

---

THE  
**26 A-B-Cs**  
OF

---

Making Money Fast in Real Estate

*How YOU Can Make  
\$10,000,  
\$20,000,  
Or More...  
Every Month  
With No Cash Or Credit!*

---

BY  
**Steve Maletos**

---



# "How YOU Can Make \$10,000, \$20,000 Or More... *Every* Month With No Cash Or Credit!"

## The 26 ABCs Of Making Money Fast In Real Estate

by Steve Maletos

A few years ago I figure I was like most people, struggling every month to make ends meet. I constantly ran out of money before I ran out of month! Heck, I ran out of money before I ran out of week...*every* week! I thought I was doing pretty good, you know. I was only in my 20's, had an OK job, loads of overtime, good credit, a decent house and car... but I was drowning in debt. I owed close to \$158,000 bucks! Sometimes just keeping up with it all was like a second job: staying up late, figuring who to pay this week, what checks to mail... I felt like one of those jugglers balancing plates in the air! It finally got where I just couldn't keep up anymore. When the bank foreclosed on my home, I threw in the towel: I went bankrupt.

I never felt so helpless. I stood by and watched MY home get sold at a foreclosure sale! Afterwards, the sheriff came with the NEW OWNER OF MY HOUSE! He told me I had one hour to pack up and get out! I was homeless! While I stumbled around in shock, the new owner was calling his investor buddies on his cell phone, telling them how great a deal he got on my house. Talk about a sensitive guy! He figured he'd clear \$80,000 to \$100,000 profit... on MY HOUSE! I almost croaked! With that kind of money I'd have NEVER ruined my good credit and gone bankrupt! How could I have been so stupid?! I'd been sitting on that goldmine and never knew it! I needed to learn to do what he was doing, 'cause I sure wasn't gonna make that kind of money at my job...even with overtime!

For months I slumped around between friends' apartments, sleeping on couches and in spare bedrooms, scouring used bookstores for books about real estate. I borrowed money from family and friends to buy every real estate foreclosure course I could get my hands on! I think I bought every late-nite TV Guru's course! I found some good information, buried under a lot of outdated methods (I mean, some of these guys wrote their stuff in the 70's!), and a bunch of just plain bad (or even wrong) techniques. I sifted through it all like I was taking a course in school (heck, I paid more attention to learning this stuff than *anything* in school!). I kept the best of the best, and tossed out the garbage and hype... And I made it work for me.

Today, my time is my own. I can afford – and *choose* -- to work 10-15 hours a week. Last year I made \$451,981, and this year I'll make about half again more. Along the way, I've wasted a lot of time on the lousy approaches to this business, and found on some that work like a charm. I also figured out some things none of the experts will tell you! I finally rolled it all into a System of my own, one that works today! I'm a no-nonsense kind of guy, and this is what I do for my living... I invest in real estate.

**In this book, my gift to you, I'll show you proof-positive "How YOU Can Make \$10,000, \$20,000 Or More... *Every* Month With No Cash Or Credit!"**

This book outlines my System, step-by-step, "ABC," everything you as a new investor should do to get started in this great business. For the record, the very format of this requires my outline to be pretty brief, so you gotta consider this the "lite" version. Sort of an "executive summary." For example, I'm not going to spend time here trying to explain terms and legal processes like foreclosures in detail... there's just not enough room and besides, I cover it completely in my course. What I tried to do here is give anyone serious about making money more than enough "meat" to get started. For the "full meal deal," get my course. I

cover everything thoroughly and don't leave anything to chance. If you're really serious about doing this and making money sooner (like yesterday!) rather than later, we'll even Mentor you – I mean **one-on-one!** - all the way through your first deal. That way, you can get your feet wet with the assurance of **guaranteed success** (yes, we really do guarantee your success!). Like we did with Roberto Rodriguez, who, with what he learned from me, went from making a “decent” wage at his job, to making over **\$7,500 Per Hour!**

*"In just two hours I put together a foreclosure deal that made me \$15,237. I made \$31,312 in two months following Steve's amazing techniques!"*

OK, so he ain't making \$7,500 *every hour* of every day...yet! But have you ever made that much money that fast?! I can give you loads of other examples, but 'nuff said. Here's what YOU need to do to get the ball rolling and to start making money fast: **The 26 ABCs Of Making Money Fast In Real Estate** of starting a real estate business, from the initial thought in your brain all the way through the purchase and resale of your first investor house.

**Get-It Tip:** Set aside the time to read this book thoroughly, all the way through. Make notes as you read, then set aside a day or so for it all to soak it all in. Then, Get Moving! Follow these 26 steps and you cannot fail!

- A) **Get A Mentor.** Your first step to starting this business is to seek out good training. Don't get stuck in the old “Garbage In-Garbage Out” cycle. There are a lot of self-proclaimed gurus out there... be sure you find one that tells it to you straight, and just as important, one that's actively doing the business. When I first started I was amazed to learn that a lot of the people I thought were experts hadn't done a deal from scratch for years! Sure, a bunch of them worked deals that their students brought them, but some hadn't even walked through a property except when they were teaching a class, for five years or more! I was interested in building a self-sustaining business, in good times and bad, uptimes and downtimes, bull markets and bear markets, strong housing markets and those times when traditional real estate was in a slump. I didn't want a shooting star... or some has-been!

Find a solid, real-world course from someone who's really doing the business... and I don't mind suggesting my ***Fast Cash In Foreclosures*** as a darn good starter course. I still do deals everyday, from scratch, in my own backyard of New Jersey. Thousands of my students all over America prove it works everyday, everywhere in the country. It's a no-fluff, down-to-business course. I wrote it from what I learned, and what I do, everyday. Take it and read it, **word-for-word**, **BEFORE** you even THINK about going out to make your first deal!

The place most people look for a mentor is among other investors in their area. This can be expensive, especially if you have to split the profits to get them to lead you. Sometimes this can be 60%-40%, or even 80-20! For most people I talk to, putting in “sweat equity” and splitting the profits is OK... until they think about it. After all, before the deal it's all Monopoly money, right?!

After the deal's done it's a little different! You've done all the work and watch the other guy get ten or twenty thousand dollars, and YOU get a few grand for your efforts! Worst of all, you've only learned one way to do one kind of deal! I don't think this kind of “training” is very fair, because it takes advantage of new people who don't know any better.

When I say “Mentor,” I mean it in a whole different way. If you commit to your success, I'm willing to *Mentor* you one-on-one and **Guarantee Your Success**. And I **WON'T** take half your deal! In fact, **I DON'T EVER WANT ANY MONEY from ANY of your deals!!** I'll go into more about this in a bit. On with **Your Plan!**

OK, now for the hard part. Some folks can go to school for their whole life, and never use what they learn. I've met people who own every real estate course under the sun, but've never done a single deal! The hardest part of this business is getting past square one... *inertia*. So the next step is...

**Get-It Tip:** Get a Mentor, someone who's *Been There - Done That!* Make sure they are trustworthy and interested in your success. Then listen and don't argue... just DO it!

- B) **Get Serious!** Nobody in the good old U.S. of A deserves success more than YOU. If you haven't figured that out yet, you need to. You need to KNOW it deep inside! *The only one who can ultimately keep you from success is you.* Don't let anyone take it away... including yourself! Commit yourself to this path, and go for it. Write down your plan and follow it. Better yet, make this list *Your Plan*. The key is to STICK TO IT!

Commit to yourself to DO this, not just read about it. A lot of people think this should be first, and in a perfect world, they'd be right. In the real world, though, people get turned on by some friend who made money, or by some late-night infomercial, and make the easy decision to buy the information. Some of them actually read the stuff!

More often it gets tossed it in a corner... they'll get to it "someday." I'm gonna tell you right here what that is: *procrastination*. I'm also gonna tell you why people do it: FEAR. Down inside, they're scared they'll screw up, they'll be embarrassed, they'll make a mistake and lose money, they'll make the wrong decision or miss a deal because they don't know all the techniques... basically, it all boils down to Fear of People and Fear of Failure, what I call "FOF" and "FOP."

Listen up: This is one of main reasons to get a Mentor! Someone to take you by the hand and walk you through your first few deals. Someone to give you a swift kick in the pants when you need it!

**Get-It Tip:** The best way to *get-it* is to take what you learn and put it in action... just DO it! The understanding of the nuances of this business can only be learned internally, by doing what I teach you to do, not just by reading and thinking.

- C) **Get Professionals To Help You.** If you don't already have an attorney, CPA, and Title Company to work with, line them up now. Just DO IT! This is as easy as opening up the Yellow Pages, making a few calls, and going and meeting a few face-to-face. Why? Because these are the people you're gonna need to put the legal parts of your deals together, and to **CYA (Cover Your Assets)** so YOU GET PAID!

Don't worry about having enough money for an attorney. Most won't charge you for an initial meeting to establish a verbal relationship. If they want to charge you for that, don't even bother going to meet them! When the time comes for them to be paid, there'll be plenty of money in the coffers to cut them a check, believe me.

**Get-It Tip:** You don't know what you don't know! And most of the time, the right professional DOES. They'll ask the right questions to make sure your deals go through without a hitch. So go find the pros you need to make sure you get paid.

- D) **Get Real.** Next, set up a corporation, LLC (limited liability company), or whatever your CPA or attorney recommends. Why? Because you are a SERIOUS investor, not someone pretending to be

in business. You'll also get some good tax and liability protection, which your tax or legal professional can counsel you on. I have an S-Corp myself which I use to buy all my properties.

Setting up a corporation is no big deal. You can even do it online in most states. You'll usually need to open up a business checking account, pick out a company name (called a "fictitious name"), and depending on your area you may need a business address (you can use your attorney's if you need a non-residential address on file). You don't even have to incorporate in your home state... you can go online and set up a Nevada or Delaware corporation, or any of a dozen or so other states that welcome "foreign" corporations. Costs range from under \$100 to several hundred, so shop around if you go this route.

Once you get set up, make yourself some business cards. You can get any instant printer to do this for about \$20 bucks or so, or you can buy the card stock at an office supplies and run them off your computer. If you go this route, get the "non-perforated" cards... they look more professional than the ones that you have to tear apart.

In addition to the standard info (your name and your company name, address, phone, cell phone, and fax), include a line right on your card that says something like, "If you are behind on your mortgage payments, I can STOP Foreclosure and SAVE YOUR CREDIT!" Remember, your biz card may be the only "ad" a prospective seller ever sees! Make sure they look good and tell what you do! I've even seen investors that have their printer put a "classified" ad right on the back of their cards!

***Get-It Tip:*** Cards alone don't make you a business owner, but they may be the only part of your "business" a prospect ever sees. Incorporating has many advantages and most important, gives you credibility as a serious contender.

- E) **Investigate BEFORE You Invest!** OK, now it gets down to brass tacks. Time to start looking for the areas of town where you want buy houses, and get a handle on local market values. This is probably THE most important part of real estate investing. Preparation!

Look for one or two areas with low- to mid-priced home values. As you gain more experience, you can work in more areas and price ranges. For now, KISS! (Keep It Simple, Superstar!) Average to me means 3/2 (three bedroom, two bath) houses, roughly 1500 square feet or so, and around me these average under \$200,000. That should give you an idea for what we're shooting for, so adjust this for your area (middle class homes could be up to, say, \$350,000 or so, depending on where you live). The Sunday paper can also give you a feel for these "average" homes, but nothing replaces getting out and driving around. Once you find the neighborhoods that fit the price, look for "For Sale" (real estate agent signs) and "For Sale By Owner" (FSBO or "fizz-bow") signs. Write down their phone and/or other information, or pick up a flyer if they have one.

Call each agent or homeowner, and make an appointment to see each house. This is for research only. At this point, they don't need to know that you are an investor. Tell them you are looking for a home in the area, and haven't decided anything yet. You are not making appointments to buy yet, but you want to find out what homes are selling for in their area, and theirs interests you. Take a notepad to make notes and always ask the real estate agent how much other homes have sold for in the area. The agent will give you some numbers verbally, but ask them if they can give you something in writing. The more houses you see, the more educated you will become.

Keep good notes. Once you get a handle on the prices in the area – what condition houses are selling for and for how much – you will be able to walk into (or even just around the outside of) a house) and know whether it's a good deal or not.

Another way to find values in your area is the online service, **www.sitex.com**. For a modest subscription fee, Sitex will search all the recent home sales in the vicinity of any address you enter. Once you get the list, go around and look at these houses. This will educate you with *actual sales*. Always remember, **Actual Sales Figures** – the amount houses have really sold for – are ALWAYS more valuable than “asking price.” I can ask for a million dollars. It’s what I can actually SELL for that establishes true market value. Use asking price as a reference, but always get **Actual Sales Figures** to make your buying decisions.

**Get-It Tip:** Remember, home is “where your heart is.” You’re buying houses or properties, not homes. This ain’t about your heart, it’s about your wallet! Get a gut feel for the value of properties in the area. .. their selling price, not their asking price!

- F) **You Don’t Need Money!** Once you have become educated on the market values in the area, it’s now time to start looking for FUNDING sources to get the money to buy and resell homes for a profit. “But I thought you said I didn’t need money!” You don’t need to use your OWN money, moron, but there’s nothin’ wrong with using someone else’s!

In my course I include a nationwide list of hard-money lenders who specialize in the kind of lending investors need (fast!). My list is a great place to start, but I recommend that you start looking for private investors in your own area... folks who have some money and want to make 15%-20% return on their money, totally secured by real estate. Any wealthy individual with money sitting in the stock market or bank collecting 1%-3% will be all over this deal! If you don’t believe me, read what one of my lenders, Jitu Tolia has to say:

*“A recommendation letter is the least I could do for the person who has made me a ton of money. I’ve been lending Steve money now for 10 months and I charge him 18% to 20% interest on all his properties. I lend him the money to purchase the property and for all the repair costs. The average amount of money I lend him on every property is \$90,000. The most money that I ever lent him at any one time was \$720,000. This amount of \$720,000 was for 8 properties. So far this year, I’ve lent him money to buy 16 properties. He sells all his properties within 3 months and has even sold a few properties within one month. I don’t know how he does it, but trust when I tell you that he has an unbelievable system put together. I lend money to other real estate investors and none of them turn over properties like he does. My other real estate investors take at least 6 months to resell a property.*

*I remember when I first met Steve. He told me that he had no money, bad credit and even a bankruptcy, but that didn’t concern me. I told him that I lend money based on the market value of the property after the property is fully repaired. When I first started dealing with Steve, I asked him to provide me a drive-by appraisal of the property with every loan request. But after I started seeing the way Steve works and how well he knows the real estate business, I stopped asking him for appraisals. The only thing that I require from Steve is clear title on the property and hazard insurance. I have the greatest trust in him. He has done everything he has promised me and has continuously paid me back on time. He has made me a lot of money and everyday I bother him to buy more properties!”*

To find these eager private lenders, all you have to do is place some proven ads (I include samples in my course) in papers wealthy people read, like Wall Street Journal, Investors Business Daily, etc. Another way to find these people is to rent a list of affluent people who make \$200,000 or more per year, and send them letters like the ones I’ve included in my program.

When you get a live call from an interested investor/lender, tell them you are a real estate investor who buys and sells properties in the area, and that you’re looking to borrow money at **16% interest**. They will hold a first mortgage on any property they fund, and you’ll **sign the deed** over to them for

their attorney to hold in escrow. If you default, they can take over the property without having foreclose. If they are hesitant, explain that it's a **risk free** investment and that you're looking for no more than **70% of the after repaired value** of the property. Every property will have **clear title and hazard insurance**, so they are **fully protected**. If they are still a little unsure, ask them to call their attorney and ask him about the security of private money mortgages of this type.

When they buy into the plan, which most do, ask them how much money would they be able to set aside for this. Each private lender has their own funding limits, based on how much of their money they want in any one kind of investment (real estate, stocks, etc.). If they only have \$200K to lend you, you can't ask for \$300K, right? Also, ask them how quickly the money would be available (or how "liquid" they are) when you have a deal. If they can't get their hands on it right away, ask them when. If everything is OK, tell them that you are looking at a few properties and will get back to them within a week or two.

As a backup, it pays to line up some good "hard money" sources. You won't find these at your friendly bank. I'm talking hardened mortgage brokers who mean to make a buck. Expect high interest rates and extra points on top (a "point" on a loan is the same as an extra point on the interest, but it gets paid at closing. I explain hard money lending more thoroughly in my course).

The reason you need these guys is that they understand your business. They'll give you, say, 70% loan-to-value (after repairs), regardless of what you're paying your seller. You can usually get repairs covered with no problems. Make sure you have a couple of these guys' cards in your wallet, for those times when you have a deal that needs closing quick.

**Get-It Tip:** For a seller, EVERY deal is ALL CASH, it's just not yours. They don't really care where the money comes from, as long as they can close. Line up plenty of sources so you always have the money – Other People's Money – to do all the deals you can.

- G) **Start Looking!** With your money in place, you're ready to start looking for properties to buy. Start by calling up the REO brokers (real estate agents that handle "ReaEstEate Owned" or foreclosed on by banks) from the list I include in my course. Let them know **you're an investor looking to buy houses in any condition, and that you can close within 3 weeks -- all cash, no new mortgage**.

Remember, the bank is trying to unload a mortgage that's gone AWOL, and they aren't interested in trading it for another one just yet (they call it "Takin' a flyer on a flake!") They want all cash, and that's what they'll get, right!?

Be sure to tell the agent that when you buy one of their listings, you'll relist it with them (to resell it) once you've fixed it up. This will get their attention and make them see double dollar signs! When you have a live agent on the phone saying "Oh yeah, yeah, yeah," go ahead and set up a meeting to sort of wine and dine him. These REO brokers can make you lots of money, so schmooze 'em a little and treat 'em right!

**Get-It Tip:** Bank REO's are the best place to start. When you find a broker that'll work with you, treat 'em right.

- H) **Pre-Foreclosures, My Favorites!** Watch out for companies who sell foreclosure listings, 'cause they're usually a waste of money. Why? By the time a house is listed publicly, it's either under contract or already sold. The trick is finding these properties BEFORE they show up on those lists - - "Pre-foreclosure -- for pennies on the dollar! So, how do you get your hands on before everyone else in the world? Here's how:

As soon as a homeowner starts falling behind, the bank has to file a “Notice of Default” (or “Foreclosure Notice”). **This is public notice**, filed at the county courthouse where the property is located. Guess what? YOU are the “public!”

In some areas these may be online, but if not, run down to the county courthouse and ask them to tell you where the foreclosures notices are filed. They’ll direct you to the book or computer, and you can sift through the filings and make yourself a list. Even though this costs nothing except your time, if you’re like me, doing this kind of legwork is for the birds. I did a search on the Internet and found some companies who offer this kind of service. I use one that handles NJ, NY, and FL (Hey, I may want to move there one day!)

Start sending these homeowners letters that inform them of the damage and hardship that a foreclosure will cause. Let them know that you are a real estate investor with CASH for their home. I’ve included actual letters that I use in my course, but remember, you need to get them out as soon as possible after the Notice of Default is filed, and keep sending them reminders EVERY WEEK. You can skip this and just go knock on their door, but you’ll be wasting a lot of time and gas in the process. Better to have an interested homeowner who WANTS your help, call YOU!

New Pre-foreclosure listings usually come out every week. Believe me, your phone will be ringing off the hook if you tap this resource consistently.

**Get-It Tip:** When you buy a house pre-foreclosure, you can pick it up for pennies on the dollar. Work pre-foreclosures consistently and soon you’ll be picking and choosing only the best deals for yourself.

- I) **Divorces.** Didja hear the one about how a tornado and a redneck divorce are alike? Someone’s gonna lose a trailer in both! First time I heard that I about fell out! Divorces are a huge source of properties for me. In fact, I bought the house I live in for \$760,000, and it’s worth \$1.2 million! That’s **63 CENTS on the dollar!** I get asked all the time, “Why so cheap? What’s wrong with it?” The answer is NOTHING’s wrong with it, and the couple was going through a bad divorce and had to sell fast due to settlement.

You can get a list of divorce cases by going to the Vital Records (or Vital Statistics) department while you’re at the courthouse. Like the preforeclosure listings, Divorce Complaints and “Petitions for Equitable Distribution” filings are free and openly-accessible for the public, and may even be online in your area.

Once you get a list of pending (or recent) divorces, send them the letters I give you in my course. These are PROVEN Money-Makers! Send them out weekly for at least a couple of months, because some divorces take months (or years!) to get finalized. If you stick with this, you will win BIG in the end.

I also recommend that you send letters to divorce attorneys. Why? A divorcee *always* asks for the advice of their attorney. When it comes to what they should do with their house, I want him to give them MY name!

You can get a list of divorce attorneys in the yellow pages, online, or from any business list company. I’ve crafted a special letter just for divorce attorneys that really gets them interested. Unlike the preforeclosure and regular divorce letters, I send out my attorney letters a couple of times a year (just to keep ‘em thinking about me!)



**Get-It Tip:** Divorces almost always involve a house and money problems. These are great sources of new deals. Remember, keep mailing letters every week (unless they ask you to stop)... I've made deals on the 5<sup>th</sup> or 6<sup>th</sup> letter in some cases. Compared to the profit in a house, a letter is cheap.

- J) **Death & Taxes.** Trust me when I tell you, NOBODY targets probate files! Probate is a court proceeding to liquidate the assets of a deceased person. The only way to get a list is by going to Vital Records or Vital Statistics and making it yourself. Then, send the surviving family a letter (yep, got 'em in my course!).

Believe me, it's worth it. I mean, think about it: let's say your grandmother passed away and left her house to you and your brothers and sisters. Even if you all live in the same town (which is rare!) because of probate, you and your siblings may have to sell the house pretty quick to pay taxes. And, the way something sells fast is with deep discounts.

I also give you letters written for attorneys who deal in Trusts, Wills, and Probate. Attorneys will often refer you to clients, especially if there's something in it for them, like \$1,000-\$5,000 referral fee!

Sometimes the family auctions off the property (this also happens for other reasons, like paying back taxes). I have students who've made a ton on auctions, like Michael down in Silver Springs, Maryland:

*"Steve, thanks for your material. My partner and I bought our first property today at auction. We are infants at this, but...I feel good about the purchase. We paid \$75,000 and houses in the neighborhood are \$125,000 to \$150,000."*

Look for these opportunities everywhere you go. Watch for them constantly, in the newspapers, by speaking to everybody and letting them know that you are real estate investor looking to purchase properties in ANY condition, and that you will close FAST! Tell people that you will pay them a hefty referral fee if they find you properties. Be open to having these deals show up when you least expect them! I purchase most of my homes from people who refer properties to me, and I make them happy by paying them a few thousand dollars.

**Get-It Tip:** Probate often means a house has to be sold fast. Target probate cases and the attorneys that handle them for an inside track on these great deals. Also be open to other ways of finding properties... and especially tell everyone you meet to be on the lookout for deals – and that you'll "birdog" them with cash if you buy one they send you!

- K) **Outta sight, outta mind.** Out-of-town owners are another never-ending source of great deals and motivated sellers. To find these go to the Tax Assessor's office (City Hall, Courthouse or online) and ask for their Tax Roll book (or computer). Look for property owners with out of town addresses

Renting properties is always a big pain in the butt, even for landlords who live in the same town. To make matters worse, out of town owners are out of touch with the local market. Property values may have gone up or down – they don't have a clue. For them, it's just a headache they'd rather not deal with. You ABSOLUTELY want to contact these people! Use the letters I've written and believe me, they will call BEGGING YOU to take these properties off their hands.

So many people are worried, burnt out, ignorant, mad at a spouse, or so fed up dealing with a property they just want to dump it... get it off their back. Could be bad health, tenant issues, or just needing money. Maybe they've been transferred, or bought a new house and can't afford two payments...whatever their reason, they're MOTIVATED Sellers!

**Get-It Tip:** Out of town owners have a built in problem trying to manage property from a distance. You can solve this problem easily with an all-cash offer... and they'll thank you for buying their house!

- L) **Know Your Profit.** In my system, I'm a big believer in NEVER making an offer unless you *know* your profit ahead of time, right up front. If you're not sure, *don't make the offer!* I've put together all sorts of forms and formulas to help me figure the profit, and knock on wood, I'm usually way over my initial projections. Obviously, there's no way in a short book like this to cover all my techniques... In my course, I go over all the calculations to help you figure your profit quickly.

So, how *much* money should you expect to make? My rule is: ***Always shoot for at least 30% NET profit on every deal.*** What I mean is, YOU CLEAR 30% of the final SALES PRICE, AFTER expenses (such as repairs, closing costs, etc.) Don't bother with any deals with than 30% Net Profit.

**Get-It Tip:** Determine that you'll make 30% Net Profit BEFORE YOU BUY. Take the time to make sure you know that you know, what you know, 'cause you KNOW IT!

- M) **Make Your Offer.** It's important to figure your numbers thoroughly, but don't get caught up in the "paralysis of analysis!" You've done your research, you've put out your letters, you've spread the word... and now you've got a LIVE one! What do you do?! Put an offer on it! Always offer a lower figure than the "asking price," so the seller doesn't think they're selling too low. We're using a little psychology... Have you ever thought, "I could've gotten a better deal!" when a salesman immediately accepted your first offer? Most owners really don't have a clue about the value of their property. You do. Beginning with a lower offer is a simple, acceptable way of closing the gap between a seller in "La La Land" and reality.

Plus, I always figure, if you don't ask, you don't get! You'll be AMAZED at how many times they jump at your first offer! My students have experienced this, like Cindy Burks, who...

*"...bought my first home to rehab and sell. I purchased an REO by offering the bank \$8,000 for the property, which was worth \$26,000 (See what I mean!?). After \$5000 in rehab I will profit about \$13,000 when resell it."*

Cindy's story isn't some fluke, either. Here's a couple more, just to prove it happens more often than people think. Ray Chapa bought a house for \$42,000 worth \$96,000. According to Ray...

*"Rehab will run about \$10,000. I plan to put the property back on the market at slightly below its fair market value for a quicker sale. Profit will be about \$25,000."*

Mary Settle purchased a duplex for \$102,040 that was appraised at \$132,000.

*"I am renting each side out for \$800-850 (her payment is \$800, so she's breaking even there), and after miscellaneous repairs I'm looking at \$500/month positive cash flow, PLUS my equity in the property which I can tap into for other deals if I want to. (BTW, Mary has since purchased two more properties, and has "graduated" from my Mentor program!"*

The students who want to really grow fast take part in my Mentor Program (which I'll talk more about later), where we coach you through each and every step of the actual offer process... on real deals. I've found over the years that it's at this crucial point – making the offer – that can cause enough fear that people just freeze up. When we Mentor you, we work hard to make sure you have

the confidence and logical reasons behind every offer and counteroffer you make. **We tell you exactly what to offer AND We tell you word-for-word what to say when you make your offer!**

**That's why 100% of the students who complete this program succeed in buying houses (Now you see how I can guarantee your results!)**

**Get-It Tip:** Don't let paralysis of analysis stop you! Once you've found the property and crunched the numbers, MAKE YOUR OFFER! Don't let FEAR stop you... and if you need direction and help, give us a call. We will Mentor you through every step on your deal.

- N) **Sign The Dotted Line.** It's not a deal until the contract is signed and earnest money has changed hands (even a buck makes it a deal!). Although I've developed my own "Agreement to Purchase and Sell" over the years, incorporating special clauses and items to super-protect me on any deal, almost any basic "Buy-Sell" Agreement will do. When you make an offer through a real estate broker, they'll use their own form. When making an offer with a homeowner one-on-one, use the special contract that I've included in my course. One of the main parts to negotiate are payables like doc stamps, taxes, surveys, etc. In my course, I spend some extra time on these because this is where a lot of deals get squirreled up... and a lot of profit gets left on the table.

Once you have a signed contract, ask them if they have an attorney they prefer to use. If not, help them find one. Hopefully by now, you already have an attorney (or settlement agent) for your side of the deal. Fax or drop off the contract to your attorney and let them know who the seller's attorney is. At this point, the closing process of purchasing your 1st home has begun!

**Get-It Tip:** Once your offer is accepted, write up the contract, you and your seller sign it, and give them some modest amount of earnest money to seal the deal.

- O) **Make Sure There's Clear Title.** Sometimes during the process one or both of the attorneys may have some additional clauses they want to add to the contract. That's OK. I pretty much expect it, because, it makes them look like they're doing their job. The attorney review process usually takes 3 days, and any changes have to be made during that time.

Once everything is agreed to, have your attorney order Title Insurance and a Survey. The Surveyor will verify the physical property matches what the public record indicates. Title companies insure the property has "clear" title so the owner can sell it to you. It protects you if any old judgments or liens show up after closing, too. Clear title is required by your hard money lender or private investor. Most title companies need 5-7 days for research. They may find other conditions that need to be met prior to closing. They will need to know the name of the lender (see next item) before they issue the insurance.

**Get-It Tip:** Clear Title must be certified before you can go to close. Plan on a week or more for the title company to do their work and issue Title Insurance for the property.

- P) **Line Up The Money For The Deal.** The contract has passed muster with the attorneys and you know you have clear title. Give your attorney or settlement agent the investor's name so they can put it on the title (this protects your lender in case the loan goes bad).

Call your investor and let them know you're buying a property. Give them the property address so their attorney make up the mortgage and note. Also, give them your attorney or closing agent's contact information.

Always try to get ALL the money you need, including your purchase costs and total repair costs, plus enough to cover 3 months of interest payments. This way you truly purchase the property for “no money down.” I always do this with my lenders. In my program, you get it all.

Your private investor may want to do an appraisal, especially when you’re just starting out. My private investors, like Jitu Tolia, no longer ask me for an appraisal. They used to do drive-bys themselves, but now they don't even do that, they just trust me. In this business, your word – proven by your reputation – is your bond.

**Get-It Tip:** Get all your information together before you go to your lender for the money. And make sure you get enough money to do the entire deal, not just enough to buy the house!

- Q) **Choose Your Contractors.** While you are waiting for the closing date, bring your contractors out to see the house (if repairs are needed). DO NOT give the entire job to a single general contractor. Instead, hire a carpenter for the carpentry work; an electrician for the electrical, and so forth. How much work should you do on the property? Do whatever repairs make sense, *for your market*, for the pricerange of houses in the area. Don’t do more... it’s NOT YOUR HOME! Someone else will live there, not you. I take the time to cover this in more detail in my course, but if you did your market research in the beginning, you'll know exactly what needs to be done.

**Get-It Tip:** Get your repairs lined up. Do whatever needs to be done to put the house in an attractive, sellable condition, and not a penny more!

- R) **Find Buyers (Start Your List).** Before you even close, start looking for buyers. You notice I didn't say "buyer." Be sure to keep a good list of EVERY qualified response... if you don't put them in this house, you may put them in the next one! I have special ads I use that pull them out of the woodwork!

Do a little prequalifying and see where they might fit. Could be the next house you buy, or, you may find a house that’s just right for someone on your list. When that happens, you don’t need to run an ad, you just need to pull together the pieces of the deal and call them up! Getting a list of ready buyers is one of my secrets for closing deals so quickly. It still amazes my investors and attorneys, like attorney Jonathon R. Mehl, who wrote:

*“I have performed legal services for Steve Maletos for approximately one year. During the course of the year I was consistently impressed at the business acumen possessed by Mr. Maletos, and his ability to act in a prompt and orderly fashion.*

*A majority of my practice is devoted to representing real estate interests, particularly in low-income housing. I represent several investors who purchase distressed properties and then later re-sell the properties. My experience shows that the turn around for most investors is at least six months, and often as long as nine months to one year. Metropolitan Homes (that’s my company) is generally able to accomplish the same tasks within three months. This leads to timely closings, and greater profitability.*

*Metropolitan Homes has further had the ability to obtain loans to fully finance the purchase and renovation of each investment property. Most investors either use their own money for either all or a portion of the investment.”*

And how do the buyers feel about all this? Mr. Mehl goes on to say...

*“The buyers whom I met at closings have all seemed genuinely happy to be purchasing a home of their own for the first time.”*

I offer to cover my buyer's closing costs. This is a HUGE selling point that creates an endless stream of buyers, yet very few people do this. I'll show you how you can save people \$5,000-\$15,000 or more in upfront money, with nothing out of your pocket! Follow the calculations in my program to factor in the closing costs. When buyers call you, let them know you have a house that is “coming on the market.” Remember, if the seller still lives in the house, you can't show the house until you close. If the house is vacant, ask the seller for a key to show the house prior to closing.

**Get-It Tip:** Your main focus is to get buyers lined up and to collect their info. This will give you a buyers list you can tap again and again. Offering to pay closing costs is an easy way to get a lot of people on your list, fast!

- S) **Protect Your Lender (And Yourself).** Once the title search is finished and the title is clear with no liens or judgments, it's time to order hazard insurance. You will need to give the insurance agent the name of the lender, so the he'll be insured in case of fire or any other type of liability. Once you have the policy, have it sent (along with the Title Policy) to the lender's attorney, so she can prepare the loan documents.

The lender's attorney will get the loan documents completed and shoot them back to your attorney with any instructions and a check.

**Get-It Tip:** Hazard insurance is required on every deal. Develop a mindset of always doing everything in your power to protect your lending source from loss.

- T) **Close The Deal, Chapter 1.** Finally! Closing Day! Realistically you can close in as little as 2 weeks, but plan on most closings taking 3-4 weeks.

At closing, you'll sign a Closing Statement showing all the fees involved in the transaction (for attorneys, title insurance, survey, etc. See what I mean? They get paid out of the closing money, not out of your pocket!) I've included a sample in my program. You will also sign mortgage documents (or deed of trust, depending on your state), including the note. You will get the “deed to the ranch,” and best of all you'll get a fat check, big enough to repair the house and your interest-only payments for 3 months (Did I mention that's how the investors usually loan the money? They only charge you interest so you have some time to do the repairs. What do they care? It's their money you're paying 'em with!).

**Get-It Tip:** Closing is when it all comes together. You get the house and all the money you need to do repairs, because you planned and followed each step in my system. Savor the moment... and get used to it! You're gonna have a lot more profitable Closing Days!

- U) **Offer To Pay Closing Costs.** This is another “secret” way that allows my students to do fast money deals. It lets us cut to the chase with buyers, and keep control of the deal, by covering their closing costs for them. We do it using a little-known clause in the government's lending laws... using a non-profit. Just any charity won't work, but I've lined up non-profits who'll be happy to write a check for all the sales you make, and cover the closing costs for your buyer. In return, you make a donation to their work. Presto! With this in your arsenal, my buyers breeze past other real estate investors' and agents' ads, even when they have nicer homes on the same street!

Call your top prospects (you've narrowed down from your list) and invite them to come see the house. Put a BIG "For Sale By Owner" sign out front. At the bottom put "SELLER PAYS ALL

**CLOSING COSTS!"** Show each buyer through the house, and explain the repairs that you'll be doing. They may want to wait and see what the house looks like before signing a contract, but tell them it can be signed "subject to" the repairs being made. In other words, write up a Buy & Sell Agreement (follow the one in my course), and add a blank page showing the planned repairs. If you don't do the repairs, they're protected. This gives them piece of mind and clears the way for you to complete the deal (after all, you're planning to make any repairs you promise, right?!)

This is important: You can legally pay all of their closing costs IF you use the strategies I show you, but don't take ANYbody who can't come up with AT LEAST \$1000 downpayment – "earnest money" -- up front! Forget broke bozos that can't rub two cents together... you want good people who need a leg up to get into a home of their own.

Here's an example from two sisters who took my course, Susan Domingez and Sonia Parker, who...

*"...Purchased a property for \$317,000 with a fair market value of \$350,000, and sold it during the same week. We received \$2000 (just like I preach, they got their money down!), and when it's all said and done we'll make \$34,500 on the deal. Awesome!"*

**Get-It Tip:** Paying closing costs is a surefire way to sell your property FAST! But, make sure you do it all legit, using approved non-profits. I give you all the ones I've used over the years. And remember, paying closing costs DOESN'T MEAN they get a "No Money Down" deal... get downpayment upfront!

**V) Pre-Approve Your Buyers.** When you have a live buyer, make sure they can get approved on a mortgage right away! Ask them if they have a *Pre-Approval Letter*. If not, tell them to go and get one from their bank or mortgage broker, TODAY! This can be done in a matter of minutes, an hour or so at the most. Find out if they have an attorney or closing agent they want to use, if not, agree to both use your attorney. Send the attorney/closing agent a copy of the contract and Pre-Approval letter. In addition to the \$1000 you got when they signed the contract, after the attorney reviews the deal have the buyer put down an additional deposit. Figure their total down should be 5% of the purchase price. Do they *have* to have 5%? The more you get, the more finance options they'll have, the easier the deal. This isn't that hard, believe me. I've seen apartments charge as much just for people to move in!

**Get-It Tip:** Once you have a contract and downpayment, make sure your buyer can get the money. Take control of the paperwork process immediately, and secure 5% total downpayment.

**W) Seal The Deal.** You've got a contract with a qualified, pre-approved buyer, with at least a grand down. Now your job is to get the repairs done as fast as possible so you can close the deal. Have your buyer get involved in the repairs and upgrades... It's *their* house, right?! Let them start taking mental and emotional ownership... maybe choosing paint and carpet colors, tiles, fixtures, etc. (anything that's on the repair list!). The more they are emotionally involved making it "their home," the more cooperative they will be if any problems (ie, credit, paperwork, etc.) arise.

When the repairs are done, walk through with your buyer and make sure that everything you agreed to has been completed satisfactorily. Have them sign off the repair list showing their satisfied. The buyer should let his mortgage agent know the house is ready for an appraisal, and they'll send out an appraiser.

**Get-It Tip:** Get your buyer involved in the repairs. This will make them very happy, and help them take mental and emotional ownership, even before it's officially "theirs!" This commits them to the house and deal, and they will work with you to overcome any small issues along the way.

**X) The Devil's In The Details.** In this business it's VERY important for you to stay on top of

EVERYTHING. Call your buyer as often as necessary and make sure they get everything the mortgage company asks for. Make sure the buyer's attorney has ordered title, and that the buyer has gotten the hazard insurance. **Use my checklist and you will save a month or two—Time is money!** Remember how impressed my attorney was with the speed of my deals? Here's an observation he added to his letter:

*"Mr. Maletos regularly and willingly spends the time running around to different attorneys, lenders, and governmental offices to ensure that all concerned perform their duties so any issues can be immediately resolved. This leads to timely closings, and greater profitability."*

**Get-It Tip:** Follow my guidelines and you'll get paid A LOT sooner, rather than later! This way you can do more deals, make more money, do more deals... get the idea!? Time IS Money!

**Y) Finishing Touch.** Once the loan is approved the mortgage company will contact the buyer's attorney for a closing date, and the she'll contact your attorney to schedule one that works for both parties. Call your investor and ask them for a *Payoff Letter* for that date showing the total amount owed, and a discharge of mortgage or deed of trust.

**Get-It Tip:** Once closing is set make sure you have all of your documents ordered... the mortgage company will have all of theirs in place, so you'll be good to go! At this point setting a dinner reservation at a very good restaurant (to celebrate after the closing) is permitted!

**Z) Done Deal: Closing, Chapter 2 (End of story).** You and your buyer sign a new Closing Statement and other documents, and you receive your check! This is the greatest feeling in the world! OK, enough resting on your laurels! Get out there and start looking for your next deal (if you haven't already)! But leave enough time this evening for a little celebrating!

**Get-It Tip:** The second closing is where you get paid. Your focus at this point should be, "NEXT!!!" Keep the funnel full of deals; Don't do onesies and twosies. Never be afraid of closing with one seller; about to close with a buyer; having one in repairs; and making an offer on a new one... all on the same day! You just multiply your money faster, that's all!

### Conclusion

This business ain't rocket science. You find properties, buy them and resell them. Yeah, the devil's in the details, I guess, but with the right training and guidance, there's really **NO Way To Lose** in this business... no matter what your brother-in-law may say!

I cover all the "Devilish Details" in my course, **Fast Cash In Foreclosures**. No stone is left unturned, every form and contract you could possibly need is included. I teach you step-by-step exactly what I do everyday of my life, to buy and sell preforeclosure houses. And how YOU can make incredible money using my same methods. How incredible?

**Last year ALONE I made \$451,981.00**, and YOU can easily make this much or more, in fact, you could easily **make \$5,000 to \$150,000 on your VERY FIRST deal!**

It takes your commitment, and the RIGHT Training and Guidance. I have to say, every Tom, Dick & Harry out there has some pie-in-the-sky real estate book. If you don't believe me, just hit your local bookstore. Flip through some of 'em...most are written by people who haven't done a deal in years, or only do a few between selling their books. Worse, some are *ghost-written* by other people entirely! I get letters about this all the time, like from Claude up here in New Jersey...

*"I was always skeptical to see if it really works. I've attended a lot of seminars in the New York area of these so-called "real-estate gurus" who only touch on a few bases. I was always interested in making money in real estate by flipping a few properties and also keeping a few from an investor point of view...but just didn't have the knowledge and the contacts to do so, such as a CPA, real estate attorneys and professional contractors for repairs along with title companies to research the title. I think your course has real world techniques that I have never seen in the business. Thanks for your guidance and knowledge of your course."*

Or this one I got the other day...

*"I just wanted to drop you a note to say that I've been completely glued to your course since I ordered it last Friday. After many discouraging encounters with so-called "gurus", I am totally impressed and refreshed at how precise and concise your course really is. You have cut through all the BS and have given strictly "meat & potatoes" concepts without all the unnecessary overkill.*

*You have taken the seemingly difficult, and made it easy enough for anyone to understand. I really feel confident that with your principles applied, I can realize my dream of being in Real Estate, a dream that I've had a long, long time!*

*I can't believe how much info and how thorough your Book really is ... all in little more than 200 pages ...especially with the contracts and bonus material, not to mention how affordable you've made it also. You've given step-by-step instructions, and even the contacts needed to help set this program in place. If I seem pumped up, it's because I am!!*

*I'd all but given up on Real Estate, and figured I'd be making somebody else rich the rest of my life! Thanks again Steve for sharing your wealth of knowledge. May God Bless."*

You'll find some books so complex, so over your head, that you have to be a PhD to figure it out...

**I guess they figure if they make us feel stupid, we'll REALLY think they're an expert!**

Some leave you thinking you need great credit or wads of money sitting around (you know now you DON'T!). Some are so elementary they don't even use the right terms, or define the terms they use! You'll even find some originally written in the 1980's and just reprinted again and again (some don't even tell you about how easy Internet makes researching properties today!). I discovered...

### ***6 Crucial Business Details You WON'T FIND In Most Courses!***

I call them ***The Insider Secrets Of Real Estate Success***. Oh sure, you'll find books that talk ABOUT some of them, but so far I've found **NO ONE ELSE TELLS YOU HOW TO...**

1. ***KNOW EXACTLY HOW TO GET ALL THE MONEY YOU NEED*** to buy all the properties you want. I had NO cash OR credit, in fact I was bouncing checks trying to make ends meet. **I Solve The Number One Problem For YOU!** Almost every course I've found brushes over this... but I show you **HOW AND WHERE to find the money! I Even Give You My Personal "Black Book"** of investor/lenders who can fund all the deals you can possibly do.
2. ***KNOW EXACTLY HOW TO FIND Great Properties...Before Other Investors!*** On the surface this seems simple enough... there are thousands of prospects all around you. But how do you get to them FIRST!? For a long time, it seemed every dynamite property I found was either already under contract or sold. I felt like the guy following the elephant in the parade (you know, with the shovel?!) "Elephant" investors kept snappin' up the good deals ahead of



me, leaving me with... well, *you know!* **I give you the secrets that helped me beat big, lazy fat cat investors to the punch**, and take the deals right out of their hands! Let 'em eat cake (or whatever...!)

3. **KNOW EXACTLY HOW MUCH A House Is Worth!** Wheew! This is probably the biggest fear of all! *What if I bid too much?!* I only had room to cover this a little here, but in my course I cover this area completely, so **you will NEVER make an offer without knowing the ABSOLUTE value** of the house!
4. **KNOW EXACTLY WHAT REPAIRS To Avoid, Which Ones To Do, And How Much They'll Cost.** I also tell you what *repairs to avoid* to make sure you get maximum profits each time! The house's value and the repair costs give you 60% of the equation! I give you the rest of the formula in my course so you can figure your profit *before* you buy. You get my checklist of key repairs, with "rule-of-thumb" costs so you can know how much repair money you'll need within minutes of seeing a house.
5. **KNOW EXACTLY HOW MUCH To Bid Or Offer...And EXACTLY How Much MONEY You'll Make!** Knowing value and repair costs are only PART of the equation; **Knowing What To Do With The Information** is another. Most real estate agents can figure value, and most contractors can estimate repairs. So why do less than 1% of them invest themselves?! Because they don't know how to offer! When I'm done, you'll be able to make offers with confidence, knowing you will make money!
6. **KNOW EXACTLY How To Sell Your Properties In DAYS!** The faster you sell, the faster you fill your pockets. **Equity means nothing, until a sale is made and someone writes you a check!!** Using an estate agent costs 6% commission, and your house sits for 6 months (national average!). UNACCEPTABLE! **You will have bona fide offers within DAYS**, not weeks or months!

Without these pieces to the puzzle, all the other stuff they teach you is *bupkis!* **I don't hold back!** In my extensive [Fast Cash In Foreclosures](#) Course, I give you ALL "*The Secrets*," PLUS all this...

- **255 packed pages of hard hitting information** to make your business soar
- **63 PAGES of banks, hard money lenders and investors** that FUND these kinds of deals (You have NO idea how hard this was to come by... I'm GIVING it to you, absolutely FREE!)
- **Complete Nationwide Directory Of Other Real Estate Investors**, so you can connect with *other investors* in ALL 50 states online, to swap information, even deals!
- **20 key forms for every situation** (one guy tried to sell me his "Forms Kit" *alone* for \$295!)
- **Unlimited Access to my "Real Estate Answers" Forum** where I'll give you answers to your questions for LIFE (my life, that is, not yours!)

Altogether this kind of material is worth a ton of money... you get EVERYTHING you need, and the cost is ridiculously low... \$59.95... less than the cost of a good meal for two! Best of all, I've got it set up where you can download it immediately. Or, if you'd rather, I'll mail you a copy. Here's the address:

[www.fastcashinrealestateforeclosures.com/main.htm](http://www.fastcashinrealestateforeclosures.com/main.htm)

With all the meat I give you, it's no wonder students rate my course so high! Especially if they've tried other bunk out there that passes for real information. Adam Garret in California wrote this one (I laughed at the part about his wife buying it for him!)

*"My wife bought your course for me, and I must admit, it is the best I have seen so far! You make it extremely easy to understand. I will definitely recommend you to anyone who asks."*

*Steve, thanks again for this course. I wish I would have found it before the many others that I've found."*

Remember, I was at the end of my rope when I first started. Dead broke, no rich daddy to help me out. Lost my credit, lost my home... I was a mess! I gave hours of my life to my job. I got paid for those hours. From that I paid my mortgage, bills, food, whatever. Then someone else TOOK AWAY that job, and I had nothing left to pay my bills with. They had complete control over my life... BUT NOT MY DESTINY! (or yours!).

**We Trade The Hours Of Our Life For Money To Live...  
UNLESS We Learn To Make Enough Money To Buy The Hours Of Our Life Back!**

When I stumbled on real estate I could have NEVER IMAGINED the difference it would make in my life. I literally cashed my first check within DAYS! Some MONTHS I've made FIVE TIMES my old ANNUAL income! In fact,

*I'll show you how to [MAKE MONEY IN YOUR FIRST 45 DAYS OR LESS!](#)*

And Today I REFUSE to work more than 10-15 hours a week... but I make more than I did in a month before! Using my System, You Can Buy Back YOUR LIFE, and NOT WORK when you don't want to. You can spend more time with your family... learn to relax, recharge, and ENJOY LIFE!

**Life Ain't About Work, And It's Not About Money...BUT...  
Money CAN BUY The Time To Enjoy Your Life, Today!**

I love my life today. I feel like something this good shouldn't be kept locked up, with "gurus" who only share bits and pieces. There are no secrets I'm scared to give away. Hey, I can't buy every house that's out there... I want as many "Average Joe's & Jills!" to make it, too. For YOU to get this fabulous blessing: the chance to enjoy life doing the things YOU want to do, instead of slaving through one day after another for someone else. To *Control Your Destiny*, and

**Stop Letting Some Narrow-Minded, Pointy-Nosed, Middle Manager, Bottom-Line Beans Boy In A Monkey Suit Who Doesn't Even Know Your Name CONTROL YOUR LIFE!**

OK, I'm off my soapbox. My *Fast Cash In Foreclosures* Course tells ALL. Period. You can *take it and make it*, with NOTHING else. I've even made it easy to download, so you don't have to wait another minute to start your new financial path. And, I've kept the price hundreds of dollars lower than comparable Courses on the market. [Click Here And Start Making Money Today!](#)

**"But Steve, It sounds simple enough...BUT....what if I need some extra help?"**

The truth is, it IS simple. But honestly, for some folks, it don't come easy (now when did you ever hear a TV guru tell you the truth like that?!) Like I told you in section "A" on the list, it's always easy-er when you have a *Mentor*, a coach. News flash! There will be times when you run into uptight, upset and even angry people: sellers with attitudes, buyers with attitudes, even lenders with attitudes. This is the real world, people! This is common sense... everything else in life is the same way, right!? I had to deal with it everyday on my job!!

Dealing with negative attitudes isn't the part that's hard! And it's not hard to find the houses. Or to figure their values, or estimate the cost of repairs. I give you ALL THE TOOLS you need to succeed.

The Hardest Part Is Getting YOURSELF Past Square One... where you actually DO a deal! I'm convinced that 99% of the people who "tried real estate and it didn't work for them," *never really tried!* Oh,

maybe they got excited, researched a bit, ran some ads and felt like they “tried.” But just a couple of doors slammed in their face caused them to wilt, to quit – **to give up** on their OWN financial future!

### Here Are Your Options

**Option 1: The "School of Hard Knocks" Approach:** These folks buy a book or two, go out and fumble around...maybe they actually do one deal before they scamper away, relieved they didn't lose their shirt (they run like a slots player leaving Vegas!)? A high school buddy of mine learned to dance this way. He'd been "Homecoming King" back in high-school, and he wanted to impress everyone at our reunion. So he bought a dance course and video, watched it, studied it, and practiced stepping with his size 13EEE's on the big footprint poster included the course. But he never did it in public, in front of people, until the night of the reunion, when they announced that he and his “Queen” were to start the dance! Man, he was terrible! Fortunately, after the first verse other people got out on the floor, and my buddy, red-faced and embarrassed, disappeared for the rest of the evening. He told me later...

*"My heart stopped, my throat choked up, I felt sick to my stomach. I kept trying to remember all the little steps on the diagram, tips on the video, suggestions in the book, but my mind went blank. I've never been so embarrassed in my life!" He'd had all the information... why couldn't he dance when the light came on?*

**If some big linebacker can turn to Jell-O in 5 seconds on a dance floor, is it any wonder most people freeze up trying to remember all the stuff they need to know for a house deal!?**

I was blown away when I realized that other people could take the same information I used and... **never DO anything with it!** I finally figured out a course or book may be enough for some folks, but most people need to hear, see, feel, touch, smell and actually **experience the process of doing a deal.**

**It's our own lack of confidence that holds us back.** After all, we ALL believe there's money in real estate. We've all seen prices go up, people get rich, real estate agents driving around in Mercedes. Our whole life we've heard about or known people who hit it big in real estate. We know real estate works.

**Option 2: Partnering with a local investor.** These folks naturally assume that some local guy is gonna be happy to teach you his business and let you take his deals. Of course, we never think that far ahead. We figure, “Maybe I could get an investor to work a deal or two with me, at least until I get my confidence up.” You offer to split a deal, to put in the “sweat equity” (free labor for him!). Sounds generous, ‘til he says, “Sure, for a 60%-40% split!” Or 80-20... or less! You figure, “What the heck, this way I'll learn.” Once again, *we never think far enough into the deal!* Then, sure enough, you make \$30,000 bucks on the house! You're ecstatic... until you realized you just **GAVE AWAY \$24,000 TO LEARN ONE KIND OF DEAL!** And he probably made you do all the work, to boot!

### Partnering With Another Investor Is The SINGLE MOST EXPENSIVE WAY To Learn!

You don't want to throw away tons of money splitting deals, but you still feel uncomfortable doing it on your own ... whaddya do?

**THAT's the big question!** I knew I had to make this so easy you could take the information and just do it. I also realized that for most people, it would mean spending extra time to help you overcome the initial obstacles and emotions, long enough to see you through your first deal.

**OPTION 3: MY One-On-One "Mentor Program."** I don't take money from your deal! I work with you personally, walking you through each step, encouraging you, giving you a swift verbal kick in the

pants now and then, telling you everything, **ONE-ON-ONE**, right down to the exact words to should use to make a specific offer on a specific house.

NOBODY who has gone through my Mentor Program has failed! True, some took longer than others to get out of their "comfort zone" and start making deals. That's OK, 'cause I believe in sticking with someone when I give my word. Like Churchill said, I "**NEVER Give Up.**" That's our motto, mission, whatever you want to call it.

### **If You Stick With The Program, I'll Stick With You!**

I believe my **One-On-One Mentor Program** is the very BEST way to learn, period, end of discussion. In fact, I'm so certain,

**I Will GIVE YOU MY Fast Cash In Foreclosures COURSE - FREE! More on that later.**

Here's why I'm so sure: Let's say you're going on vacation next week. There's an important job to do, one that means a lot of money for your company, and some temp's gonna have to do it. Get the picture? Your job depends on its success! I GUARANTEE there's only ONE way you'd convey the information to the new person: **One-On-One!** You would *personally* train them, walking them step-by-precious-step, until YOU were convinced they were proficient. Even then, you'd follow up later to make sure they didn't run into any problems along the way!

### **THAT'S How Our One-On-One Mentor Program Works!**

Or try this: Imagine your kids had a ratio of **ONE Teacher TO ONE Student**, instead of 30:1! What would that do to their education? What if **Tiger Woods** would Mentor your daughter's golf game, or if **Michael Jordan** would teach your son everything he knows about basketball! **What if Warren Buffet took you under his wing to share his understanding of the markets with you?** Sound far-fetched? Guess what? Tiger has several Mentors... Jordan, Buffet, Donald Trump, you name 'em. None of the greats tried to do it alone, they **accelerated their learning curve** with their own Mentors!

Can my **One-On-One Mentor Program** change your life? Big question! I can **GUARANTEE You Will Succeed...** but I'd rather let Ian and Cor, two of my Mentor grads tell you:

*"The course has changed all of our lives, giving us new insight into investing, building, and shaking our heads at all the lines of credit filling up in a hurry.... Other than that, we are all enjoying ourselves, spending almost every Saturday together building our little real estate empire.*

*The potential deal we had with the retiring landlord in Brantford worked out well, with possession of 4 properties with 9 units passing to us on October 9th for \$340,000. We ran all the numbers through the program. (Good job! Just like we taught them!)*

*In addition to introducing ourselves to the new tenants, we have been working on a house we intend on turning. The purchase price was \$56,000. The upgrades will run around \$12,000, and our real estate agent assures us that he will be able to net us \$10,000 after legal and other expenses. In other words, it's working, slow but sure. (Mentoring works at your speed, whatever it takes!)*

*Thanks for all of your help, and continue to stay in touch, we enjoyed working (learning!) with you."*

### **So Who Needs Mentoring?**

**You, if you want to ACCELERATE Your Learning Curve, to make MORE money, Faster!**  
**You, if you want One-On-One training and encouragement.** Are you getting this level of personal attention now? If not, why?!

**You, if you're just starting out, struggling to get your first deal... I'll Mentor You *From "Comfort Zone" To PROFIT ZONE, Guaranteed!***

**You, if you want to break out of the "one deal every so often" club.** Nobody wants to be a one-hit wonder, or screw around with a little here, a little there (if you do, this ain't for you!)

**You, even if you're a seasoned pro, and want to start making enough money to tell your boss to take a hike.** Where you can give yourself a raise any time you feel like it, and take as much time off as you want. Feeling secure enough to do this takes one thing: money. And we show you how to get there.

**You, if you want a "home run" business** with ongoing deals coming in and closing checks being cashed, one where you're able to pick and choose only the cream of the crop deals. Do you want a multi-million dollar real estate entrepreneurship? Go for it! Let the other, "average" investors podunk along doing a deal or two a year! You'll be the one with the *real estate machine!* The one who lives the dream, and let me tell you, this dream just keeps on going and getting better!

**You, if you don't have time to wait around,** to try this, that or the other... who wants solid guidance, training and support, NOW!

**You, if you're ready to build this business, and want to build it fast!**

**You, if you're sick and tired of being sick and tired, and want to change your life and career!**

**You, if you want to use your strengths to get ahead, and not let your weaknesses hold you back!**

**You, if you want a program that GUARANTEES YOUR SUCCESS!**

If any of these sound like You, If you think you qualify for **One-On-One Mentoring** give me a call today at **1-888-499-1971**. Can't do it online... we have to make sure up front you're serious ... so call me up and let me know if you're ready to make money fast!

I'm so convinced of our ability to help ANYONE Succeed, that **I Guarantee YOUR Success** when we **Mentor You**. In fact, I'm so sure...

## **"I Will GIVE YOU My "Fast Cash In Foreclosures" Course Absolutely FREE, And Guarantee That You Will Succeed!**

Hey, we ALL have things that hold us back. I've found it's a lot easier when you have someone you trust nudging you forward, encouraging you as you go, and telling you step-by-step what you need to do next. Not some cookie-cutter program, but one where you and your goals are *individually matched* to one of my hand-picked and trained, expert coaches, to **Guarantee Your Success**. **You Are Mentored You One-On-One**, starting wherever you are right now -- your current circumstances -- *through every challenge* to help you over the top. We want you to reach your goals, and we're committed to every single student we **Mentor**, to help you find, buy and sell the right deals, at the right price. To realize your dreams.

### **So, What Do You Want?**

More free time? Travel? Early retirement? The big house on the hill? Being your own boss? Caring for an aging parent? Private school for your kids? Don't ever forget, this business is about people, and to me, YOU are the most important person on the list. If you're serious about making it big, we'll work with you to help you

maximize however much -- or little -- time you have to dedicate. I've hand-picked successful real estate investors who know my System... pros who've "***Been There, Done That,***" to work with you.

### **It's As Close As It Gets To Having Me Riding With You As You're Doing Deals!**

This isn't some textbook, mail-order-diploma class. Nosiree! Every week, you'll meet with your Mentor by phone to walk through what you've accomplished so far, and to clearly map out the next steps in your process. **By your second week, we'll have you finding your first deal!** Your Mentor will be right there to monitor your progress, to encourage, and to hold you accountable, to make sure you keep on...

### **Walking the Walk, Not Just Talking The Talk!**

We will help you gain confidence that you can *make this business work for you!* You'll be given specific assignments... what kind of houses to look for, exactly what offers to make, and how to structure the deals.. **You'll get my private 800 number, fax number and email address,** that ONLY Mentoring students can use. **You are not alone!**

### **But That's Just The Beginning!**

Plus, you can always reach your Mentor with spot questions and specific needs using our Hotline. The easiest way is to fax or email any question or document, and within a short time you'll get a ***personal answer to your question.*** Plus, once a month we do a Mentoring Conference Call, where you can with other investors from around the country join in to address common situations and questions.

### **If You Commit To You, I'll Commit To You! NO TIME LIMIT!**

I know it takes some people more time than others... I want to make sure you get it down pat. We don't stop at six months or a year -- live or die, sink or swim -- like most programs out there! Whether it's recapping what you've learned or giving you a swift kick-in-the-pants when you're giving yourself excuses... I **WON'T QUIT** as long as you keep trying! I call this my "***No Student Left Behind***" **Guarantee** (pretty original, eh! Maybe I should run for president!). You don't quit, we don't quit. We can't make you succeed, but if you keep working it, we keep working with you until you do succeed, whatever it takes, **AS LONG AS IT TAKES, *Guaranteed.***

I don't know ANY OTHER PROGRAM with a Guarantee this strong! How can I do it? My ***Fast Cash In Foreclosures*** Course has absolutely EVERYTHING you need... except the one-on-one benefit of a Mentor. If you want to buy it, just [Click Here!](#)

### **Sure, You Can Do It Alone, But WHY, When You Can QUANTUM LEAP Your Success With *Guaranteed Results*?!**

How successful can you be with your own Personal Trainer to walk you through. EVERY superstar athlete, actor, musician, politician you name it, ... has a personal trainer who's ***been there, done that...*** to teach, prod, and ***do whatever it takes*** to help 'em succeed. (Tiger Woods has *three* for crying out loud!) Why? They understand NOTHING COMPARES with **One-On-One Mentoring**. They know that every new skill, if it's practiced and reinforced, will become an ingrained habit in your life. What better habit to develop than making money!

### **So. Are You A Superstar In Real Estate? Do You Want To Be? What Are You Waiting For?**

To paraphrase Napoleon Hill: If you have *everything* to gain, and NOTHING to lose, whattya waitin' for?! I've only got a few hand-picked experts I trust to work with my students, and I strictly limit how many students each one of them handles at a time (so you have quality time). And yes, we do turn down some applicants if we don't feel they're serious about building a business. We aren't here to listen to excuses and pat your hand... we're here to make you rich. If that's what you want, we'll hold you to it and stick with you until you succeed!

**Right Now, Call 1-888-499-1971 And Qualify For My Mentor Program,  
And I'll GIVE YOU My Complete *Fast Cash In Foreclosures* Course,  
Absolutely FREE!**

You read that right. I'll GIVE it to you when you take part in my **Mentoring Program**. That's how important it is to me to see you succeed. If you think you qualify, call me now, **1-888-499-1971**.

So here's the deal: If quantum leaping your business and income sounds like something you want, I need you to call me today and tell me, "**Steve, I'm serious! I want to learn to make money in real estate fast. I'm committed to my success and I'm ready to have a Mentor hold me to it!**" Here's the number, **1-888-499-1971**. You have no idea how this will change your life over the next 12 months. Mark TODAY on your calendar, and look back... you'll be blown away! Less than a year from today the financial "wishes" you've had all your life will be becoming reality. You'll wonder why you dilly-dallied so long! With your focused intent to grow, and the serious Mentoring I'll give you, **You Can't Fail!** (Unless you quit, but you ain't no quitter!) Call and qualify Now!

**1-888-499-1971**

To your HUGE Success!

Steve Maletos

**P.S.** I just got *more* emails with *more* examples of the success my Mentoring students are enjoying. Remember, You Get My Course FREE with all my lenders, letters, everything... you get Personal **One-On-One Mentoring**, my private Hotline for pressing questions and deals, and my monthly conference calls. And, I'll **Guarantee Your Success** for as long as you're sincerely trying ...however long it takes! Call today

**1-888-499-1971**

**P.P.S.** Leave me put it to you this way: **If you don't call today, when?** Overcoming "*paralysis of analysis*" is vital to making money in real estate... or any other business!

**If you lay this down and put off the decision, how much will it cost you?** Studies show if you do, chances are you'll never actually take action and DO IT! Just look at the people all around you! You will lose tens of thousands of dollars LOST because of anxiety, worry, fear, mistakes, false starts... or by offering too much or too little (losing opportunities or lowering your profits), overpaying for repairs (by underestimating OR by doing unnecessary repairs), selling houses to cheap... leaving thousands of dollars on the table -- ***money that belongs to YOU!***

How much more time will you waste... days, weeks, months years? Time wasted on unnecessary busywork and legwork, wasted on unmotivated sellers, ***getting jacked around*** because you don't have someone to guide you and help you manage your time for the most money? Give me a call today... let's talk.

**1-888-499-1971**

## **Success Stories From Recent Mentor Students**

"I purchased a large \$500,000 foreclosure property already owned by the bank (REO) for \$327,000. I plan to live in the property for awhile and just sit on the \$175,000 in equity. Nice deal!" -- Jamie Duffy (***Hey, I never said you have to sell everything you buy! Why not enjoy some of them yourself, with the security of knowing you've got \$175,000 "bank account" if you need it!***)

"I bought a property for \$65,000 with a fair market value of \$140,000. I figure it needs about \$5000 in equity, and I haven't decided yet whether to sell retail or hold and rent, but I'm sitting on ***over \$60,000 in equity!***" -- Kyle Underwood

"I purchased an REO (bank owned foreclosure property) for \$23,000 that was worth \$48000. It needs about \$5,000 in rehab, and I plan to sell the property when I'm done (***a sweet \$20,000 deal!***). By the way, my payments are only \$192 a month while me and my friend do the rehabs!" -- Bill Ellis

"I've done two foreclosure deals in the last month. On my first property they were asking \$17,000 and I offered and bought it for \$10,000. It's worth \$33,000 and needs about \$5000 in rehab (***Mentoring saved him enough on his offer process to cover his repair costs, and then some!***). My second deal was listed at \$33,000, I bought for \$12,200, and it's worth \$54,000 (***Good Mentoring saved him another \$20,800!***) I figure it needs \$6300 in rehab." -- James Mudd (***James didn't add them up for you, but he's looking at a \$54,000 profit square in the eye!***)

"Thanks to a wonderful coaching program your company offers, my wife and I have found a duplex in a nice neighborhood with little money down. Your tips and techniques have provided me with tons of actual real estate knowledge I never knew I'd acquire. I'd like to end by saying thank you, because I not only have acquired a coach but I also have a friend." -- Nick (***We often find we develop close bonds with our Mentoring students... building a good relationship on trust is the best kind of all!***)

"I do not have a salary that is above average. I went from owning a condo to owning 3 rentals and a nice home. I can't believe I'm the owner of 3 properties, but it's true. I am well on my way to owning real estate and ***this program helped me accomplish this.*** Thank You." -- Jen

"I just bought my first land to develop. After selling the first half I will have paid off all of the debt and the rest will be pure profit. The upside is huge and I have already started pre selling 90 lots at \$20,000 per lot. The ways to profit in Real Estate are huge, and I got to say I love it." -- Kenny (***Unlike some "cookie cutter" program, when Kenny came up with this deal, we customized his Mentoring program for the immediate opportunity he had, so he didn't have to pass up a fortune.***)

"I have had a different coaching program with another company and they told me that I don't have the money to buy properties and that I should only be concentrating on tax liens for a few years — A few years?!?! Thanks to you, in just a few years I will have several properties. You put me on the road to success, thank you!" -- Steve (***In my program, we Mentor you to making money within a few weeks, not months or years!***)

"We paid \$55,000 for the house, and it will be worth about \$75,000 to \$80,000 when we are done. ***Thanks for your flexibility.*** -- Chuck Inks

Hey, the next success story on this list could be yours! Give me a call today and let's get your real estate career on the rocket path, instead of creeping along in a Model T. You have NOTHING to lose, and everything to gain! -- Steve Maletos (***slipped this one in, didn't I! Call me today!***)

**1-888-499-1971**