

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



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

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

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

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

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

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



The national deficit is higher than anytime in America's history and will continue to climb for years.

Inflation has been eroding the wealth of families everywhere and will escalate much higher before it stops. The commercial real estate downturn due to more people working from home is putting a strain on the entire banking system. While the median price of housing remains high, many can't afford to buy, and on top of that, many homeowners can't sell and give up their low interest mortgage, only to move to another home with a higher interest rate. Amongst all this chaos there's a great opportunity for you to get a safe and consistent return while simultaneously playing a small part in reversing the housing debacle, and also by participating in restoring the American Dream of LAND OWNERSHIP.

You see, no matter how dark the economy becomes, land will always be there.

The American dream of property ownership will thrive even when the market is a mess. The government will surely come up with new plans to make it easy for new homeowners to buy in an effort to turn the economy around and create an affordable housing market, which will require **LAND**.



Fortunately it's working as evidenced by all of the sales made today with government backed loans. Houses are selling and will continue to sell regardless of the economy. You can't shut down the American dream of home ownership. And the up-and-coming asset classes of self-storage warehouses, RV parks, and Mobile Home parks only add to the demand for land. Not to mention the recreational uses such as hunting, fishing and camping.

That's where I come in. My business involves buying and selling these parcels. Sometimes doing minor development to improve value, such as clearing homesites, adding driveways, fences and utilities, or by splitting into smaller parcels. All of these will increase the value and create more opportunity.

Most of the time we cash out within a few months up to a year, and then move to the next project. Future projects may require longer development times.

With all of the above in mind, there is a safer alternative to the stock market. That alternative is...

## Private Mortgage Loans

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

Let's discuss the pros and cons of loaning on real estate. First, let's clarify what kind of loans. I'm not talking about high loan-to-value loans like the banks make, but rather, low loan-to-value loans. By that, I mean no higher than 65 or 70% of the value of the property securing the loan. This means if a house appraises for \$100,000 you wouldn't make a loan for higher than \$70,000. That's a 70% loan to value leaving a 30% safety margin.

(And sometimes the loan-to-value can be as little as 55 or 60%).

When you're dealing with a 70% maximum LTV there is so much equity above your loan, your collateral is your security.



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

### Frequently Asked Questions

Q: What will you pay?

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

Q: Who collects payments?

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

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

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

Q: What if I need it quicker?

A: I'll sell your note to another investor at its face value with a little notice. It will cost 5% of the balance at that time but I'd hope you wouldn't make the loan now if you think you'll need it back soon.

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

A: Of course there is no way to know, but you're starting with 30% equity at a current appraised value and you have me to make sure you get paid. How do you know your stocks will go up? My real estate isn't going anywhere and will always have value. We can't say that about stocks. And in addition, unlike housing, which is constantly being built, land is a finite resource. They truly aren't making any more of it!

Q: What if something happens to you?

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

Q: Is this a mortgage pool?

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

Q: Do I need a lot of money?

A: No, but to be in a first position we'll require from \$25,000 to \$250,000 depending on the deal. You tell me what you want to put out and I'll do my best to plug you into a deal that matches. Of course the more money available the easier that becomes. Sometimes I may have a need to borrow smaller amounts on a second mortgage which will require a minimum of \$05,000.

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

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

Q: How can my IRA do this?

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

Q: Do you mind if my attorney gets involved?

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

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

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

Q: What kind of documents should I receive?

A: Your closing package should contain the following:

- An original note.
- A copy of the mortgage or trust deed. The original will be recorded and then sent to you.
- A fire insurance endorsement naming you as mortgagee.
- An assignment of rents allowing you to collect rents in case of default.
- A first mortgage verification (if you're making a second).
- A title insurance policy for the amount of your loan insuring you against any title defects.
- A recent appraisal of the property

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

A: I'd expect you to wire the funds to the escrow account within 48 to 72 hours. We won't start the closing paperwork until the funds appear. If that's a problem at the time, we'll deal with it on a case-by-case basis and I'll try to accommodate. To be quite frank, the quick response is for my benefit. You see, until the funds are provable, I'm never sure they are coming. I'm sure you understand. Once your funds arrive, I'll know not to call other investors. I won't even request them until the due diligence is complete and we're ready to close within a few days thereafter.

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

If you'd like to have the more in-depth audio file (mp3 format) sent to you, simply email me at [steve@libertylandandhome.com](mailto:steve@libertylandandhome.com) or feel free to call or text me at **(850) 628-2187**.



**Investment bankers, financial planners, banks and fund managers do not want you to have this MP3.**

*Why not?*

1. Because there's no fee for them, and
2. Your safe consistent returns at a high locked in rate do not look favorable for them when their plans are compared to yours.