

EARN AN INCOME YOU CAN BRAG ABOUT

WITH YOUR OWN HOME-BASED BUSINESS.

There are two essential ingredients . . .
KNOWLEDGE and DETERMINATION.

If you have the determination,
we will provide the knowledge and consultation,
so you can earn up to...

**\$200,000 PER YEAR,
OR MORE, IN YOUR OWN...**

- ♦ **MONEY BROKERING**
- ♦ **REAL ESTATE INVESTMENT**
- OR
- ♦ **CREDIT BUSINESS.**

COMPLETE DETAILS, PLUS MUCH MORE INSIDE!

YES! YOU CAN:

- ♦ **Earn substantial fees** helping individuals and businesses solve their money problems.
- ♦ Learn where the money is and how to get it.
- ♦ Earn **\$5,000, \$10,000, \$20,000, or more**, on just one transaction.
- ♦ **Co-broker multi-million dollar loans** with Wes-State Mortgage, Inc.
- ♦ **Buy notes and trust deeds** at substantial discounts.
- ♦ **Save up to \$70,000 in interest** on your home mortgage.
- ♦ Earn **thousands of dollars in commissions** in the mortgage reduction business.
- ♦ Get a **Visa or MasterCard as low as 5.9%** interest.
- ♦ **Earn \$50,000 - \$75,000 per year** in your own national bank credit card business.
- ♦ Buy real estate with **nothing down**.
- ♦ **Make a fortune** in sub-leasing.
- ♦ **Put \$10,000 in your pocket** every time you buy real estate using zero coupon bonds.
- ♦ Learn how to use **other people's money (OPM)**.
- ♦ Get a **\$25,000 unsecured line of credit**.
- ♦ **Earn \$500, or more, per week** assembling products in your home.
- ♦ **Become wealthy** using the trade secrets of the pro's.



"Thank you for your prompt support. I sure will call if I need any help. One thing for sure you do have a real support unlike other so called biz scams. It's really a difference in today's market."
- E. Sola

"Hello, I am really glad I found you guys. I am desperate to work at home. And I just wanted to say you guys are the most sincere money making gurus out there. And believe me I have had my taste of a few."
- M. Jacqueline

**America is still the land of opportunity for
those who truly want it and seek after it!!!**

A SPECIAL NOTE FROM THE PRESIDENT:



Welcome to the exciting world of money brokering, real estate investment, and credit opportunities; a business that **Wes-State Mortgage, Inc. has been involved in since 1976**. Before you go on, I think it is important for you to understand how I first discovered this business opportunity and what it has done for me and my company, Wes-State Mortgage, Inc.

It was by sheer luck that one day in 1976 I met a life insurance company representative in a restaurant while having lunch. He told me he was in town inspecting a building that they were about to fund. This was intriguing to me so I asked him a variety of questions about his business. To make a long story short, I learned that his life insurance company would pay me a finder's fee for any loan I brought them that they would be able to fund.

I decided to talk to some realtor friends and let them know that this life insurance company had rates and terms that were better than most banks and S & L's were offering. I didn't know much about the business, but within a week or so, a realtor mentioned that they had just sold a building and were looking for a loan of \$1,100,000. I asked him to get me a complete package, even though I really had no idea what a complete package consisted of. Within a couple of days he brought me a stack of papers that was about 2 inches thick. I simply bundled them up and shipped them to the life insurance company. About 10 days later the representative called me, and to my surprise, the request was feasible and the company was ready to commit on the project and that the loan would close in approximately 30 days. I knew that I would earn a fee but really had no idea what the amount would be. After the loan closed, the representative called me and said they were mailing me a check for 1% of the total loan amount, as a finder's fee. To my astonishment, **a check for \$11,000 came in the mail!!** This was my first experience as a loan broker for a lending institution and since then I formed Wes-State Mortgage, Inc. and have been involved in financing well over \$350,000,000 throughout the years.

The loan brokering business has enabled me to earn a well above average income, giving me the opportunity of traveling throughout most of the United States as well as the Caribbean, Hawaiian Islands, Canada, and many different parts of Europe, both on pleasure and business. I was featured on an hour long **national television program**, with numerous reruns, as well as an additional half hour taped program. My years of experience has given me the privilege of putting my money brokering, real estate investment, and credit opportunities into a variety of different programs that have all been tried, tested, and proven, and are offered in this booklet.



Today, Wes-State Mortgage, Inc. solely occupies a 6,000 square foot building, which is owned by myself. Our well trained staff of administrators, loan officers, and secretaries are here to serve you and to answer questions on any of the programs offered in this booklet. Not only will we train you through our carefully prepared training materials and supply you with programs that are in great demand today, but you can take advantage of our free, unlimited consultation. The money brokering, real estate investment, and credit business will allow you to meet successful people with money, such as lenders, investors, other successful brokers, business owners, and a variety of entrepreneurs. It will give you the opportunity of discovering new businesses and new ideas that can open a variety of different opportunities for you, and all this while you can earn an exceptional income! My diversified programs can enable you to be your own boss and give you time, freedom, and money to enjoy life to the fullest! You'll enjoy **working with Wes-State Mortgage, Inc.** and find us to be a very reliable company with an exceptional background. We have been a member of the Eugene Chamber of Commerce as well as other recognized consumer protection agencies, for many years. You can pull a Dun

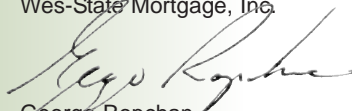
& Bradstreet report on us as well, and you'll find that our reputation is unblemished!

The demand today for money and credit is overwhelming! I believe it is everybody's dream to become an entrepreneur and now is the time for this business opportunity! There is nothing better than starting a business that has been tried, tested, and proven, and virtually guarantees you financial independence through the success of others. Helping people solve their money problems is both rewarding and enjoyable! No special education is required and no special sales experience is needed, since money sells itself! Professionally prepared training manuals, documents, and application forms will teach you how you can become an expert in the finance industry.

If any additional information is needed on any of the programs offered in this booklet, **please feel free to call our office at (800) 569-4816** and ask for myself or any available loan officer. Our business hours are 9:00 AM to 4:30 PM (Pacific Time), Monday through Friday. We can provide you with some expanded material on some of the programs, as well as additional reference material should you have a need for it. My associates and I will be glad to speak with you and answer any questions you may have on any of the programs offered in this booklet.

I look forward to working with you in the months and years ahead!

Very truly yours,
Wes-State Mortgage, Inc.


George Ropchan,
President



our staff

Jerry, Kevin, John, Brian, Bob, John
Kathy, Mandy, George, Wilma, Tracy

The RESIDENTIAL LOAN BROKER PROGRAM

YES — NOW YOU CAN ARRANGE RESIDENTIAL LOANS

**WITHOUT A LICENSE
AND WITHOUT EXPERIENCE!**

REAL ESTATE - THE AMERICAN DREAM!!

Owning a home has been a dream and major goal for every American family and residential loan requests are in bigger demand today than ever before. THERE HAS NEVER BEEN A BETTER TIME TO ARRANGE REAL ESTATE LOANS THAN TODAY! Since interest rates are lower than they have been in a long time, more homes are being sold and more residential starts in new housing construction is evident throughout the country. Realtors, builders, developers, buyers, and sellers will ALL be needing your service. A GREAT DEAL OF MONEY IS WAITING TO BE MADE BY SOMEONE LIKE YOU. The Residential Loan Broker Program can mean enormous profits and a huge success for you. You can get in on the ground floor of this high income opportunity now.

WHAT KIND OF FINANCING CAN YOU ARRANGE

- ♦ FIRST AND SECOND MORTGAGES
- ♦ CONDOMINIUMS
- ♦ 15 OR 30 YEAR FIXED RATE LOANS
- ♦ UP TO 95% LOAN-TO-VALUE FINANCING
- ♦ ADJUSTABLE RATE MORTGAGES
- ♦ REFINANCING EXISTING HOMES
- ♦ ONE TO FOUR FAMILY HOMES
- ♦ RESIDENTIAL — OWNER OCCUPIED
- ♦ RESIDENTIAL - NON-OWNER OCCUPIED RENTAL PROPERTIES
- ♦ LOANS FOR THE PURCHASE OF FORECLOSED PROPERTIES

You will learn how to prequalify loan requests in only a few short minutes. Our program will teach you the basic formula used by Fannie Mae underwriting lenders. ...And, are you a homeowner and need financing, or are you in the market of purchasing one to four family homes? **You will be able to arrange your own financing and save!**

Mortgage rates are lower today than they have been in a long time. All of the homes that have been built and/or purchased are financed at a higher rate than you can obtain today. Even at two percent interest savings on a \$75,000 mortgage can mean savings of as much as \$125 per month on mortgage payments. That is approximately a \$45,000 savings over the life of a 30-year fully amortized mortgage. This simply means that millions of homeowners are just waiting to refinance their homes so that they can enjoy the savings on their mortgage payments.

THE NUMBER ONE FINANCING REQUEST IN EVERY STATE!

AT LAST!! An easy-to-follow, step-by-step program that will teach you how to prepare Fannie Mae loan packages. A Fannie Mae loan package is the standard mortgage loan application package used by lenders throughout the country today. These lending institutions sell their mortgages to the Federal National Mortgage Association, better known as the Secondary Market, who then sell their mortgage-backed securities on Wall Street. Our training manual will take you step-by-step through the entire underwriting guidelines in preparing Fannie Mae loan packages. Each and every form will be specifically outlined and described with easy-to-follow instructions. **YOU WILL LEARN TO PROCESS LOAN REQUESTS THAT ARE IN THE GREATEST DEMAND IN EVERY STATE TODAY! AND NOW YOU CAN DO IT WITH NO LICENSE AND NO EXPERIENCE.**

YOU WILL BE A REALTOR'S DREAM COME TRUE!

Are you aware of how many houses are sold each month in your city? If you contact your local real estate multiple listing service, you will be astonished to find out how many houses are sold in your city each and every month. Two or three hundred houses for a city of 100,000 population is average. The realtors who sell these houses must help arrange financing for their clients in order to have their sales closed. Can you imagine what an asset you would be to realtors for their sales? Only a few realtors referring their sales to you can mean 10, 20 or 30 clients per month, which in turn **CAN MEAN \$2,000, \$4,000 OR \$8,000 PER MONTH EARNED AS A RESIDENTIAL LOAN BROKER.** Some residential loan brokers today are processing \$1,000,000 in loans per month and at only 1% loan fee, the earnings would be \$10,000 per month. You can earn from 1% to 3% of the total loan amount of each deal closed.

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

START WITH MINIMUM INVESTMENT!

Our program is designed to operate with a MINIMAL OUT-OF-POCKET EXPENSE AND INVESTMENT TIME. In fact, all you really need to get started immediately is a telephone, an address, and our complete program which includes easy-to-follow, step-by-step instructions and camera-ready forms that you can use to reproduce. An example of each form is completely filled out and explained in detail so that you can fully understand each and every part of it.

**OUR PROGRAM INCLUDES THE NO LICENSE, NO EXPERIENCE
AND MULTI-STATE FUNDING CAPABILITIES.**

Continued on next page

The RESIDENTIAL LOAN BROKER PROGRAM, continued

**IT IS OBVIOUS TO SEE THAT THERE HAS NEVER BEEN A BETTER TIME TO
BROKER RESIDENTIAL LOANS THAN TODAY!**

**OUR COMPLETE EASY-TO-FOLLOW, STEP-BY-STEP
INSTRUCTION MANUAL INCLUDES EVERYTHING
NEEDED TO GET STARTED IMMEDIATELY**

1. **Glossary** — Terms and abbreviations most commonly used in real estate.
2. **General overview** of The Residential Loan Broker Program.
3. **Setting up your office** — can be done at home.
4. **Choosing a business name.**
5. **Registering your new business.**
6. **Code of ethics.**
7. **Stationery and business cards.**
8. **All forms needed to submit a residential loan request.**
 - A) Residential Loan Application
 - B) Request For Verification of Employment
 - C) Request For Verification of Deposit
 - D) Loan Processing Checklist
 - E) Lender Guideline Sheet
 - F) Schedule of Real Estate Owned
 - G) Fee Agreement
 - H) Credit Report Authorization
 - I) Loan Submission Form
9. **Residential loan organization guide.**
 - A) Loan-to-value ratios
 - B) Prequalifying clients
 - C) Conforming loan amounts
 - D) Usable income and verification
 - E) Qualifying ratios
 - F) Amortization chart
 - G) Calculating PITI payments
10. **How to determine the amount of loan a client qualifies for.**
11. **Private mortgage insurance.**
12. **Samples and detailed explanations for completion of forms.**
13. **How to find borrowers.**
 - A) Newspaper advertising
 - B) Word-of-mouth
 - C) Realtors
 - D) Direct letters
14. **How to find lenders.**
 - A) Our Residential Lender Directory lists the major lenders that fund the following type of loans: conforming, non-conforming, credit problem, home equity, high LTV, and more.
 - B) Lending sources in your community
 - C) Direct letters
15. **Processing a loan request.**
 - A) Marketing
 - B) Documentation needed for a loan submission
16. **How much can you charge?**
17. **Loan closings.**
18. **Lien instruments.**
 - A) What is a mortgage
 - B) What is a trust deed
 - C) Difference between the two

**WE ARE PROUD TO INCLUDE
THE FOLLOWING TESTIMONIALS FROM
PEOPLE WHO HAVE REGISTERED
WITH OUR PROGRAM.**

"I can't say enough about how much I like your program. It is easy to understand!"
— **G.J., Little Rock, Arkansas**

"I would like to take this opportunity to thank you for sharing your knowledge and resources of the mortgage business with me. It is because of people like you that make America what it is today."
— **M.M., Rapid City, South Dakota**

"I must tell you this, I have seen a lot of written training materials and I have been involved in preparing similar material myself, and your brokerage package is excellent. I am truly impressed!"
— **W.M., Westville, Indiana**

ARE YOU SINCERE IN IMPROVING YOUR FINANCIAL POSITION?

Whether you are after \$2,000.00 per month part-time, or \$5,000.00 - \$8,000.00 and up per month full-time, THIS UNIQUE EXCITING BUSINESS OPPORTUNITY CAN CHANGE YOUR LIFE! Residential loans are the number one loan requests in the United States today! Here is your chance to grab your share of the **HUGE PROFITS AVAILABLE** in this **BIG DEMAND** broker business. Take advantage of our professionally compiled program today!

Please Note: A license may be required to broker residential loans in your state. YOU CAN UTILIZE OUR **NO LICENSE REQUIRED** OPTION OR THE **NO LICENSE, NO EXPERIENCE, MULTI-STATE FUNDING** OPTION INCLUDED IN THIS PACKAGE. FEEL FREE TO CALL OUR OFFICE FOR DETAILS.

See our **MONEY SAVINGS PACKAGES** starting on page 22

The RESIDENTIAL LOAN BROKER PROGRAM \$140.00

The PRIVATE LENDER PROGRAM



THE PRIVATE LENDER PROGRAM IS AN EXCITING PROGRAM IN ITSELF AND OFFERS HUGE FEES FOR THE BROKER.

THERE ARE SEVERAL BROKERS THROUGHOUT THE COUNTRY WHO SPECIALIZE IN ONLY THIS PROGRAM AND **EARN EXCEPTIONALLY HIGH FEES!**

There are hundreds of people in your own city or town who have \$15,000, \$20,000, even \$50,000 or more, deposited in savings accounts that earn them only a portion of the interest they could earn by investing these funds in real estate secured mortgages or trust deeds. You act as the intermediary between borrowers and these investors. **It's easier than you think!** I'll show you how to find these investors quickly and you'll soon compile a list of investors who are ready and willing to look at your loan requests and have them funded.

The type of loans that you will be funding are what we call equity loans, or hard money loans. Usually the highest loan-to-value ratio that you will lend on these loans is about 70%. This will mean maximum security for your private investors.

BORROWERS COME TO YOU BECAUSE:

1. Credit problems in the past and are unable to get bank financing.
2. Banks and other lenders are not making loans on a certain type of loan request.
3. Not on the job long enough.
4. Just moved into town.
5. Loan request is too small for an institutional lender.
6. Business related loan request.
7. Second home, or rental property.

Banks find many more excuses not to approve loans, even though the property may have plenty of equity and be considered a very well secured loan. **When borrowers have no place to turn, they will come to you** and you can close several of these loans each month. These are small loans of \$15,000 to \$50,000. The borrowers are **usually desperate and will pay a premium interest rate** to your investors and also a premium loan fee to you. The average charge as a loan broker for these loans is 8% - 12%. Below are a few samples of loans that I've just closed and the fee that I earned for arranging the financing:

LOAN	TYPE	LOAN-TO-VALUE	FEE
\$25,000 1st trust deed	rental	40% LTV	10% (\$2,500)
\$15,000 1st trust deed	rental	35% LTV	10% (\$1,500)
\$20,000 2nd trust deed	residence	60% LTV	10% (\$2,000)

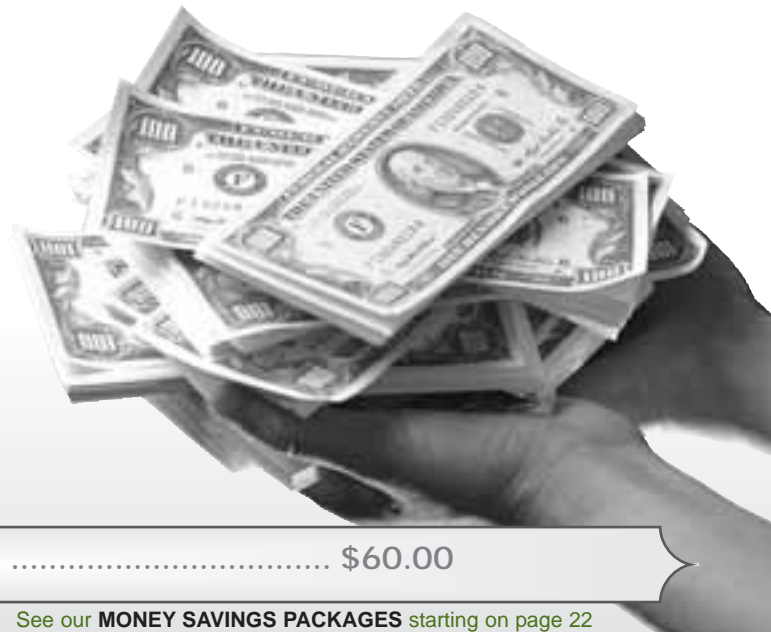
Each of these borrowers were unable to receive financing from their banker for one reason or another, yet the security in each case was excellent and the investors were happy to receive a higher yield for this investment than they received from their passbook account. Therefore, your borrowers are happy -- they've received their loans! Your investors are happy -- they have excellent security and earn a high rate of return!

THE PRIVATE LENDER PROGRAM INCLUDES:

1. **Samples** of actual offerings, closings, letters, agreements, forms, investment summaries, loan applications, etc.
2. How and where to **find investors fast**.
3. How and where to **find borrowers**.
4. Absolutely **everything you need** to start earning huge fees immediately.
5. And, of course, **free consultation** any time.

YOU CAN NOW DISCOVER THE PERSONAL AND FINANCIAL FREEDOM WAITING FOR YOU AS A PRIVATE LENDER BROKER!

Make a Fortune Using Other People's Money!



The PRIVATE LENDER PROGRAM \$60.00

The ASSOCIATE BROKER PROGRAM

LOANS OF \$100,000.00 TO \$100,000,000.00

◆ HUGE COMMISSIONS

◆ WORK WITH US

BY BECOMING A MEMBER OF **The ASSOCIATE BROKER PROGRAM** YOU HAVE THE PRIVILEGE OF CO-BROKERING LOANS WITH WES-STATE MORTGAGE, INC. Wes-State has been brokering loans since 1976 and we have arranged hundreds of millions of dollars in financing throughout the years. We are always looking for new loan requests across the nation. **You and Wes-State will work together as a team.** Our step-by-step manual will show you how to find the borrower and put a loan package together for submission to Wes-State. With our many years of experience and our lender availability, **WE will find the lender, arrange the closing and split the fee 50-50 with you!** This type of business opportunity is the ultimate time saver for you, since the hardest part in arranging financing is knowing which lender to go to and being able to present a loan package in a professional manner. YOU can be a part of our nationwide network of financial brokers and enjoy the complete and continued support of every phase of the business to insure your success.

"we will find the lender, arrange the closing and split the fee 50-50 with you!"

NOW YOU CAN BROKER MULTI MILLION DOLLAR REAL ESTATE LOANS AND EARN 5 - 6 FIGURE COMMISSIONS.

OUR LOAN OFFICERS ARE READY TO ASSIST YOU WITH YOUR LOAN REQUESTS, and best of all ... our office takes pride in arranging financing at highly competitive rates and terms throughout the nation. As a matter of fact, 80% of the millions of dollars in financing that we have arranged were closed because of better rates and terms we were able to obtain. We accept loan requests of \$100,000 and up for commercial, industrial, and/or business loans. Business loans can be secured by furniture, fixtures, equipment, inventory, receivables, and/or real estate. Most of the commercial and industrial loans are for buildings such as apartments, office buildings, shopping centers, medical buildings, major hotels, motels, mobile home parks, and a variety of other industrial and commercial buildings.

THERE HAS NEVER BEEN A BETTER TIME TO BECOME A LOAN BROKER THAN TODAY!

The recent "S & L Scandal" has prompted the federal government to impose tighter restrictions on S & L's and banking institutions. The average borrower who obtained financing from local S & L's or banks, is being turned down. As a result, brokers are now receiving 40% more loan requests than before and a majority of these requests are for excellent real estate or business projects that need financing. Wes-State Mortgage, Inc. has always placed about 80% of its loans with institutions **other than** S & L's and banks, so these government restrictions do not impose a threat to the brokering business, but have actually increased our business tremendously. As a matter of fact, we have always used lending institutions such as life insurance companies, pension funds, real estate investment trusts, large "Fortune 500" credit companies, and private capital corporations that have plenty of funds at very competitive rates and terms.

Generally, a recession or economic slow down mainly affects the single family residential market, more so than others. Since 90% of the loans we arrange financing for are other than residential, our business continues to thrive! We have always specialized in commercial real estate loans, industrial loans, and business loans, since this type of financing is not as dependent upon interest rate fluctuations, or stagnant economy. Unlike residential loans that generally have a 30- year term, commercial real estate loans are amortized over 25 or 30 years, but only have a term of not more than 7, 5, or even 3 years. This means that 20% of all the commercial real estate buildings in your city will need to be refinanced in the next 12 months. This is why 75% of our business is not for new construction, but mainly for refinancing these projects because their notes have become due. Since we almost never use S & L's or banks, we can continue to arrange financing even during economic slow downs, talks of recession, etc.

Years ago we discovered that major lenders such as life insurance companies, pension funds, real estate investment trusts and "Fortune 500" credit companies are not regulated by restrictions imposed by the federal government, plus they have better rates and/or terms for major real estate projects such as apartments, office buildings, shopping centers, medical buildings, and the like. We can quite often get rates of 1/2% to 1.5% less through these major lenders than S & L's or banks can offer!

FINDING THE BORROWERS IS EASY!

A short form letter mailed to professionals such as builders, developers, commercial realtors, real estate attorneys, accountants, architects, engineers, appraisers and the like, will produce a number of qualified loan requests for you. These professionals are always looking for money, either to refinance or to build a new project for themselves or for their clients. When you inform them that you have a variety of funds available and you are co-brokering your loans through a company that has been in business since 1976, you will receive good quality loan requests and **you will be on your way to earning huge brokerage fees.** Wes-State Mortgage, Inc. does not charge any up front fees ... we only get paid if we produce!

The ASSOCIATE BROKER PROGRAM continued

Yes! You can earn \$5,000, \$10,000, \$20,000, or even more ON JUST ONE LOAN!

Wes-State Mortgage, Inc. works closely with a variety of lending institutions across the nation and we are eager to look at your loan requests! The Associate Broker Program is designed to operate with a minimum out-of-pocket expense; **all you need to get started is a telephone, an address, the cost of running a small classified ad, the cost of a few business cards, and you're on your way!** No other business offers more prestige, power and extraordinary earning potential than the loan brokering business. Many years of business has given us the privilege of arranging a variety of loans and the privilege of working with Wes-State Mortgage, Inc. will increase your profitability rapidly!

BELOW IS A PARTIAL LIST OF SOME OF THE LOANS THAT WE HAVE ARRANGED IN DIFFERENT PARTS OF THE COUNTRY.

Loan Amount	Location	Project	Brokerage Fee
\$ 260,000.00	Houston, TX	Business Loan	\$ 5,200.00
\$1,900,000.00	Mt. Vernon, WA	Retail Center	\$19,000.00
\$ 500,000.00	Eugene, OR	Mobile Home Park	\$ 5,000.00
\$1,170,000.00	Boise, ID	Apartment	\$11,700.00
\$1,250,000.00	Vancouver, WA	Motel	\$12,500.00
\$450,000.00	Bismarck, ND	Apartment	\$ 4,500.00
\$4,000,000.00	Eugene, OR	Bottling Plant	\$40,000.00
\$ 400,000.00	Atlanta, GA	Office Building	\$ 4,000.00
\$1,700,000.00	Clinton, OK	Motel	\$17,000.00
\$1,600,000.00	Olympia, WA	Nazarene Church	\$16,000.00
\$ 160,000.00	Eugene, OR	Dairy Queen	\$ 3,200.00
\$1,100,000.00	Sacramento, CA	Professional Offices	\$22,000.00
\$2,700,000.00	Eugene, OR	Senior Housing	\$40,500.00
\$2,400,000.00	Tualatin, OR	Medical Building	\$24,000.00
\$ 400,000.00	Eugene, OR	Restaurant	\$ 8,000.00
\$1,100,000.00	Coburg, OR	Horse Boarding Stable	\$20,900.00

Complete documentation on all loans we have closed, including all loans described on this page, are on file in our office. Should you wish to visit our place of business, we would be glad to open our files on any of the above transactions as complete evidence of these closings. Our files contain loan documents, closing statements, commitment letters from lenders, and copies of the checks for the brokerage fees that we have earned. If you have any questions, or wish to discuss details of any of the above transactions, feel free to call our office and ask for one of our loan officers, or myself, George Ropchan.

THE ASSOCIATE BROKER PROGRAM INCLUDES THE FOLLOWING:

1. Step-by-step manual and instructions.
2. Worksheets and forms to originate a loan request.
3. Rate sheet covering all loan areas.
4. Instructions on how to document commercial property and business loans.
5. **Free consultation.**

HERE ARE JUST SOME OF THE MOST IDEAL CHARACTERISTICS OF THIS OPPORTUNITY:

- | | |
|---|---|
| 1. Very high income potential. | 10. Cash transactions (no receivables). |
| 2. Smallest start-up investment. | 11. Not restricted by territory. |
| 3. A service continually needed. | 12. A service well accepted by lenders and borrowers. |
| 4. The pleasure of helping people. | 13. Personal and financial freedom. |
| 5. Recession proof business. | 14. Offers self expression. |
| 6. Year round service (not seasonal). | 15. More life fulfilling. |
| 7. No sales pitch (borrowers pitch their proposals to you). | 16. More family time. |
| 8. No risk, no refunds, no losses. | 17. More travel time. |
| 9. Commissions are paid out of closings. | 18. Broader experience. |

Never before have financial needs been greater than today. You can get in on the ground floor of this high income opportunity now! **START PART TIME OR FULL TIME, BUT START TODAY!** No one can make you take advantage of this opportunity. You have to open your eyes and take that first step yourself ... **LET ME HEAR FROM YOU TODAY!**

(Not available in Arizona, Kansas, and North Carolina. Some states may have limited use.)

The ASSOCIATE BROKER PROGRAM \$130.00

The PROFESSIONAL BROKER PROGRAM

EARN MONEY THE EASY WAY AS A PROFESSIONAL BROKER

No other business offers more prestige, power and **extraordinary earning potential** than the money brokering business. At some time or another, everybody needs to borrow money, and this is where you come in. As a money broker **you can help arrange all types of loans** for borrowers and the best part is that they will gladly pay you for helping them find money. My program will show you a simple and easy method to **earn huge fees** and keep them all to yourself. On one of the following pages, in The Associate Broker Program, you will find a list of some of the loans we have arranged in different parts of the country. You don't need years of college or a background in finance to earn those kinds of commissions. As a matter of fact, **I have never had a high school diploma!** THE KEY TO BEING A SUCCESSFUL LOAN BROKER IS — KNOWING WHERE THE LENDERS ARE! My program will show you exactly where they are and how to have your loan proposals funded; and once it is known that you have lenders who are funding various types of loans, you will be swarmed with loan requests. Borrowers will seek you out — you will even get calls from bankers and other financial institutions to provide funds for their clients.

THE REWARDS ARE HIGH ... AND ALL OF THIS CAN BE YOURS!

BELOW ARE JUST A FEW ACTUAL LOANS I HAVE CLOSED:

FUNDED BY	LOAN AMOUNT	FEE%	FEE EARNED
Savings & Loan	\$2,700,000.00	1.5	\$40,500.00
Life Company	\$1,100,000.00	1.0	\$11,000.00
Pension Fund	\$700,000.00	1.5	\$10,500.00
Private Fund	\$110,000.00	8.0	\$8,800.00
Private Fund	\$40,000.00	10.0	\$4,000.00

WHAT IS A LOAN BROKER?

A loan broker is simply a person who acts as an **intermediary between borrower and lender**. Twenty years ago loan brokers were virtually unknown. When I started brokering loans in 1976, brokers were just being accepted in the financial field. Today almost all borrowers are turning to brokers to present their loan proposals. WHY? Because borrowers are turned down by their local banks and lending institutions, therefore, they turn to brokers. Believe me — there are all kinds of borrowers looking for loans, and they will gladly pay you a fee if you can arrange a loan for them. The key to all this is — where is the money found? Don't be fooled — banks are not the only lending institutions! **My program will show you HOW and WHERE to get financing for almost every type of loan request.** My directory of hundreds — even thousands of lenders — all categorized for specific areas and types of loans, will give you the know-how and where to place each loan request. I have brokered loans throughout the United States and Canada and in many cases the lender was in a different state than the state that the borrower's project was located:

A FEW EXAMPLES ARE LISTED BELOW:

- ♦ \$700,000 retail center, Ceritos, CA — lender in B.C., Canada
- ♦ \$4,900,000 residential condo, Pasco, WA — lender in California
- ♦ \$1,600,000 church loan, Olympia, WA — lender in Texas
- ♦ \$400,000 office building, Atlanta, GA — lender in Florida

You see, once you know where the lenders are and what type of loans they prefer, it is only a matter of matching the borrower with the right lender.

FACTS ABOUT BECOMING A LOAN BROKER...

- ♦ **NO EXPERIENCE NEEDED —**
My program and **free consultation** will teach you everything you need to know in a very short time.
- ♦ **YOU CAN START PART TIME —**
I did.
- ♦ **YOU CAN START IMMEDIATELY —**
after studying my easy step-by-step instructions.
- ♦ **YOU CAN START FROM YOUR OWN HOME OR OFFICE —** with very little expense.
- ♦ **YOU ARE AT NO TIME LIABLE —**
for any loan after it is funded.
- ♦ **YOU HAVE NO RESPONSIBILITY —**
for collections on loans that go bad.
- ♦ **YOUR FEES ARE GUARANTEED —**
you get paid by escrow upon closing.

My program is designed to operate with a minimum out-of-pocket expense; all you need to get started is a telephone, an address, the cost of running a small classified ad, the cost of a few business cards, and The Professional Broker Program. You see, this is one of the few businesses in which you can make money before you put elaborate expenses into setting up an office. The Professional Broker Program includes all documents, forms, detailed step-by-step instructions, source of lenders and absolutely everything you need to succeed as I have — **EVEN BETTER!** The good life is just ahead — it is right at your fingertips and all you have to do is take it! The Associate Broker Program in the following pages shows a partial list of some of our recent loans we have closed and you may phone me at any time or visit my office. I am over 50 years old and I have learned something very important in life. In 1976, I was helped into becoming a loan broker and as you can see, it certainly paid off! I think the quotation below explains my feelings very well —

**GIVE A MAN A FISH AND FEED HIM FOR A DAY,
TEACH HIM HOW TO FISH AND FEED HIM FOR LIFE!**

I DON'T OFFER ALL KINDS OF FREE ITEMS AS INCENTIVE FOR YOU TO BUY MY PROGRAM. I have simply told you the truth and shown you actual confidential proof of my earnings as a loan broker and I know that if you follow my program and easy step-by-step plan, you will surely succeed. You see —

**... MOST PEOPLE DON'T
PLAN TO FAIL, THEY JUST
FAIL TO PLAN ...**

The PROFESSIONAL BROKER PROGRAM continued

HOW DO YOU BECOME A LOAN BROKER AND EARN THE KIND OF FEES THAT I HAVE EARNED?

THIS IS NOT A GET-RICH-QUICK SCHEME! IT IS AN EXTREMELY PRESTIGIOUS BUSINESS!

I have been brokering loans since 1976 and have never seen an easier, more lucrative business! Let's face it, you are offering a service that everyone needs. Once borrowers learn that you have funds available, you will be swamped with requests.

Most of the borrowers that you will be dealing with are well-to-do builders, developers and investors, and they will treat you with great respect when they find out you can arrange financing for them. I have arranged loans from as low as \$20,000 to as high as \$5,000,000. I have arranged first mortgages, second mortgages, forward commitments, immediate funding commitments and standby commitments for loans on projects such as apartments, motels, all types of residential, commercial and industrial projects. I have done all of this without a high school diploma and without any financial schooling or background. I have learned the hard way — most of it by trial and error, when I first started. I have been quite successful at it! Just think of the advantage you will have over me when you get started. **The Professional Broker Program** will teach you everything you need to know in just a few short nights. It took me years to compile and put together all of the knowledge and documentation you will receive in my program. This is where my knowledge and experience will help you and show you —**EVERYTHING YOU NEED TO KNOW TO EARN THE KIND OF MONEY YOU HAVE ALWAYS DREAMED ABOUT — BUT NEVER THOUGHT POSSIBLE!**

ABOUT MY DIRECTORY

The "Lender Directory" will give you all the lenders you need, categorized to show you where to fund the loan requests you receive. The directory also lists foreign and Canadian lenders. Many Canadian lenders are quite aggressive in funding U.S. projects. The directory is quite complete and lists approximately a thousand lending sources, but — **DON'T BE ALARMED** with all these lenders! You will ask, "Where do I start?" I will show you how to pinpoint a handful of lenders to work with and establish a good rapport with, who will fund most of your loan requests. In my years of loan brokering, I have worked with probably no more than twenty to thirty different lenders. You will soon find out that the directory is absolutely irreplaceable when it comes to finding additional sources for almost any loan request.

WHEN YOU ORDER THE PROFESSIONAL BROKER PROGRAM YOU WILL RECEIVE MY EXCLUSIVE...

- ♦ **CURRENT "LENDER DIRECTORY",**
- ♦ **MY EASY-TO-FOLLOW MANUAL OF INSTRUCTIONS,**
- ♦ **FREE CONSULTATION,**
- ♦ **AND ABSOLUTELY EVERYTHING YOU NEED TO GET STARTED,**
- ♦ **PLUS SAMPLES OF:**
- ♦ LETTERS ♦ ADVERTISING ♦ DOCUMENTS ♦ APPLICATIONS
- ♦ FORMS ♦ AGREEMENTS ♦ BROCHURES ♦ PLUS MORE

BELOW IS A GENERAL LISTING OF WHAT YOU GET IN MY COMPLETE STEP-BY-STEP INSTRUCTION MANUAL:

1. **How to start** your own professional broker business.
2. **Samples** of worksheets and forms to originate loans.
3. Loan origination guide which shows you **how to document** most types of commercial and business loans.
4. How to **put a loan package together.**
5. How to **find borrowers.**
6. How and **what to charge.**
7. How to **guarantee your fee.**
8. A **marketing guide** which contains the following samples:
 - a) actual presentations for loan situations
 - b) fee agreement
 - c) co-broker agreement
 - d) lender letter
 - e) borrower letter
 - f) loan summary sheet
 - g) mortgage analysis
 - h) other miscellaneous forms, etc.
9. How to **find lenders** that want your type of loan submissions.
10. How to **advertise** as a broker.
11. **What type of loans** to work on.
12. A complete glossary explaining **important financial terms.**
13. An exclusive, current directory of **over 1,000 selected lenders.**
 - a) venture capital — including hotels, motels and restaurants
 - b) high risk loans
 - c) small business investment companies
 - d) SBA loans
 - e) government loan sources
 - f) second mortgage sources
 - g) pension fund sources
 - h) equipment and inventory financing
 - i) leasing sources
 - j) mortgage sources — banks, S & L's, life companies — all categorized by type of loan and alphabetically listed by state
 - k) Canadian and foreign lenders
14. **Free consultation at any time.**
15. **Samples of actual loan commitments** from lenders.

MOTIVATION FOR SELF EMPLOYMENT...

Do you realize that when the economy slows down, most of the people who are affected are people who work for others? When business slows down — the owners simply let the workers go — so who are the unemployed? The people who have learned one trade and work for a wage or salary. Don't get me wrong! There isn't anything wrong with working for someone else, but one should never become completely dependent on someone else's success. A person should develop his/her own financial independence and, thereby, never be counted as unemployed. You see — **SELF EMPLOYMENT IS THE PATH TO FINANCIAL SUCCESS!** No other business offers more prestige and exceptional earning potential than loan brokering, and yet, this business requires less start-up costs and a lower monthly overhead than most others. What I am suggesting to you — regardless of your position now — is to discover the personal and financial freedom waiting for you as a loan broker. **YOU MUST BUY YOUR FREEDOM AND IT IS NOT FOR SALE TOMORROW — YOU CAN ONLY DO IT TODAY!** The Professional Broker Program can be the start of your financial opportunity to enjoy the "Good Life" waiting for you!

THERE IS NEVER A FINISH WITHOUT A START
I ENCOURAGE YOU TO START TODAY!!

(Not available in Kansas.)

The PROFESSIONAL BROKER PROGRAM \$110.00

The DISCOUNT MORTGAGE PROGRAM

THE SINGLE, MOST EXCITING, PROFIT MAKING OPPORTUNITY OF THE DECADE



The program that I am about to explain to you is and will be **the most profitable** brokering 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!

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
- BALLOON PAYMENTS
- PARTIAL PURCHASES WITHOUT BALLOON
- WRAP AROUNDS
- 2ND MORTGAGES
- PAYMENT STREAM

Our investors purchase mortgages **secured by the following properties:**

- LAND — improved or unimproved
- SINGLE FAMILY HOMES
- MOBILE HOME WITH LAND
- CONDOMINIUMS
- APARTMENT BUILDINGS
- MULTIPLE DWELLINGS — duplexes, triplexes, fourplexes
- INCOME PRODUCING PROPERTIES — shopping centers, medical buildings, office buildings

You'll receive 800 toll free numbers for these major investors and additional investors that purchase:

- TIME-SHARES
- RESIDENTIAL LOT NOTES
- ANNUITIES
- BUSINESS NOTES
- RECREATIONAL RESORTS
- BULK PURCHASES OF MORTGAGES
- STRUCTURED SETTLEMENTS
- LOTTERY WINNINGS.

WHAT IS THE DISCOUNT MORTGAGE PROGRAM?

In the normal course of your business you will be providing us or our investors 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 several major key investors who purchase mortgages, trust deeds, and contracts **IN ALL 50 STATES**. These investors 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 investors, 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 investors 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.

ABOUT OUR MAJOR INVESTORS

You will have access to several key major financial institutions who have long term track records as major buyers of real estate

... 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 1989 more than half of all real estate transactions involved seller financing and the trend has continued ever since. 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!!!

The DISCOUNT MORTGAGE PROGRAM continued

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!**

THIS IS YOUR GROUND FLOOR OPPORTUNITY TO GET IN ON A FABULOUS MONEY MAKING BUSINESS!

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.

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 investors or us.
- ◆ **SAMPLES OF CLASSIFIED ADS** — An assortment of best pulling ads.
- ◆ **DIRECT MAIL LETTER** — Our powerful letter which can be reproduced with your letterhead.
- ◆ **INVESTORS NAMES** — The major investors who are very active in all 50 states and specialize in buying owner financed notes and other receivables.
- ◆ **INVESTORS TOLL FREE NUMBERS** — One call will get you a quote the same day, at no costs.
- ◆ **FREE CONSULTATION** — Call me at (800) 569-4816 any time you need help getting started.

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 our mailing list broker included in this program. 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.

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.

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.

THERE ARE NO OTHER FEES OR MATERIALS NEEDED TO GET STARTED IN THIS BUSINESS

THE DISCOUNT MORTGAGE MARKET WILL BE EXPANDING DRAMATICALLY IN THE MONTHS AND YEARS AHEAD!

EVERYTHING IS INCLUDED!

NO ONE CAN MAKE YOU TAKE ADVANTAGE OF THIS OPPORTUNITY, BUT I RECOMMEND THAT YOU START NOW — EVEN PART-TIME!

The DISCOUNT MORTGAGE PROGRAM..... \$149.00

REAL ESTATE INVESTMENT - REAL ESTATE SERIES



THE ULTIMATE PROGRAM FOR REAL ESTATE SUCCESS!

OUR REAL ESTATE SERIES PROVIDES YOU WITH:

- A. SECURITY
- B. FREE TIME
- C. CASH FLOW
- D. NO TAX WORRIES
- E. CONTROL OF YOUR OWN DESTINY
- F. AND MUCH MORE

Dear Friend:

Here's your chance to earn **BIG MONEY** fast with the most powerful investment tool of the new millennium, **REAL ESTATE!** This is a bona fide opportunity for you to earn \$100,000 a year, tax free, in a very prestigious and highly profitable business, that is, real estate. My diversified program will show you a simple and easy method to do the same thing that many others are doing today. **YES — \$100,000 IN 12 MONTHS!** You don't need years of college or a background in finance to earn this kind of money in real estate. As a matter of fact, I have never had a high school diploma! **THE KEY TO BEING SUCCESSFUL IN REAL ESTATE IS KNOWLEDGE—AND THAT'S WHAT THE WES-STATE MORTGAGE, INC. REAL ESTATE SERIES IS ALL ABOUT.** You'll learn everything there is to know about real estate and how to buy real estate without any cash contribution from yourself. That's right, **NOTHING DOWN!** Our program is so powerful that even if you have an extensive background in real estate you'll learn more than you ever thought possible. Our program is comprised of the following three books which are described on the following pages.

REAL ESTATE SERIES

- #1 **Fundamentals Of Creating Wealth With Real Estate** PG. 13
- #2 **Buying Real Estate With No Money Down** PG. 14
- #3 **65 Tested And Accepted Written Offers** PG. 15
- #4 **Buying Real Estate With Bonds** PG. 16

NO CASH, LICENSE OR PREVIOUS EXPERIENCE IS NECESSARY!

Age or sex is not a barrier. With the information provided in these books and your willingness to succeed, you can be on your way to owning a real estate empire **AND EARNING \$100,000 A YEAR, TAX FREE!**

TAKE THE FIRST STEP

This can be your first step toward financial independence. All of us dream of the good life: time to enjoy doing the things we always wanted to do, a beautiful home and plenty of extra spending money. The American Dream seems farther away than ever before. While statistics tell us that the average income is higher than ever before, we find that our money buys us less each year. Out of every working day, we are working three hours just to pay our taxes.

Most people "wish" they had bought real estate several years ago when the prices were low. **Buy real estate today and build your real estate empire so that you won't have to "wish" a few years from now that you had bought real estate today.** The time is **NOW!** The beginning of a life of financial security and independence can be started **TODAY!**

REAL ESTATE IS YOUR BEST SINGLE INVESTMENT

Many people ask us what we consider to be today's "best over all investment." We tell them that if they're looking for a leveraged investment that's also one of the best inflation hedges for the future that we know, they should do very well in purchasing single-family homes.

An old business associate, Ajay, provides a perfect example of how profitable home ownership can be. Ajay is married and has two children. He and his wife, Janet, have worked all their lives, and in the mid-1980's, they took their life savings of \$10,000 and bought a beautiful home for \$90,000, financing it with a government-guaranteed thirty-year mortgage. In just a short time, their mortgage will be paid off. But because of inflation, that \$90,000 home is now worth about \$280,000. One must realize that the appreciation was on the entire \$90,000, not just the \$10,000. All it cost Ajay and Janet was \$10,000, plus their monthly payments to get appreciation on \$90,000, and they now own an asset that is worth \$280,000 - - with no taxes on the increased value!

But that's just the beginning. While inflation continues, and it will, that \$280,000 house will someday sell for a million dollars. When that happens, Ajay and Janet will have turned \$10,000 into a million dollars. NOT BAD! There are few ways to multiply your original investment so fast. But remember, it's now much easier because you will no longer need any money for an original investment. With our real estate program you will be ARMED with the proper knowledge to buy any real estate without any cash contribution from yourself. **CONSIDER THE POTENTIAL!**

FUNDAMENTALS OF CREATING WEALTH WITH REAL ESTATE

REAL ESTATE SERIES book #1



THE IMPORTANCE OF THE REAL ESTATE BASICS

In order to become successful in real estate, it is essential that you **know all of the fundamentals of real estate**. Real estate is the ultimate tool for creating wealth, and the more knowledge you gain, the more money you can make. To become a successful real estate empire builder you simply cannot be without this book. Even if you know a great deal about real estate, this book will be a handy reference to answer all of the questions you may have. This book is designed to provide you with all of the basic fundamentals of real estate, from the definition of real estate to earning \$100,000 a year, tax free.

THE HOW YOU CAN BENEFIT FROM BOOK #1

If you're a real estate expert or simply want to make your first purchase, this book can be the most useful tool for you. Everything that there is to know about real estate is contained in this book. The book is organized starting from the basics of: **purchasing, financing, closing, investing in and managing real estate**. Everything you want to know about taxes, with complete examples, is contained in this book. The largest compiled glossary ever provides you with all of the "Jargon" and "Terminology" of real estate that will make you feel at home when negotiating. We'll teach you how to earn \$100,000 a year through the means of using real estate and show you how to sub-lease real estate and make a fortune, management free, without buying any real estate.

The contents of this book goes on and on. You'll find that this book will be a handy reference to meet all of your real estate demands and provide you with massive amounts of information pertaining to real estate. **THIS BOOK IS A MUST FOR THE EMPIRE BUILDER!**

FUNDAMENTALS OF CREATING WEALTH WITH REAL ESTATE.

THE REAL ESTATE BASICS

- ♦ The Key to Real Estate Success
- ♦ Why Real Estate Produces Money
- ♦ Characteristics of Real Estate
- ♦ Real Estate Key Terms Categorized
- ♦ The Transaction Table

PREPARING TO PURCHASE

- ♦ Everything You Need to Buy Real Estate
- ♦ Quick House Evaluation Technique
- ♦ Getting the Seller in Your Corner
- ♦ Negotiation Techniques
- ♦ Negotiable Items to be Considered
- ♦ The Real Estate Sales Contract

REAL ESTATE FINANCING

- ♦ Provisions of a Mortgage
- ♦ Different Types of Loans
- ♦ Various Financing Techniques
- ♦ Sources of Real Estate Financing
- ♦ Seller Financing
- ♦ Techniques of Obtaining Quick Cash

CLOSING A REAL ESTATE TRANSACTION

- ♦ Where Closings Are and Who Attends
- ♦ The Title Procedure
- ♦ The Escrow Procedure
- ♦ The Closing Statement
- ♦ Transferring the Title

THE REAL ESTATE INVESTMENT WINDOW

- ♦ Most Profitable Real Estate Investments
- ♦ Methods of Locating Properties
- ♦ Methods of Locating Flexible Sellers
- ♦ Real Estate Investment Evaluation
- ♦ The Real Estate Investment Plan

REAL ESTATE MANAGEMENT

- ♦ How to Eliminate Negative Cash Flow
- ♦ Management Considerations
- ♦ Insurance
- ♦ Real Estate Appraisal
- ♦ Selling the Property

REAL ESTATE TAXES AND OTHER LIENS

- ♦ Types of Liens
- ♦ Tax Liens
- ♦ Liens Other Than Taxes
- ♦ Tax Benefits for Homeowners
- ♦ Tax Benefits for Investors

CLOSING WORDS

- ♦ \$100,000 a Year Tax Free
- ♦ A Fortune in Sub-Leasing

GLOSSARY

FUNDAMENTALS OF CREATING WEALTH WITH REAL ESTATE..... \$60.00

BUYING REAL ESTATE WITH NO MONEY DOWN

REAL ESTATE SERIES book #2

THAT'S RIGHT, NO CASH CONTRIBUTION FROM YOURSELF...



Buying real estate with **no money down** is like having the cake and eating it too. It seems too simple to work. The exciting fact is, IT CAN, FOR YOU! We all know that real estate is the ultimate investment tool, but **wouldn't it be nice if you could buy all the real estate you wanted WITHOUT CASH!** That's what this book is all about, every conceivable technique for buying real estate without cash. This book is the best "How To" book money can buy. "Real World" examples for the no money down techniques make them simple and easy to understand. You don't need to be a real estate expert, just read, understand and apply, and you're on your way to owning a real estate empire. The object of this book is to **provide you with techniques to buy any real estate with no money down**, from foreclosures, to repossessions, to your neighbor's house, and you can use these techniques all the time. YOU SIMPLY CAN'T GO WRONG!

BUYING FORECLOSURES WITH NO MONEY DOWN

Buying foreclosures below market value with no money down is easy, you just need to know "How To" do it. We take you from the foreclosure process to buying at a trustee's sale with easy to understand "Real World" examples. You'll learn **how to find foreclosures** and talk to owner's in foreclosure and buy their house without any cash contribution from yourself.

BUYING REPOSSESSIONS WITH NO MONEY DOWN

Buying repossessed property can be the most lucrative means of acquiring real estate. "Repossessed Property" spelled out, means "Fast Closing, Below Market, with No Money Down." You'll learn **how to find repossessed properties**, how to talk to repossession departments, and techniques to buying them without cash. EXAMPLES, EXAMPLES, EXAMPLES...

BUYING FROM F.S.B.O.'S WITH NO MONEY DOWN

The "For Sale By Owner" market is the largest of all the real estate markets. Most of the techniques in this book are designed to buy in this market. You'll find that with these techniques there is no real estate that cannot be purchased without any cash contribution from yourself. The complete examples make these techniques easy to understand and apply. **SIMPLY A MUST!**

BUYING REAL ESTATE WITH NO MONEY DOWN

ALL ABOUT FORECLOSURES

- ♦ The Foreclosure Process
- ♦ Notice of Default
- ♦ Locating Foreclosures
- ♦ Buying at a Trustee's Sale
- ♦ Risks with Properties in Foreclosure
- ♦ Talking to an Owner in Foreclosure

BUYING FORECLOSURES

- ♦ Proven techniques for buying foreclosures below market value with no money down and putting cash into your pocket.

ALL ABOUT REPOSSESSIONS

- ♦ What are R.E.O.'s
- ♦ Locating R.E.O.'s
- ♦ Negotiating with R.E.O. Departments

BUYING REPOSSESSIONS

- ♦ Proven techniques for buying repossessed properties below market value with no money down and putting cash into your pocket.

GENERAL NO MONEY DOWN TECHNIQUES

- ♦ 30 proven techniques for buying any real estate with no money down and putting cash into your pocket.
- ♦ Using Borrowed Money
- ♦ Forming Partnerships
- ♦ Joint Financing
- ♦ Combination Financing
- ♦ Lease-Options
- ♦ New Millennium Techniques

BUYING REAL ESTATE WITH NO MONEY DOWN..... \$50.00

65 TESTED AND ACCEPTED WRITTEN OFFERS

REAL ESTATE SERIES book #3



“examples that cover all possible types of real estate transactions!”

TESTED AND ACCEPTED WRITTEN NO MONEY DOWN OFFERS

You’ve all heard the saying “A Picture Is Worth A Thousand Words.” That’s also true with real estate purchase contracts. A copy of a “Real World” real estate purchase contract completely filled in can make the most extremely creative offer a simple and easily understood concept. To build a real estate empire you **SIMPLY CANNOT BE WITHOUT THIS BOOK!** **There are 65 completely filled in real estate purchase contracts** that represent simple to extreme “Creative Transactions” in a number of different categories. With this book you will find that there doesn’t exist any piece of real estate that cannot be purchased without any cash contribution from yourself.

HOW YOU CAN BENEFIT FROM BOOK #3

There are many ways to structure a **no money down offer**, but some ways are better than others and will be accepted by sellers more often. It is very important in all situations that real estate purchase contracts are filled in correctly to protect the parties involved, especially you. **The wording must be just right to be valid and to be accepted by sellers, especially with creative no money down offers.** That’s what makes this book such a useful tool for buying real estate. The wording of the contracts are simple and easy to understand and all the numbers are right there.

You’ll find yourself in a situation where you would like to buy a piece of real estate and are aware of the seller’s needs. Your objective is to buy the real estate without any cash contribution from yourself. **NO PROBLEM!** Pull out this book and find the example that best fits your particular situation. Fill out a real estate purchase contract that is legal in your state with the same wording and present it to the seller or realtor. You just bought a house for no money down. **IT’S THAT EASY!**

A LITTLE BIT ABOUT THE CONTRACTS

The objective of this book is to **provide you with examples that cover all possible types of real estate transactions**, from simple to creative. The offers have been organized into nine categories that are the most commonly used methods of buying real estate. So when it comes time to buy a piece of real estate you can be most certain that an offer in this book can be used and will be accepted by the seller. **YOU SIMPLY CANNOT BE WITHOUT IT!** You will no longer need an attorney or consultant to review your real estate purchase contracts. They’re simple, straight forward and easy to understand and you will find yourself using them all the time.

65 TESTED AND ACCEPTED WRITTEN OFFERS	
<p>OFFERS WHERE THE SELLER REFINANCES</p> <ul style="list-style-type: none"> ♦ 5 offers where the seller obtains new financing to help you buy his/her house. 	<p>REPOSSESSION OFFERS</p> <ul style="list-style-type: none"> ♦ 4 offers used to buy repossessed properties taken back in foreclosure from various lending institutions.
<p>OFFERS WHERE THE BUYER REFINANCES</p> <ul style="list-style-type: none"> ♦ 18 offers where you obtain new financing to buy real estate with. 	<p>LEASE-OPTION OFFERS</p> <ul style="list-style-type: none"> ♦ 3 offers used to lease real estate with an option to purchase at a later date.
<p>OFFERS WHERE YOU ASSUME MORTGAGES</p> <ul style="list-style-type: none"> ♦ 21 offers where you assume the existing financing on real estate. 	<p>CONTRACT OF SALE OFFERS</p> <ul style="list-style-type: none"> ♦ 3 offers where the seller sells with a land sales contract and retains the title to the property until certain conditions have been met.
<p>OFFERS WHERE THE SELLER CARRIES</p> <ul style="list-style-type: none"> ♦ 3 offers where the seller finances part of the purchase price of his/her house. 	<p>EQUITY-SHARING OFFERS</p> <ul style="list-style-type: none"> ♦ 4 offers where the equity is shared with the owner and/or partners.
<p>FORECLOSURE OFFERS</p> <ul style="list-style-type: none"> ♦ 4 offers used to buy foreclosures from sellers. 	

65 TESTED AND ACCEPTED WRITTEN OFFERS..... \$40.00

HOW TO BUY REAL ESTATE WITH NO MONEY DOWN AND PUT 10% - 20% OF THE PURCHASE PRICE IN YOUR POCKET USING ZERO COUPON BONDS!

REAL ESTATE SERIES book #4

Buying real estate, using bonds, is the **newest form of “no money down” method available today!** I believe it is the easiest, most practical, and ingenious method available. Unfortunately, most people do not understand what they are and how to use them. I have spent hundreds of dollars and countless hours of time uncovering this system. **Not only can you buy property with no money down, but you can pocket 10% - 20% of the purchase price every time you buy.** Listed below are some of the highlights that you will receive with the Buying Real Estate With Bonds program which can be used for the purchase of a \$50,000 house, a \$2,000,000 shopping center, or a business.

HOW TO BUY REAL ESTATE USING ZERO COUPON BONDS

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| <p>1. WHAT ARE MUNICIPAL BONDS AND GOVERNMENT SECURITIES?</p> <p>2. INVESTMENT FEATURES OF MUNICIPAL BONDS.</p> <ul style="list-style-type: none"> a) Definition of a bond b) Why bonds exist c) Bases for tax exemption d) Safety e) Flexibility f) Marketability g) Maturities <p>3. WHAT TAX EXEMPTION MEANS TO YOU IN DOLLARS.</p> <p>4. DESCRIPTION OF BOND RATINGS.</p> <p>5. BONDS TODAY.</p> <ul style="list-style-type: none"> a) How do these bonds work b) Bonds as security c) Using bonds to acquire real estate d) How to buy bonds when you have no money <p>6. REALTOR BENEFITS BY USING BONDS.</p> <p>7. LENDER BENEFITS FROM TAKING BONDS.</p> <p>8. WHY A LENDER IS BETTER OFF TAKING A BOND INSTEAD OF CASH.</p> <p>9. SELLER BENEFITS FROM TAKING BONDS.</p> <p>10. BUYER BENEFITS FROM USING BONDS.</p> | <p>11. RULES TO FOLLOW WHEN USING BONDS IN REAL ESTATE.</p> <p>12. USE BONDS TO BUY R.E.O.'S (FORECLOSED REAL ESTATE OWNED BY BANKS).</p> <ul style="list-style-type: none"> a) How to buy a \$295,000 commercial property with no money down and pocket \$50,000 upon closing of the purchase <p>13. USE BONDS TO CREATE A POSITIVE CASH FLOW.</p> <p>14. USE BONDS TO OVERCOME NEGATIVE CASH FLOW.</p> <p>15. USE BONDS TO DISCOUNT MORTGAGES.</p> <ul style="list-style-type: none"> a) You can lower your present mortgage by using bonds <p>16. HOW TO BUY A HOME FOR \$1.00.</p> <ul style="list-style-type: none"> a) Purchase a \$165,000 home for \$1.00 b) Walk out of closing with an equity of \$33,000 and pocket \$27,000 in cash <p>17. HOW TO BUY RENTAL PROPERTIES USING BONDS.</p> <ul style="list-style-type: none"> a) Purchase a \$60,000 rental property with no money down b) Walk out of closing with an equity of \$12,000 and pocket \$23,000 in cash <p>18. OFFER THE SELLER TWICE HIS/HER EQUITY.</p> <ul style="list-style-type: none"> a) Purchase a \$160,000 property with no money down b) Walk out of closing with an equity of \$33,000 and pocket \$17,000 in cash |
|--|--|

Yes, all of the above will be clearly explained! **No money or credit is required to achieve financial success in buying real estate by using zero-coupon bonds!** This newest form of buying real estate has just been introduced and others are paying as much as \$500 to attend seminars to learn about it. I have spent that kind of money to learn it myself, but I am offering it to you at a mere fraction of the regular price. **As a real estate entrepreneur, this is my bonus to you.**

BELIEVE ME — NOTHING CAN COMPARE TO THE TECHNIQUES YOU WILL LEARN IN BUYING REAL ESTATE USING ZERO-COUPON BONDS!

BUYING REAL ESTATE WITH BONDS..... \$45.00

THIS EXCLUSIVE DIRECTORY LISTS CURRENT ACTIVE LENDING SOURCES WITH HUNDREDS OF MILLIONS OF DOLLARS IN LOAN MONEY WAITING FOR YOU AND YOUR CLIENTS.

85 PAGES OF LENDING SOURCES INCLUDING:

- ♦ Mortgage Bankers
- ♦ Venture Capital Firms
- ♦ Savings and Loans
- ♦ Pension Funds/Advisors
- ♦ Life Insurance Companies
- ♦ S.B.I.C. & M.E.S.B.I.C. Lenders
- ♦ Credit Companies
- ♦ Leasing Companies
- ♦ Commercial Banks
- ♦ Foreign Lenders
- ♦ S.B.A. Offices
- ♦ Private Companies

& More.

LENDERS ARE LISTED BY NAME, ADDRESS AND TELEPHONE, AND ARE CATEGORIZED BY AREA, PREFERENCE, TYPE OF PROJECT, TYPE OF FINANCING, AND SIZE OF LOAN.

COMMERCIAL MORTGAGE LENDERS - OVER 400 COMMERCIAL MORTGAGE LENDERS, PLUS 70 FOREIGN LENDERS, PLUS 50 PENSION FUND SOURCES TO FUND YOUR SPECIFIC REAL ESTATE PROJECTS.

THIS EXCLUSIVE DIRECTORY INCLUDES LENDERS FOR ALMOST ANY TYPE OF MORTGAGE AND REAL ESTATE FINANCING INCLUDING:

- ♦ Single Family Homes
- ♦ Hotels/Motels
- ♦ Medical Buildings
- ♦ Mini Warehouses
- ♦ Condominiums
- ♦ Health Care Centers
- ♦ Retail Centers
- ♦ Restaurants
- ♦ Apartments
- ♦ Office Buildings
- ♦ Land
- ♦ Mobile Home Parks
- ♦ Shopping Centers
- ♦ Farms
- & Much More.

TYPES OF FINANCING

- LongTerm Permanents
- Short term Financing
- Letters of Credit
- Construction Loans
- Immediate Funding
- Forward Commitments
- Conforming Residential
- Second Mortgages
- Adjustable Mortgages
- Standby Commitments
- Joint Ventures
- Jumbo Residential

COMMERCIAL FINANCE LENDERS - OVER 90 COMMERCIAL FINANCE LENDERS, PLUS 68 S.B.A. OFFICES, PLUS 100 LEASING SOURCES TO FUND YOUR SPECIFIC BUSINESS LOANS.

The "Commercial Finance" section lists sources for loans as low as \$10,000, to loans in the millions of dollars for all types of business loans. These loans are secured by furniture, fixtures, equipment, inventory, receivables, and/or real estate. They are obtained for the purpose of expansion, purchase, refinance, or equipment leasing.

S.B.I.C. & M.E.S.B.I.C. LENDERS - S.B.I.C. & M.E.S.B.I.C. LENDERS OVER 140 OFFICES LISTED REPRESENTING 90% OF THE INDUSTRY'S RESOURCES, LOCATED IN ALL PARTS OF THE COUNTRY.

S.B.I.C.'s (Small Business Investment Companies) and M.E.S.B.I.C.'s (Minority Enterprise Small Business Investment Companies) are financial institutions created to make equity capital and long-term credit available to small independent businesses. They are licensed by the federal government's Small Business Administration, but are privately organized and privately managed firms which set their own policies and make their own investment decisions (pledging to finance only small businesses). Literally thousands of owners of profitable businesses can tell you how much they have benefited from the dollars and management counseling made available to them by S.B.I.C. and M.E.S.B.I.C. lenders.

VENTURE CAPITAL LENDERS - OVER 240 VENTURE CAPITAL SOURCES TO FUND YOUR SPECIFIC HIGH RISK, HIGH REWARD LOANS.

A venture capitalist invests in companies in fields where the risks are high but the potential rewards are great. A groundswell of entrepreneurs has risen to satisfy the desire of venture capitalists to invest in new companies and with better funding, added experience, and more investment opportunity to choose from. Venture capital firms are almost as varied as the companies they invest in. In general, independent private venture firms are the major source of venture capital and supply equity financing to new and expanding businesses. They raise pools of capital from a wide range of investors, corporations, insurance companies, pension funds, university endowments, and wealthy individuals. They invest in everything from seed and start-up situations to leveraged buyouts. When a company is formed it is commonly funded in three stages, which all fall under the term of "early-stage financing". These include seed financing, start-up financing, or first-round financing. Once a company is generating revenue, it seeks later-round financing, which includes, second-round financing, third-round financing, mezzanine or bridge financing, or leveraged buyouts.

THE MORTGAGE AND FINANCE INDUSTRY HAS CHANGED AND SO HAS OUR DIRECTORY. THIS EXCLUSIVE LENDER DIRECTORY WILL PLACE YOU ON THE LEADING EDGE OF FINANCING ABILITIES.

The COMMERCIAL LENDER DIRECTORY..... \$70.00

THE CREDIT SOLUTIONS PROGRAM



YOU CAN OFFER THE BEST AVAILABLE MAJOR BANK CREDIT CARDS TODAY!

GUARANTEED APPROVAL

BAD CREDIT, NO CREDIT, LOW INCOME, NO PROBLEM!!

TAKE ADVANTAGE OF THE HUGE DEMAND!

BECOME A CREDIT CARD CONSULTANT AND EARN \$50,000 - \$75,000 PER YEAR PART-TIME FROM YOUR KITCHEN TABLE!

MOST BANK CREDIT CARDS CHARGE FROM 18% TO 21% INTEREST PER YEAR. LEARN HOW AND WHERE TO OBTAIN A MAJOR BANK CREDIT CARD WITH AS LOW AS 5.9% INTEREST!

(interest rates reflect current market rates at time of ad insertion)

YES, you can earn a great deal of money by providing this much needed service to the individuals in your community. You'll be an absolute "dream-come-true" and your only business will be showing people how and where to obtain the best deals in credit cards.

IT'S TRUE!!

Yes, you can qualify to get a major bank credit card even if you've had bad credit, no credit, low income, are concerned about employment status, marital status, age, etc. You can obtain a major bank credit card with credit limits from \$250 to \$5,000 per card. In today's society, credit cards are almost a must when cashing a check, making hotel reservations, renting a car, caught short on cash, and establishing a credit history.

UNSECURED MAJOR BANK CREDIT CARDS!

Yes, you read that right! Unsecured Visas and MasterCards are now available for people who have had bad credit or no credit at all!

GUARANTEED \$10,000 IN CREDIT!

We absolutely guarantee you'll receive 3 to 5 new credit cards with credit lines totaling \$10,000. You'll receive an exclusive list of 5 merchants that will **grant you credit just for the asking with no credit check and no security deposit.** You can charge up to \$10,000 in merchandise next week! Remember, you can not be refused, these are **pre-approved!** Now is the time to act! Banks, financial institutions, and merchandisers are aggressively seeking individuals to grant credit to. As a consultant you will become the "talk of the town" by offering this unique service within your community. At least 90% of the people in your city or state will benefit from this information because it applies to people who have established credit, as well as people who have bad credit, or absolutely no credit at all.

THE PERFECT HOME-BASED BUSINESS!!

It's the best business opportunity you can get into and **the time is just right!** This opportunity has no seasons or boundaries and can

be done **any place in the US.** Now you can operate a "service business" **right from your own home** by showing individuals with bad credit, or no credit, how to obtain a major credit card and showing established credit card holders how to save money in interest. Practically everyone can benefit from this information and will pay you handsomely for learning the secrets of obtaining these credit cards. You need **absolutely no experience** since our state-of-the-art marketing program will bring you hundreds of orders requesting this information and you can **get started immediately.** Take advantage of this program for your own credit card interest savings! As a consultant you will be filling orders that come directly to your address for "The Credit Solutions Program," which reveals the sources for the best deals in the credit card industry.

DID YOU KNOW!!

In the last 12 months over 20 million people were denied a major credit card and twice that number want these cards but don't know where or how to obtain them. Through our unique program, those previously denied can now obtain a major credit card within a matter of weeks. This is a ground floor opportunity with virtually no competition! The demand is overwhelming and you will have the knowledge and tools to fill it. Use our program to obtain your own credit card even if you have been turned down before. In our time-frame of documenting this business opportunity we discovered an individual who earned over \$100,000 in his first year of operation, and this was from offering only the secured credit card service in his own city. The potential here is unlimited and now you have the opportunity to achieve your goals and financial independence with this unique money making program!

START IMMEDIATELY!

Our company, Wes-State Mortgage, Inc., will provide you with all the necessary information to **get started immediately** and you can **start earning money immediately!** Regardless of your position now, you can **discover the personal financial freedom waiting for you** in this unique "service business" opportunity today! Within two weeks of receipt of "The Credit Solutions Program" you can start receiving hundreds of dollars in orders and all you have to do is fill them with information we supply you. **It's that simple!**

YOUR JOB IS EASY!!

ALL YOU HAVE TO DO IS FOLLOW OUR PROVEN STEP-BY-STEP PROCEDURES.

(Not available in Kansas, Texas, Wisconsin, or outside the USA.)

The CREDIT SOLUTIONS PROGRAM..... \$44.00

THE MORTGAGE MINDER SYSTEM



ON YOUR HOME MORTGAGE

THE AVERAGE HOMEOWNER CAN

**SAVE AS MUCH AS \$70,000
ON A HOME MORTGAGE**

WITHOUT REFINANCING, QUALIFICATIONS, APPRAISALS, CREDIT CHECKS, OR REAL ESTATE FEES... AND YOU CAN SHOW THEM HOW!

**EARN \$50,000-\$75,000 PER YEAR PART-TIME
FROM YOUR KITCHEN TABLE!**

HELP YOURSELF AND OTHERS SAVE MONEY!!

How much will homeowners pay you to learn how to save thousands of dollars over the life of their mortgage? YES, you can earn a great deal of money by providing this much needed service to the homeowners in your community. You'll be an absolute "dream-come-true" and your only business will be **helping people save money on their mortgage payments.**

IT'S TIME!!

Yes, it's about time that Americans put their hard earned money back into their own pockets instead of feeding our gigantic financial institutions. Look at the high-rise banks and finance companies all around you. They have reaped the profits of interest year, after year, after year! Now it's our turn! Yes, now you can show homeowners how they can keep a good portion of their money instead of giving it to these financial institutions, **and you will get paid and rewarded** for providing this kind of information to your clients.

THE SECRET IS OUT!

The unrevealed bankers secret is finally out and there's been a great deal of talk in the media about mortgage acceleration and bi-weekly payment programs. With this little known information that you will provide, the average property owner with a \$100,000 mortgage can save as much as \$70,000 on interest over the life of his loan. All of this is accomplished **without refinancing, without qualifying, without appraisals, without credit reports, and without any real estate fees.** Month after month the ritual continues and at the first of each month the homeowner writes a check to the bank, 30 years and 360 monthly payments later, they finally enjoy the satisfaction of actually owning their own home. Suppose they take that monthly payment, cut it in half and make this half payment every two weeks? It will absolutely surprise you when you discover that this simple action alone can reduce the life of a mortgage by up to 10 years, or more.

HERE ARE SOME EXAMPLES OF SAVINGS THAT CAN BE REALIZED OVER THE LIFE OF A MORTGAGE:

Loan amount of \$150,000	- SAVE AS MUCH AS \$120,000
Loan amount of \$100,000	- SAVE AS MUCH AS \$70,000
Loan amount of \$60,000	- SAVE AS MUCH AS \$49,000

THE PERFECT HOME-BASED BUSINESS!!

It's the best business opportunity you can get into and the time is just right! This opportunity has no seasons or boundaries and can be done any place in the United States with no special license required. **Now you can operate a "service business" right from your own home by being our agent and showing homeowners in your community how they can save these thousands of dollars.** Every homeowner can benefit from this "bankers secret" and will pay you handsomely for learning the secrets of obtaining these gigantic savings. You need absolutely no experience since our "state of the art" marketing program will bring you hundreds of orders requesting this information and you can **get started immediately with nothing more to purchase.** Take advantage of this program for your own mortgage and savings! As our agent you will be filling orders that come directly to your address, for The MORTGAGE MINDER SYSTEM which reveals secrets of gigantic savings on existing mortgages, as well as other monthly installment loans such as cars, boats, motorhomes, etc.

IT'S YOUR DECISION!!

You can continue to buy the "fly-by-night" unproven ideas and send \$10.00 or \$12.00 on "get-rich-quick" schemes that promise you millions of dollars with absolutely no background, and receive nothing but unproven ideas and schemes. Or you can take advantage of an absolutely sincere business opportunity of the decade and commit yourself to achieve true financial independence with one of the most sought after exceptional business opportunities offered today and you will work directly with our company. We are looking for a few good sincere agents who can provide this much needed information to the homeowners across America, and thereby give you the opportunity to achieve your goals and financial independence.

START IMMEDIATELY!

Our company, Wes-State Mortgage, Inc., will provide you with all the necessary information to get started immediately and **you can start earning money immediately!** Regardless of your position now, you can discover the personal financial freedom waiting for you in this unique "service business" opportunity today! Within 2 weeks of receipt of your MORTGAGE MINDER SYSTEM kit you can start receiving hundreds of dollars in orders and all you have to do is fill them with information we supply you. **It's that simple!**


The MORTGAGE MINDER SYSTEM..... \$49.00

THE HOME EMPLOYMENT DIRECTORY

“HOMEWORERS NEEDED”

YES!! ... YOU CAN INCREASE YOUR INCOME BY PERFORMING ASSEMBLY OR OTHER INTERESTING WORK IN YOUR HOME!

AMERICAN DISTRIBUTING AND MANUFACTURING COMPANIES SUPPLY YOU WITH EASY-TO-FOLLOW INSTRUCTIONS AND PAY YOU FOR COMPLETED WORK!



YES! Now you can make money by assembling products in the comfort of your own home and working at your own pace! Choose from a large variety of products which appeal to both men and women, and choose the type of work that suits your desires. You'll be working as an independent contractor, which means you get paid according to the number of pieces you complete. There's **no boss watching over you, no time clock to punch, you can work when you please, and even watch television while making money!** You can assemble a variety of products for several different companies at the same time and **earn the money you need!**

“you can earn an honest day’s wage for an honest day’s work!”

WHO ARE THESE COMPANIES LISTED IN OUR DIRECTORY?

Dozens of national companies are discovering that it's more economical for them to hire people, like you, to perform their assembly or other interesting work, rather than absorbing the high costs of large assembly plants and the related high costs of employing a large work force. **Working at home is becoming increasingly popular!** This year 1.2 million employees will spend more than 35 hours per week working at home in some form of formal arrangement with their firm. That's more than a 30% increase from just one year ago! This is a new and growing trend with manufacturing and distributing companies **and will definitely boom in the new millennium.** We take pride in specializing and finding these companies and compiling them in our Home Employment Directory. We have checked out these companies to the best of our ability and we're sure that you'll find the type of assembly or other work that suits your ability and desires. You can continue to buy the “fly-by-night”, “get-rich-quick” schemes that promise you millions of dollars overnight (but don't work), or you can take advantage of a “down-to-earth”, sincere home employment opportunity, where **you can earn an honest day's wage for an honest day's work!**

The Home Employment Directory includes the names and addresses of each company with a full description of the assembly or other work offered. Dozens of companies are listed in our directory and the ones listed on the following page are only a small sample of what's available. Our comprehensive directory contains information on legitimate work opportunities available throughout the country. The goal of NHA is to provide you with the most up to date and current true opportunities for home work. We have weeded out the frauds and only publish true genuine opportunities for profitable assembly work. Most of the assembly opportunities require no special training, skills, or equipment. Their instructions are easy to follow and understand, and can be mastered immediately. Many of the companies will train you to work with them and several of them provide work that can be done by people with disabilities.

FINANCIAL FREEDOM IN YOUR OWN HOME!!

You can be part of the growing family of independent minded men and women across the country who have decided to take their fate into their own hands and wish to be their own boss. The financial rewards can run from just a few hundred dollars a week on a part-time basis to thousands of dollars per month on a full-time basis. It all depends on how hard a person is willing to work to pursue his or her goals. **You're only limited by your own desires and motivation!**

TAKE PRIDE IN YOUR OWN WORK!

The demand for hand made items has become overwhelming and many of these companies don't have the man power to keep up with their orders. This is why they are looking for assemblers to do the work out of their own home. **Don't be surprised to see some of your own assembly work in your favorite local gift shop!** In order to compete with foreign manufacturers, these companies use work at home assemblers to cut their costs. By using this assembly system, you can be a part of the pride of labeling all of these products **"Made In The U.S.A."** You can also feel proud of the fact that each and every assembled item is unique because it is hand made instead of being mass produced by automated manufacturers.

The companies do all the selling! All they want you to do is to follow their easy instructions, and **pay you for the completed work.** The items are easy to assemble and, in most cases, there are no special skills or equipment required. Some items may require a basic sewing machine or a simple screw driver. You simply assemble the products according to their instructions and you'll be paid upon completion and return of the finished goods to the company. They do the rest!

THE HOME EMPLOYMENT DIRECTORY continued

A VARIETY OF WORK IS AVAILABLE.

THERE ARE NUMEROUS COMPANIES OFFERING A VARIETY OF PRODUCTS THAT NEED ASSEMBLY WORK. THESE PRODUCTS APPEAL TO BOTH MEN AND WOMEN AND INCLUDE SUCH ITEMS AS:

- | | | |
|--------------------|--------------------|----------------------------|
| ♦ TOYS & GIFTS | ♦ NEEDLE WORK | ♦ ASSEMBLING FISHING FLIES |
| ♦ STRING ART | ♦ METAL PRODUCTS | ♦ REFRIGERATOR MAGNETS |
| ♦ STUFFED ANIMALS | ♦ JEWELRY | ♦ POTPOURRI - SACHETS |
| ♦ FELT GAME BOARDS | ♦ LEATHER PRODUCTS | ♦ HOLIDAY DECORATIONS |
| ♦ WOOD PRODUCTS | ♦ HAND PAINTING | ♦ BOOK MARKS |
| ♦ DUFFLE BAGS | ♦ KEY CHAINS | ♦ PLACE MATS |

THERE IS ALSO A VARIETY OF OTHER INTERESTING WORK AVAILABLE THAT INVOLVES:

- ♦ NEWSPAPER CLIPPING
- ♦ MAILING POSTCARDS
- ♦ LOMBAR BACK SUPPORT



BELOW ARE A FEW VERY BRIEF DESCRIPTIONS OF THE TYPE OF ASSEMBLY AND OTHER WORK AT HOME AVAILABLE:

- ♦ **Hand tool genuine leather key chains.** This is a fun and relaxing hobby for both men and women and gives you the opportunity to earn extra income of up to **\$240.00 per week.**
- ♦ No experience needed to **Assemble these beautiful pearl party bells.** This company pays up to **\$1,440.00** per month for these easy to assemble items.
- ♦ This company offers 2 assembly products, **greeting cards or designer hairbows.** Hairbows are made using simple gluing techniques and the greeting cards are made by using ordinary household scissors.
- ♦ This company needs homeworkers to **assemble their fancy frames.** You can earn as much as **\$1,350.00 a month** assembling these 4" x 6" frames: Glue gun needed.
- ♦ Do you love angels? **Assemble country angels and earn \$14.00 gross for every 12 angels.** They are beautiful and upper-scale, made of muslin, ribbon, roses and strings of pearls.
- ♦ **Assemble Holiday gift items and decorations year round.** Year round opportunity assembling Holiday decorations that all relate to the Great American Holidays. Items such as Christmas stockings, holiday earrings, or crystal splendor ornaments.
- ♦ Men or Women will have fun **assembling felt game boards** and earn **\$960 per month** for these hand crafted items.
- ♦ Reap the benefits of **working at home by assembling beaded bookmarks** and earn up to **\$720 per week** for these exquisite products.
- ♦ **Assemble lumbar back support covers** which are in high demand and used for preventative back maintenance. They are made of polyester and cotton fabric using a home sewing machine.
- ♦ **String art is a unique way of forming small pictures** commonly seen in boutiques and gift shops. Earn **\$430 per unit** assembling these pictures for this company.
- ♦ **Earn up to \$352.50 per week assembling products.** Bookmarks, fancy frames, wood note holders, magnets, place mats, oven mitts, duffle bags, and many more.
- ♦ **Assemble wood products** without using power tools. Earn extra income by making these small candle or plant holders.
- ♦ **Earn up to \$430.00 for every 16 duffle bags** assembled made of rip-tide material with a logo and some embroidery.
- ♦ It's fun and easy to **earn up to \$403.80 decorating canning jar lids.**
- ♦ Work at home - have fun and earn up to **\$525.00 per week** sewing baby bibs for this company.

START EARNING MONEY IMMEDIATELY!

Your place of residence is unimportant! As long as the US Postal Service or other shipping services can make deliveries to your address, you can enjoy the benefits of working at home. Whatever your situation is whether you're a housewife or househusband, work part-time or full-time, are a senior citizen, have a handicap, or just don't like the hassle of a regular 9:00 - 5:00 job there are companies that will hire you to work in your own home! Once you've received the Home Employment Directory all you do is choose the products that you are interested in assembling and contact the respective companies who will provide you with instructions to assemble their products in your own home. **Get started today and start receiving weekly paychecks** for doing light assembly or other interesting work in your own home!

SPECIAL OFFER FOR EARLY ORDER.

Order the Home Employment Directory **within 15 days** and you'll receive our "Business Opportunity Guide" **ABSOLUTELY FREE** of charge! Our publishing company has searched out and compiled a directory of approximately 50 companies that offer a business opportunity. Many of these opportunities are businesses you can start right from your own home with very little investment, on a part-time or full-time basis, if you're sincere in starting your own business. The names and addresses of these companies, along with a description of the opportunities available will all be included in this free directory, if you order the Home Employment Directory within 15 days! Remember the saying, "If you wait for things to happen ... they never will!" Don't let this opportunity pass you by!

The HOME EMPLOYMENT DIRECTORY..... \$26.00

SAVE MONEY - The Entrepreneur's Package

INCLUDES ALL PROGRAMS FOR ONE LOW PRICE!

(PLEASE SEE OUR OTHER PACKAGE OFFERS ON PAGE 23)

MEMBERSHIP INCLUDES ALL OUR PROGRAMS!

- ♦ The Residential Broker ProgramRegular Price \$140.00
- ♦ The Professional Broker ProgramRegular Price \$110.00
- ♦ The Private Lender ProgramRegular Price \$ 60.00
- ♦ The Discount Mortgage ProgramRegular Price \$149.00
- ♦ The Associate Broker ProgramRegular Price \$130.00
- ♦ The Lender Directory.....Regular Price \$ 70.00
- ♦ Fundamentals of Creating Wealth With Real EstateRegular Price \$ 60.00
- ♦ Buying Real Estate With No Money DownRegular Price \$ 50.00
- ♦ 65 Tested and Accepted Written Offers.....Regular Price \$ 40.00
- ♦ Buying Real Estate Using Zero Coupon BondsRegular Price \$ 45.00
- ♦ The Credit Solutions Program.....Regular Price \$ 44.00
- ♦ The Mortgage Minder SystemRegular Price \$ 49.00
- ♦ The Home Employment DirectoryRegular Price \$ 26.00

Total Regular Price.....~~\$973.00~~

YOUR PRICE:
ONLY \$495.00
YOU SAVE: \$478.00

PLUS:

**FREE UNLIMITED PHONE CONSULTATION,
 FOR AS LONG AS YOU WISH.**

UP-DATES AVAILABLE AT YOUR REQUEST.

Compliance Regulations

In order to comply with the Business Opportunities Act enforced by the states listed below, the maximum single or combined purchase (excluding shipping) accepted by Wes-State Mortgage, Inc., is as follows:

CA - \$495.00, CT - \$195.00, FL - \$495.00, GA - \$495.00, IL - \$495.00, IN - \$495.00, IA - \$495.00, KY - \$495.00, LA - \$295.00, ME - \$245.00, MD - \$295.00, MI - \$495.00, MN - \$495.00, NC - \$195.00, NE - \$495.00, OH - \$95.00, OK - \$495.00, SC - \$245.00, SD - \$245.00, TX - \$495.00, UT - \$295.00, VA - \$495.00, WA - \$295.00

Disclaimer

Each of the programs are designed as educational information regarding the subject matter and any opinions given are based on the author's experience and considered true and accurate, but not infallible. This information is sold with the understanding that the publisher is not engaged in rendering any legal advice. If legal advice is required, the services of an attorney should be sought. The author and publisher specifically disclaim any liability, loss or risk incurred directly or indirectly by the use and application of any of these programs. These programs are sold as educational information and, therefore, there is no guarantee of income since any business opportunity success depends mainly on the actions of the individual.

The ENTREPRENEUR'S PACKAGE.....(all programs for one low price)..... **\$495.00**

MEMBER REGISTRATION AND ORDER FORM

MONEY BACK GUARANTEE & EXCHANGE PRIVILEGE

Please enroll me in the programs or money saving packages listed on this page. I understand that free phone consultation is unlimited. I also understand that updates are available.

Even though the programs contain confidential information, trade secrets, and unique and confidential lending sources, I am under no obligation. I understand that if I am not completely satisfied with any program, I may return all materials (undamaged) within 90 days from receipt and Wes-State Mortgage, Inc. will promptly refund my money (less shipping and 10% restocking charge if materials are damaged). I also have the option to exchange any program for another.

I have read the Compliance Regulations and Disclaimer on the previous page.

Individual programs have been grouped in order to **save you money** and allow you to offer more services.

TAKE ADVANTAGE OF OUR GROUP PACKAGES AND SAVE!!

THE EXECUTIVE BROKER PACKAGE

- ♦ The Residential Broker Program\$140.00
- ♦ The Professional Broker Program\$110.00
- ♦ The Associate Broker Program\$130.00

SAVE \$185.00

Regular Price\$380.00
Discounted Price\$195.00

THE LOAN BROKER PACKAGE

- ♦ The Residential Broker Program\$140.00
- ♦ The Professional Broker Program\$110.00
- ♦ The Private Lender Program\$ 60.00
- ♦ The Discount Mortgage Program\$149.00
- ♦ The Associate Broker Program\$130.00

SAVE \$209.00

Regular Price\$589.00
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REAL ESTATE SERIES

- ♦ Fundamentals of Creating Wealth With Real Estate\$ 60.00
- ♦ Buying Real Estate with no Money Down\$ 50.00
- ♦ 65 Tested and Accepted Written Offers\$ 40.00
- ♦ Buying Real Estate Using Zero Coupon Bonds\$45.00

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Regular Price\$ 195.00
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CREDIT CARD & MORTGAGE REDUCTION PKG.

- ♦ The Credit Solutions Program\$ 44.00
- ♦ The Mortgage Minder System\$ 49.00

SAVE \$33.00

Regular Price\$ 93.00
Discounted Price\$ 60.00

THE ENTREPRENEUR'S PACKAGE

INCLUDES ALL 13 PROGRAMS

see page 22

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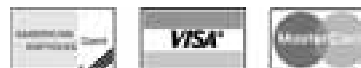
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