24,000,000 by the Stroke of Midnight 2099!**

Now that's not my calculation. I'm not that smart...But that's the analysis of Warren Buffett, arguably the world's greatest investor who has been on the Forbes Rich list more times and more consistently than anyone in America who has time, and time again, for the past several decades... through bull and bear... made a cool **20%** annual return on his money. So he's probably knows something about the market and is someone worth taking notice of - right!

But Buffett isn't the only one saying this. Elroy Dimson, a famed professor at the prestigious London Business School says...

→ ***“We'll have to wait nine more years before the Dow average, including dividends, has a 50% chance of hitting its 2007 highs.”***

That's a 50% chance – not a guarantee. Do you really want to wait that long to recover your money? At no other time in the history of our markets, have the words “blue chip” completely lost their meaning... or... become so worthless.

But now, that's become painfully obvious to everyone - even the mainstream media. Add to this the fact that never in the history of America has an American government plagued the nation with a \$700 billion dollar bailout that will impact upon the lives of future generations...

It's understandable that many Americans are scared right now. They don't know what to do or where to put their money, they are hoping for a miracle a way to overcome their uncertainty. However If there's one thing history has proven over and over again it's that...

**There is more opportunity when things are 'uncertain' than when things are "normal"**

That's why there are always people in America who actually come out ahead as a result of these economic downturns

Paul Zane Pilzer the noted economist and author says ...

***“Economic change isn't necessarily a bad thing. It just hurts those who are unprepared for it or those that are unsure as to what to do next”.***

And here's another “Fact”:

→ **This isn't the first recession we've ever experienced and it certainly won't be the last.**

In fact, since the Great Depression of 1930's America has experienced 16 recessions, 4 of which have been since the 1980's.

If you've ever studied economics or past events, you know this. You will also know that money doesn't just DISAPPEAR during a recession, it just goes somewhere else. The trick, obviously, is to find out where it's flowing and to position yourself so that you can take advantage of that flow.

### **So what's the answer?**

Well how would you feel if you had the ability to make as much money as you wanted, whenever you wanted? You of course, would need to learn more about how to create an income stream that taps into the next wave of money because...

### **The only economy that matters is – yours!!**

If you are not getting the financial results you want, you need to try something new. Working harder with the wrong formulas won't get you better results. You see you don't have to work harder you just have to become 'smarter' at making money.

One way you can do this is by becoming more 'entrepreneurial' and figure out where the money is flowing to and get there before the crowd turns up.

It was John D Rockefeller who in 1932 said.

***“In my 93 years of my life, depressions have come and gone.  
Prosperity has ALWAYS returned – and it will again”***

So it's not a question of **IF** things will bounce back. It's just a matter of **WHEN**. The only real question is, where will you be when the dust settles?

I'm going to show you exactly how to prosper during the coming months and years. However there are some very specific actions you need to take to make sure these unprecedented times and it's opportunities and the money that can be made (or at least a good chunk of it) - ends up in YOUR economy and not someone else's.

IMAGINE THIS...

## Discover a Way to Create additional Income... By providing people with the thing they need most - CASH

Remember the Savings and Loan crisis of the 80s, when bank funding became difficult and having cash was more of a *necessity* than at any other time since the Great Depression... Companies were struggling, going out of business one after another, Real Estate prices were falling, banks were no longer lending... meaning that people had to pay a premium for access to cash. Interest rates started going through the roof – because they simply needed cash to survive...

During that time an underground market of private lending grew like wildfire because there was no other choice in the 1980s. Much like today, banks and the federal government were up to their ears in red ink – there was a shortage of cash and the banks made it harder to get money.

→ So, smart people, those with cash took advantage of that situation and parlayed small sums into massive fortunes during the 1980's and by the 1990's, this market had become so large that these private financiers began selling out to corporations and in doing so become among the world's richest men.

Most of those corporations they sold to are of course in financial trouble today, mainly due to unethical business practices, greedy CEOs and crooked executives making stupid decisions based on out-dated statistics, factual errors skewed financial analysts, and over paid stock promoters, biased reporting and of course out-and-out fraud.

Then there were the banks that sold off mortgages in bundles of \$100 million to these corporations and the financial markets who snapped them up believing that companies like A.I.G (that had insured these loans against default) were 'too big to fail'.

Together it all melted down to a financial crisis of epic proportions. Then the Government stepped in to bail out these big corporations even though hundreds of thousands of stockholders got completely wiped out – but the company executives didn't lose a dime, instead many received millions in bonuses and what's worse - the American tax payer is left to pay the bill.



## The reality right now is...

It's a jungle out there and that makes investment decisions difficult, if not actually dangerous. Sure, there will be some who make a fortune in the stock market, timing the bottom, playing the bounce... but... as they say in gambling *"How much can you afford to lose?"*

## I don't know about you but none of this makes me happy...

What chance does the average American have when the government bails out the very people that were responsible for wiping out trillions of dollars in personal wealth and financial security. With foreclosures bankruptcies and job loses climbing daily. Not to mention the plethora of "double talk" from talking heads, government bureaucrats, financial analysis and economic commentators and of course the daily dose of the negative economic news from the media makes everything so confusing...

**KEEP READING**

## How can you create additional income under these circumstances?

When for many just trying to stand still is a struggle, let alone improving your financial situation. But there is a way forward, a huge opportunity that lies before you, if only you were aware of what it was.

It's a fact that real estate like no other investment has created so many millionaires in America! Most people are aware of the incredible opportunities that real estate investing offers in the current economic climate.

But the majority is completely unaware of a small developing niche market that is 'exploding' that could make you a fortune without you having to use any of your own money.

This could easily be the **most profitable** real estate investing period in history and an incredible wealth creation strategy for 2009 and beyond! Especially with all the foreclosures in Arizona, California and across the nation, while many may see this as a problem, savvy investors see this as opportunity and many are taking full advantage of that situation. The trouble is **you need cash** to participate in this huge opportunity.

## **You can still make a fortune in Real Estate without any money - Let me show you how...**

Do you think you **can't** make a fortune in real estate without money?

### **How can YOU take advantage this amazing opportunity?**

**Let me back up a bit.** Do you own a house? If so, chances are, you pay a monthly mortgage to own that home... and... as a part of that monthly payment, you pay an interest fee for the privilege of having borrowed that money.


Think about what this means:

If you have a \$200K mortgage on your home, at a fixed rate of 7%, for 30 years, (which is pretty standard), you end up paying an incredible \$479,000 for a home – now probably worth less than half that much.

Do the math: That's more than \$279,000 of interest just for the privilege of having borrowed the money and you have that mortgage commitment for 30 years. Maybe there is still 20-25 years left to run.

Despite the media reports to the contrary, not everyone is walking away from their mortgage and filing bankruptcy... 89% of mortgages

are not 'toxic' or 'sub-prime' and most are being paid on time by responsible people.

 We know the stock market is not coming back anytime soon and the banks are only paying 2 - 3% interest on investments and CD's and with so much money being pumped into the economy the interests rates are not likely to rise for quite some time.

So 'owning' mortgages would be extremely profitable compared to other 'tradable' investments.

## **“This Might Be an Opportunity Of-A-Lifetime!”**

**But like I said, times have changed.**

Let me explain: Firstly, this mortgage buying business is booming right now. But this is not what the media and the 'doom and gloom' merchants want you to hear. That's because bad news and fear sells and keeps the masses from taken action while the 'smart' people make their fortune.

What this means is that when everything else is falling faster than a fat pig off a cliff – ***the demand for cash soars!*** When the Dow drops 700 points in a single day and shareholders retreat faster than the Iraqi soldiers in Desert Storm – ***demand for cash soars!*** When banks, governments, and investment firms become insolvent, flooded with bad debt, and stop lending – ***demand for cash soars!***

My point is, and it's very simple really...

### **When the Banks aren't lending ... *The Demand for CASH Soars!***

The problem is money doesn't grow on trees. Just as there isn't enough water in the middle of the Sahara Desert to support human life - unless you know where to drill...

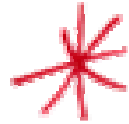
In times of financial depression not every body has the cash they need there's simply not enough go around - or so it seems.

## Even Donald Trump needs *Cash* sometimes.

→ So, those 'smart' people, those private financiers the ones with **cash** who parlayed small sums into massive fortunes during the 1980's and became the world's richest men. Are back...

### **Now, this is something truly Exciting!**

Listen. This is important (and it affects you).



The biggest reason I'm writing this is because this is **your** opportunity to make some cash, very easily without using any of your own money

Now three to five years ago your interest in this strategy, for making additional income like this – **would've been zero**. The reason was simple: you didn't need the cash then - like you do now. But principally you didn't know about this secret niche market that is exploding right now.

These smart people, these private financiers, the ones with cash, the world's richest men are buying up mortgages.



**Now, for just a few hundred bucks YOU can get involved with what these Billionaires are doing and best of all - they will pay you...**

**KEEP READING**

Here's why, even though the real estate market has massive opportunities the banks and traditional lenders are making it difficult for borrowers to get loans to take full advantage of these amazing opportunities.

The housing market is generally down nationwide by 30% (or more in some cases) and for many the possibility of selling their home for what they paid is not a reality and may not be for quite some time.

So it is real estate 'investors' and people with cash who are able to buy properties and reap the rewards of exceptionally low prices from those who **have** to sell. The prices are low because there are fewer buyers.

People who want to sell need to make it easier for buyers to buy. Real estate investors are also seeking non traditional funding options. This means there is a market developing around 'owner carry back' and 'seller financing' and 'private mortgages' because even people with great credit are having trouble securing loans.

The type of traditional funding provided by the banks for mortgages is no longer available to the same extent. According to 'USA Today' this is a \$5.8 trillion dollar market. This multi-trillion dollar market is becoming '*privately funded*' and this market is **hot** right now because it's all about safe, guaranteed returns.

It's this kind of opportunity that has compelled many of those billionaire financiers to plunge billions of their own money into a market most people have never heard of... and... at a time, when most Americans are scouring their couch cushions for loose change.

These private investors are buying 'owner carry back', 'seller financing' and 'private mortgages' – known as owner financing. Owner financing has been in existence for many years and is becoming more and more common today because of the growing number of individuals who fail to qualify for a traditional loan from a bank or mortgage company. There are literally billions of dollars of owner-financed mortgages in circulation and that number is growing. These types of private mortgages are known as Real Estate 'Notes'.

Now, many home sellers that have these, don't know they can sell them, real estate investors would love to sell their owner finance 'notes' but don't know who to talk to and best of all every potential home seller would love to know how to create a 'private mortgage' that could then be sold for cash.



I LOVE THIS!

There are many good reasons for individuals wanting to cash in their 'note'. Basically it is because they would prefer a large lump sum of cash **now**, rather than the small monthly income over the longer term.

Some other reasons to have the cash now may include:

- Consolidating credit cards
- Paying for his or her children's college
- Purchasing a new home or second home
- Other investment opportunities

As we have said cash is becoming a scarce commodity and this is where you come in. You can help create a win-win-win situation for everyone involved by helping the note holder cash out his or her note in exchange for a lump sum of cash now, instead of low monthly payments over time.

The note buyer (investor) will be happy to pay you a fee because they will be receiving a very favorable return on their cash investment (as we have discussed - much better than a CD or what the stock market is going to give them over the next few years).

## **"I can show you exactly how to do this"**

What's exciting is that I have put together a special report called...

 ***"How to make money from buying and selling Real Estate Notes without using any of your own money"***

This 60 page report has everything you need to know about note buying, guaranteed to make you thousands of dollars every month. The best part is that you will get paid a fee that you pre-determine (\$1000 - \$2000 or more) for locating note holders or even creating note holders and supplying these to our note buyers. You get all the forms and information you need to create this into a lucrative part time or even full time business.

This business is called 'Note Brokering' and is the facilitating of the buying and selling of the 'cash flow' or income stream to investors (note buyers) who want to purchase them from sellers who wants cash.

These 'Notes' are purchased by paying a **lump sum of cash** now for the rights to receive those regular future payments. These notes are purchased at a discount, meaning they are purchased at less than the full value (balance) for a sum of money today (in cash).

In this report I even explain how you get paid a fee or commission for facilitating the deal. By finding a 'note' that can be sold and offering it to a note buyer (don't worry I will connect you). The note buyer will pay the seller cash **today** for that future income stream and the note buyer will pay you a handsome fee for each successful transaction.

I will help you get the best deal because I have been doing this myself and have been working with these notes buyers. And frankly there is so much business out there I can't possible do it all.

This is a multi-trillion dollar market and I have made everything you need to know easy with this report called:

***“How to make money from buying and selling Real Estate Notes without using any of your own money”***

I have even spelled-out the note buyers 'buying guidelines' and provided necessary the forms. I even show you where to locate note holders so you can make money straight away.



## **Pretty Cool, Huh?**

Because of the nature of this *private* market, your fees are pre-determined upfront and not reliant on the markets reaction to some economic indicator or someone else's discretion. You can even set your own hours and work from home. This means, that even in these uncertain times you no longer need to worry... knowing... you can still get a check no matter what happens to the economy.

***“I want to make getting your hands on this report easy”***

This is such a no-brainer that almost anybody can do this ...

**But this isn't going to be for everyone, I know that...**



**Look.** I'm not much of a salesman and when I was younger ... before my rolodex was filled millionaires and multi-millionaires – I'd often try too hard to 'sell' people things that I really thought would help them. Yet despite my passion for helping people my sales skills were as awkward as a baby giraffe and I learned that people didn't like to be pressured - no matter how much they really needed what I was selling.

So I'm not going to try and 'sell' my report to you, rather I'm going to **just** 'tell' you about it and leave it up to you to decide if it's for you or not.

Now I should be selling this report...

***“How to make money from buying and selling Real Estate Notes without using any of your own money”...***

for hundreds, if not thousands of dollars - because I know it will make you a fortune.

But if you've watched your 401K become a 201K... have had your dividends slashed, your retirement postponed... and, are looking for an almost fool-proof opportunity to supplement your current income by a couple extra thousand dollars each month...Then you really need to get your hands on this report.

As I have said, **CASH** is the lifeblood of any business, of any economy, and of every person. I know this report can bring you in lots of cash but most of you are in the same boat and you will probably tell me don't have much cash (for the reasons we have been discussing) and I understand that.

But I don't know of anywhere else you can get a report that teaches you a business that will make you thousands and thousands of dollars for the ridiculously low, giveaway price of **a few hundred dollars**. I usually ask **\$279.00** plus shipping, but I'll take **\$100 off** and ship for free, because I want you to have this report.

## Even though this may be the Perfect “Free Money” Strategy it’s not for everyone...

Here’s why: Because this market is 97% private and has no central exchange, no government bureaucrats, no licensing requirements, you get to determine your own fee level for finding the deals. So essentially the offer to purchase the ‘note’ is given to you and you determine what price you want to offer the seller and keep the difference.

You get your “fee” by finding note holders and supplying the details to the note buyers and you are paid on each successful transaction. This however will require you to do some research and a little bit of work, although all the steps are covered in the report. You will not make money by simply reading it and then doing nothing. If you are expecting money to magically appear from nowhere because you read the ‘how’ - but then take no action, then this is not something you should purchase.

That’s why even though I want you to have this report and I know it works and it will make you lots of cash. I’m not going to give it away. I only want you to buy it if you really want to improve your financial position and for that you will need to invest the **\$179.00** for your copy of this report. (If cash is a problem, buy the E-book version)

There have only been two times in the past 80 years, (1980 and right now), where the ‘smart’ people, the private financiers are actively buying up mortgages on a large scale. By becoming involved in this strategy will make you a lot of money. Make no mistake though this may not be a long-term opportunity.

Because this *opportunity* is driven by *demand* and the need for cash and at most it may only be good for another 2 - 4 years (maybe less).

So as with any smart investor – ***you ‘get’ while the getting’s good.*** There’s no prize for the guy who’s day late and a dollar short. It’s no secret. Ask any savvy investor and certainly they’ll tell you the same.

**The #1 Thing You Must do  
To ensure your financial future is...**

Get your hands on this report. This 'opportunity' is massive and the timing is perfect and only **\$179.00** shipped to you.

Typically, the only way you could easily make \$1,000, \$2,000 or \$5,000 per time, without dealing in drugs or some other illicit activity was through risky options plays... or maybe trading in the Foreign Exchange market...

This is an absolute no-brainer and I want you to get this information because believe me your family and love ones will thank me for getting this information to you.

So if you are serious and want to make a big different in your life and improve you financial situation by taking advantage of an amazing opportunity that comes along perhaps once in a life time...

## **“Then This Might Be Perfect For You!”**

If however you decide that after investing **\$179.00** for my report and reading ...

***“How to make money from buying and Selling real Estate Notes without using any of your own money”...***

that this is not for you, for any reason after you purchase it (or no reason at all) – no worries, simply cancel your purchase within 30 days and I'll happily provide you with a full 100% refund – no questions asked, even if you buy the E book version for **\$79.00**.

Of course *if you are an existing coaching client or become one you get this course for free.* I'm just making it available for those who need cash to get into the real world of wealth creating - 'owning real estate' [CLICK HERE TO ORDER](#) or [contact me to get your copy.](#)

I wish you all the best for your future financial success.

Sincerely,

*Peter V Crisp*

Peter V Crisp AREINZ MPINZ  
Master Property Studies  
International Real Estate Trainer



Success In Real Estate LLC  
Ph 602 531 7845 Fax 480 634 7692  
P.O Box 26856, Scottsdale, AZ. 85255.  
[www.SuccessInRealEstate.us](http://www.SuccessInRealEstate.us)