



# Wes State Mortgage, Inc.

1450 W. 7th AVE. • EUGENE, OR 97402-4424

(541) 485-4741 • FAX (541) 683-6385

Established Since 1976

## THE SINGLE, MOST EXCITING, PROFITABLE OPPORTUNITY OF THE NEW MILLENNIUM...

How would you like to have a money making program that wipes out all other competitors? This business opportunity is now better than ever because I've discovered a dynamite way to attract clients like "Steel to a magnet"!

I know, I have been using this program for over 24 years and now you can start earning thousands of dollars in fees just like I have.

The program that I am about to explain to you is, and will be the most profitable program of the new millennium. This program offers a completely different form of financial service for your clients — you will NOT be offering them a loan, you will be offering them CASH for something they already own. You won't have to bother with credit checks, application forms or income schedules. In fact, these things won't matter at all! Your client could have terrible credit, or no income at all, and still qualify!

### ... WHAT IS THE "DISCOUNT MORTGAGE PROGRAM"? ...

In the normal course of your business you will be providing our lenders something your clients already own and want to sell. Your clients will own a mortgage, trust deed or contract, under which some other party is paying monthly payments to them. You will have DIRECT ACCESS to major lending institutions who purchase mortgages, trust deeds, and contracts IN ALL 50 STATES. These lenders are very active in purchasing mortgages that are secured by — a single family residence, a multi-family residence, commercial property, or bare land. A simple telephone call to one of these lenders, on their toll free number, will give you a quote the same day. Your commission will be anywhere from 5% to 10% of the actual purchase price, and since our lenders offer very competitive prices, you can compete with anyone who is purchasing discounted mortgages in your area. The beauty of this business is its simplicity! Within two to three weeks the purchase can be closed and you will receive your commission directly out of the proceeds of the funds at closing.

### ... REAL ESTATE — THE AMERICAN DREAM!! ...

Owning a home has been a dream and a major goal for virtually every American family. When interest rates skyrocketed in the late '70's and early '80's, it became increasingly difficult for individuals to realize this dream. Sellers of properties soon learned that they would have to resort to SELLER FINANCING if they wanted to sell their properties. This started the era of CREATIVE FINANCING with a deluge of private mortgage holders. The seller, in effect, actually became the lender — and ended up carrying the mortgage. In 1981 more than half of all real estate transactions involved seller financing and the trend has continued ever since, and with today's high cost of real estate, sellers often carry back a mortgage in order to help qualify the buyer. There are over \$300 billion in privately held mortgages in this country. This, of course, creates a tremendous number of clients who are carrying mortgages and would rather sell them and get their cash now, instead of receiving monthly payments over a long period of time.

THIS TYPE OF FINANCING IS HERE TO STAY AND WILL BE THE  
MOST ACTIVE TYPE OF THE NEW MILLENNIUM.  
THIS SPELLS OPPORTUNITY FOR YOU!!!

Creative financing has created a multi-million dollar market for the discount mortgage business and an absolutely outstanding opportunity for you as a discount mortgage broker. During times of high interest rates, conservative bank lending (tight money), or increasingly high real estate values, more and more creative financing takes place — AND THIS IS ONLY THE BEGINNING!! A GREAT DEAL OF MONEY IS WAITING TO BE MADE BY SOMEONE LIKE YOU who can offer these people a way out of their mortgages — someone who will arrange the purchase of their mortgage at a discount. Most of the people who are carrying these mortgages are doing so reluctantly, they only did that to be able to sell their property and would love to be able to sell their mortgage. They would much rather receive a lump sum of cash NOW instead of monthly payments over a long period of time.

HOW DOES THAT USED-TO-BE SELLER, NOW RELUCTANT NOTE HOLDER  
GET RID OF THAT MORTGAGE?

[You can show them how it's done!! . . . and earn huge fees for doing so!!](#)

### . . . ABOUT OUR MAJOR INVESTORS . . .

You will have access to a variety of major financial institutions who have long term track records as major buyers of real estate secured notes, at very competitive pricing. You will work directly with these sources, who purchase mortgages in all 50 states. These financial institutions welcome all submissions, no matter how small or large, and have the ability to purchase:

- 1st mortgages
- 2nd mortgages
- 3rd mortgages
- partial purchases
- wrap arounds
- balloon payments

Our lenders purchase mortgages secured by the following properties:

- land — improved or unimproved
- condominiums
- multiple dwellings — duplexes, triplexes, fourplexes
- income producing properties — shopping centers, medical buildings, office buildings
- single family homes
- apartment buildings

You'll receive 1-800 toll free numbers for these major lenders and additional lenders that purchase time-shares, recreational resorts, and residential lot notes, as well as bulk purchases of mortgages and a variety of other receivables such as annuities, structured settlements and even business notes.

### . . . HOW TO FIND CLIENTS . . .

The months and years ahead will provide you with a staggering number of clients who are eager to get rid of their mortgages, thereby — GIVING YOU THE OPPORTUNITY OF EARNING HANDSOME FEES!

### . . . CLASSIFIED ADVERTISING . . .

Small classified ads will bring you a great deal of clients. Our program will provide you with samples of classified ads, including ones we used that worked excellently for us. Just to give you an example — One of the first purchasers of this program is a gentleman in Washington. He placed a small ad in his local newspaper and in his first week he received 7 calls, of which 5 were feasible. Three of the 5 clients accepted his quote for the purchase of their mortgages, which amounted to a total purchase of \$85,000. His fee on all of these was 6%, which is \$5,100.

THAT'S ONLY THE BEGINNING OF THE STAGGERING FEES  
THAT CAN BE EARNED WITH THIS PROGRAM!!

### ... DIRECT MAIL ...

Our program will provide you with a powerful direct mail letter you can use to reprint on your own letterhead. A mailing to real estate attorneys, accountants, title companies, escrow companies, and/or abstract companies, can produce a substantial amount of business. All mortgages and trust deeds are filed in the County Clerk's office and this information is available to the public. You can obtain these names from the County Clerk or from a mailing list broker. By making a direct mailing to these mortgage and trust deed holders in your area, you will receive a great deal of response to the service you are offering them.

YOU CAN EARN THOUSANDS OF DOLLARS IN COMMISSIONS  
BY USING THE DIRECT MAIL SYSTEM AND  
MY DYNAMITE DISCOVERY OF ATTRACTING CLIENTS.

### ... REFERRAL AND WORD-OF-MOUTH BUSINESS ...

You can produce a great deal of business by contacting real estate brokers, builders, bankers, accountants, or other mortgage brokers. In many cases, you will be able to increase the volume of business you do by offering a finder's fee to someone who brings you a client. I have often offered 20% of my net fee to someone who brings me a referral. As your business increases, you will get your share of the word-of-mouth referrals from people you do business with. By providing good service to clients, they will gladly refer you to other potential clients.

THE DISCOUNT MORTGAGE MARKET WILL BE EXPANDING DRAMATICALLY  
IN THE MONTHS AND YEARS AHEAD! THIS IS YOUR GROUND FLOOR  
OPPORTUNITY TO GET IN ON A FABULOUS MONEY MAKING BUSINESS!

#### WHAT DO YOU RECEIVE WITH THE "DISCOUNT MORTGAGE PROGRAM"?

- ✓ THE "DISCOUNT MORTGAGE PROGRAM" MANUAL — Will teach you absolutely everything you need to know to become a professional in this business and get started immediately.
- ✓ SUBMISSION FORMS — Used to submit purchase requests to lenders.
- ✓ SAMPLES OF CLASSIFIED ADS — An assortment of best pulling ads.
- ✓ DIRECT MAIL LETTER — Our powerful letter which can be reproduced with your letterhead.
- ✓ LENDERS NAMES — The major lending institutions who are very active in all 50 states and specialize in buying owner financing.
- ✓ LENDERS TOLL FREE NUMBERS — One call will get you a quote the same day, at no costs.
- ✓ FREE CONSULTATION — Call me at (541) 485-4741 any time you need help getting started.

**As a result of being in the note buying business for over 24 years, we have uncovered a variety of very creative methods of finding more clients than you can handle. These secret methods will all be revealed to you and you will be swamped with mortgage notes for sale.**

We constantly search, find and evaluate investors that buy notes. The investors included in this program are current, high quality and have a low yield requirement, which means a high ratio of closings for you.

You will also receive a very niche investor that specializes in buying business notes!!! Yes you read that right, business notes!

**Yes we buy existing mortgages, trust deeds, land sale contracts, annuities, structure settlements, lottery winnings and business notes.**

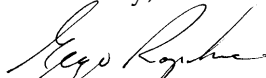
As a recipient of our program you will have the opportunity of doing any of your deals directly with us, which is an excellent way for you to easily learn the business. Your client fills out a one-page form about the note, you fax it to us and we give you a quote within 24 hours. We will then transact the closing, which will be in the same county that the client is from. We then split the fee 50-50 with you and you will receive a check directly from the closing officer.

You have probably heard about the cash flow system, or discounting paper, as advertised on TV, or seminars that charge you \$5,000 for their course.

I guarantee -- you will never find a higher quality, complete course, with the opportunity to work with a reputable company in business since 1976, than our "Discount Mortgage Program" for only \$149.00!

TAKE ADVANTAGE OF THIS UNIQUE OPPORTUNITY OF THE NEW MILLENNIUM. IT WILL GUARANTEE YOU A WELL ABOVE AVERAGE INCOME. NO OTHER BUSINESS OFFERS MORE PRESTIGE AND EXCEPTIONAL EARNING POTENTIAL THAN THIS BUSINESS. YOU CAN NOW DISCOVER THE PERSONAL AND FINANCIAL FREEDOM WAITING FOR YOU AS A DISCOUNT MORTGAGE BROKER. Anyone with average intelligence — who follows our directions and takes the initiative to carry out this program — will earn a great deal of money! You can learn it in one afternoon and be in business the next day. You can run it right from your own home on a part-time basis. The registration fee for this program is only a one time \$149.00 — which is only a small portion of what you can earn on your first submission.

Sincerely,



George Ropchan

### Program enrollment and order form.

Yes! I want to take control of my financial destiny. Please rush the **Discount Broker Program**. I understand that I have a full 90 days to use your course and free consultation to prove to myself that I can be successful in this business, or I may return it for a prompt refund.

- The **Discount Broker Program** = \$149
- Free shipping for the next 30 days!*
- Shipping and handling charges (5-6 days) = ~~\$9~~
- 2 DAY AIR EXPRESS - add \$15
- NEXT DAY AIR EXPRESS - add \$22.00 = \_\_\_\_\_
- TOTAL = \_\_\_\_\_

- My check or money order payable to:  
Wes-State Mortgage, Inc.
- I prefer to use my VISA, MASTERCARD, or AMERICAN EXPRESS.
- Card No. \_\_\_\_\_ Exp. Date \_\_\_\_\_
- Signature \_\_\_\_\_  
(required for credit card enrollments)

### Your 90 day performance guarantee

That's right! You have a full 90 days to prove to yourself that you can make big money in this business. I absolutely guarantee that if you follow my step by step instructions, use my free consultation, you will make money in this business. If not, return it, and your money will be refunded immediately!

Please make any necessary corrections to your name and address below!

**All orders are shipped within one business day!**

**ENROLL 24 HOURS**

For ordering only, CALL toll-free: 800-356-0473  
(Credit Card or CHECK-BY-PHONE)  
or FAX this information to: 541-683-6385  
(Credit Card or CHECK-BY-FAX)  
or MAIL this form to the address below:  
(Check, Money Order, or Credit Card)  
Wes-State Mortgage, Inc.  
1450 W. 7th Ave. DP  
Eugene, OR 97402-4424