

Investment Principal #1



“How Can You Safely & Securely Earn Two To Three Times Current Bank Rates?”



Generating Cash Flow and Wealth through Creative Real Estate Investing and the Power of Private Lending & Equity Joint Venture Partnerships

www.RealEstateJointVenturePartner.com

LEGAL DISCLAIMER

The materials contained herein, and at our website, including the links to other Web sites, have been provided by REJVP - Real Estate Joint Venture Partner for informational purposes only and do not constitute legal advice, the practice of law, or the endorsement of the content provided by any third party or any referenced to or linked site. Use of these materials and/or our site does not create or constitute, in any way, an attorney-client relationship between us or anyone affiliated with us and you or anyone who views these materials or our site. Neither does REJVP - Real Estate Joint Venture Partner, its entities, nor any of their members, shareholders, independent contractors, personnel, etc. assume any responsibility for any misinterpretation or misapplication of the information contained in these materials or on any web site by your or any viewer, or of the content of any Web sites linked to any such site or referenced in these materials. Points of view or opinions in these materials or at any such sites do not necessarily represent the official policies or positions of REJVP - Real Estate Joint Venture Partner, or any of its entities or members. Users of this site should not act upon any information received without seeking the advice of professional legal counsel. Raising money is a serious business and is governed by numerous state and federal securities and other laws. You should never raise money without first contacting an attorney licensed to practice law in each jurisdiction in which you plan to raise money.

EARNINGS DISCLAIMER

EVERY EFFORT HAS BEEN MADE TO ACCURATELY REPRESENT THE SKILLS, CONCEPTS, IDEAS, TECHNIQUES AND "KNOW HOW" OFFERED BY REPC AND THEIR POTENTIAL. THERE IS NO GUARANTEE THAT YOU WILL EARN ANY MONEY USING THE TECHNIQUES AND IDEAS IN THESE MATERIALS. EXAMPLES IN THESE MATERIALS ARE NOT TO BE INTERPRETED AS A PROMISE OR GUARANTEE OF EARNINGS. EARNING POTENTIAL IS ENTIRELY DEPENDENT ON THE PERSON USING OUR PRODUCT, IDEAS AND TECHNIQUES. WE DO NOT PURPORT THIS AS A "GET RICH SCHEME." YOUR LEVEL OF SUCCESS IN ATTAINING THE RESULTS CLAIMED IN OUR MATERIALS DEPENDS ON THE TIME YOU DEVOTE TO THE PROGRAM, IDEAS AND TECHNIQUES MENTIONED, YOUR FINANCES, KNOWLEDGE AND VARIOUS SKILLS. SINCE THESE FACTORS DIFFER ACCORDING TO INDIVIDUALS, WE CANNOT GUARANTEE YOUR SUCCESS OR INCOME LEVEL. NOR ARE WE RESPONSIBLE FOR ANY OF YOUR ACTIONS.

MATERIALS FROM OUR PROGRAM AND ON OUR WEBSITES MAY CONTAIN INFORMATION THAT INCLUDES OR IS BASED UPON FORWARD-LOOKING STATEMENTS WITHIN THE MEANING OF THE SECURITIES LITIGATION REFORM ACT OF 1995. FORWARD-LOOKING STATEMENTS GIVE OUR EXPECTATIONS OR FORECASTS OF FUTURE EVENTS. YOU CAN IDENTIFY THESE STATEMENTS BY THE FACT THAT THEY DO NOT RELATE STRICTLY TO HISTORICAL OR CURRENT FACTS. THEY USE WORDS SUCH AS "ANTICIPATE," "ESTIMATE," "EXPECT," "PROJECT," "INTEND," "PLAN," "BELIEVE," AND OTHER WORDS AND TERMS OF SIMILAR MEANING IN CONNECTION WITH A DESCRIPTION OF POTENTIAL EARNINGS OR FINANCIAL PERFORMANCE. ANY AND ALL FORWARD LOOKING STATEMENTS HERE OR ON ANY OF OUR SALES MATERIAL ARE INTENDED TO EXPRESS OUR OPINION OF EARNINGS POTENTIAL. MANY FACTORS WILL BE IMPORTANT IN DETERMINING YOUR ACTUAL RESULTS AND NO GUARANTEES ARE MADE THAT YOU WILL ACHIEVE RESULTS SIMILAR TO OURS OR ANYBODY ELSE'S, IN FACT NO GUARANTEES ARE MADE THAT YOU WILL ACHIEVE ANY RESULTS FROM OUR IDEAS AND TECHNIQUES IN OUR MATERIAL.

How Can You Safely & Securely Earn Two To Three Times Current Bank Rates?

High Yielding Investments Now Available For the Small Investor

You've worked hard for your money, and you're a good saver too. So, why is it so hard to earn a decent return on your money, something safe and secure, but also a whole lot better than the paltry returns banks are currently paying?

Banks Are Just Middlemen

Banks are no dummies. They understand the relationship between risk and return. The higher the risk, the greater the return. And the opposite is also true, if the risk is low, then so is the return .

So, when banks promise to pay you a fixed rate on your money, they want to be really sure that they can deliver.

Keep in mind too, that they still need to make money. They are in business too. And the way they make money is to borrow from small investors like you at low rates and loan the money out to someone else at much higher rates.

The difference is their profit. So, in reality, the banks are basically just middlemen, borrowing from you at low interest rates and then loaning your money to someone else at higher rates.

The security you're offered in return depends on what type of bank investment you make. Some may be insured by the Federal Government, while others may be more risky.

What If You Could Have the Same Type of Security But Earn Much Higher Rates?

Okay, so the banks are loaning your money out to someone else, and they don't like risk, so how do they protect themselves?

The answer is by obtaining collateral for the loans they make. They take an interest in an asset that has a value greater than the loan they are making. In many cases, the best asset they can find is a borrower's home.

So, when someone comes into the bank to borrow money, the bank says, "No problem, we'll give you a loan as long as you have something we can sell to get our money back, just in case things don't work out and you can't pay us back."

This is what's known as a "secured loan," and you see it all the time. The bank takes a mortgage or puts a lien on someone's house and then makes a loan to them. If the loan is not paid back, the bank takes the house and sells it to get the bank's money back.

Sounds easy right? Well, actually it is. There are lots of people out there who are buying and selling real estate, and many of them would be more than happy to pay you a higher return than your bank is, in exchange for you lending them money.

They'll even give you a lien (or mortgage) on their house. By doing this, you "cut out the middleman" and you get to earn the higher rate of return that the bank would, instead of the lower rate of return the bank pays to its investors.

In this way, you can "become the bank."

You Can Now Invest The Same Way Banks Do!

Once you understand this, you quickly realize that you can now invest the same way that the banks do. All you have to do is find someone who fits the following criteria:

1. They want to borrow money
2. They are willing to pay a high interest rate
3. They have property that is worth more than the amount they want to borrow, and
4. They are willing to give you a lien on the property to secure the loan

When you find someone who fits these four criteria, you have the chance to earn two to three times as much as you could if you invested your money in the bank.

Why Doesn't Your Investment Advisor Tell You About This Opportunity?

Sadly, one of the main reasons you won't usually hear about this opportunity from an investment advisor is that there are generally no commissions for them to earn from this type of transaction.

Many mutual funds, insurance, stock and investment companies pay investment advisors large commissions for getting their clients to invest in their investment products.

However, the average real estate investor isn't a large Wall Street company. They're just hard working people, like you and me, and they want to borrow money to invest in real estate at a fair rate without having to build in a bunch of commissions.

This is great for you as a "private lender" (someone who invests in these types of transactions) because the investment doesn't have to be as risky and doesn't have to generate a much higher

return that covers both your stated rate of return PLUS the commissions paid to get you into the deal in the first place.

In other words, you usually don't hear about these deals, because there's nothing in it for a middleman investment advisor to make money from telling you about them!

So, How Do You Find Private Lending Opportunities That Pay Above Average Returns?

Let's face it, there are lots of people who would like to borrow money from you. The challenge is finding deals that make sense, deals that are safe and secure and that give a good cushion of security to protect your investment.

One of the best ways to find these types of deals is to talk to real estate investors. Real estate investors are frequently looking for private lenders who will loan them funds at a rate that is two to three times what the bank is paying, and they will offer real estate to secure the loan.

You can usually find real estate investors who have private lending programs at local real estate groups, real estate investment clubs and real estate meet-ups.

For a sample private lending program description, call or write us. We would be happy to share the details of our program with you to help educate you in how this type of program works.

Choose Your Private Money Investments Wisely

Now, don't rush out and loan all of your investment money to just any real estate investor. You need to be sure that you have a cushion of equity (the amount a property is worth over and above what is owed on it) before you invest.

You need to be sure that if things don't work out with the deal, you can take the property securing your loan and sell it quickly to pay off the amount you loaned on it.

The worst thing that could happen would be for you to lose part or all of your investment by failing to check the value of the property to be sure your loan is a good one.

Use "Comps," Broker Price Opinions or Appraisals to Check Value

When you decide to enter into a private lending program with a real estate investor, before you invest a penny, get the complete information package on the property you are being asked to loan money on.

This package should include the following:

- Copy of the deed to the property (so you know who owns it)
- Recent Title search (to be sure the deed is still accurate)
- Title insurance policy currently in effect (to insure against ownership challenges)

- Hazard insurance policy (to insure against fire and other casualty losses)
- Statement of Value (see below)
- Property inspection (if available)
- Repair Estimates (if repairs are needed)
- Investor's plan for selling the property to pay you back

Having this information helps protect your investment and also ensures that you are dealing with a real estate investor who knows what they are doing and has a game plan.

If you can't get this type of information, then you should look for a different real estate investor.

Why You Need a Statement of Value

One of the most important things you can do to ensure that you are going to get paid back is to be sure that the property you are lending on is worth substantially more than the amount you are lending.

The Importance of a Low Loan to Value Ratio

Typically, you want the property have at least 25% equity. Equity is the amount of money that you would get if the property was sold and all the other loans on it were paid.

The Loan To Value Ratio (or "LTV") is calculated by dividing the amount of the loans (other than yours) on the property against the real current value of the property if it were to be sold.

For example, if you find out that all the loans outstanding against a property total \$75,000, and the property is worth \$100,000, then the property would have a loan to value ratio of 75%.

You determine this by dividing \$75,000 by \$100,000, which equals .75 (or 75%).

The lower the LTV, the greater your security.

Again, you usually want the property to have at least a 25% LTV for you to invest in it.

That will give you the safety of knowing that the property could decline 25% in overall value and you would still be able to sell it and recover all of the money you loaned on it.

Using the Statement of Value To Determine The LTV

Once you have decided on a maximum LTV, you just need to confirm the current market value of the property and you're all set to decide whether the property is a good loan or a bad loan risk.

There are three primary ways to determine the value, which include:

1. Comps
2. Broker Price Opinion (“BPO”)
3. Appraisal

Comps

Comps is short for “comparables” and refers to an informal survey of what similar properties near to the property you are lending on have recently sold for.

The easiest way to get comps on a property is to use a free online service such as Zillow.com to get the values, but a more accurate way would be to check the MLS (Multiple Listing Service) to see what similar properties have recently sold for.

When checking comps, be sure to find properties near to the property you are thinking about investing in, that also have a similar number of bedrooms, bathrooms and other features.

Usually, you can get a list of comps for free just by asking a local real estate agent or broker familiar with the area.

Broker Price Opinion (“BPO”)

More formal than comps but less formal than a full appraisal, the BPO is often used by banks that want to establish a quick value for a property they are taking back in a foreclosure action.

The BPO involves contracting with a licensed real estate broker familiar with the area the property is located in.

The broker drives by and examines the property, then checks comps in the area using MLS and possibly other resources, and then prepares a written opinion of the property’s value.

Appraisal

The most accurate, but also most expensive option for determining value is to get a formal written appraisal from an accredited appraiser.

These appraisals are much more extensive, require a much closer examination of the property and consider many more factors than comps or a BPO in determining a property’s value.

Most private lenders use either comps or a BPO to satisfy themselves as to the current market value of a property

Should You Become a Private Money Lender?

Private lending is not for everyone, but if you're not earning the return you want on your investment dollars, you may decide that it is a good option for you.

Done correctly, private lending can double or triple bank rate returns, while still offering safety or principal. If you aren't currently satisfied with the returns your money is earning, feel free to contact us to learn more about how private lending works.

How You Can Contact Us:

You can call us at: (661) 578-6758

You can also visit our web site at: www.REJVP.com

The faster you get the facts you need, the quicker you can earn better than average, safe returns on your investment dollars!

Conclusion

In this special report like in our 13 others, I've exposed to you some of the greatest secrets, strategies, tools and techniques for making substantially higher returns, frequently 200% to 400% higher than what you can usually earn in traditional bank certificates of deposit, money market and related investments.

I've shown you things to consider, things to look out for, things to be sure that you include and more. Please use the tools, strategies and techniques that I have shared with you in these pages to change your life for the better, to break free of the confines of traditional bank investing, where you are really loaning money to the banks so that they can in turn just turn around and loan it out at much higher rates to people just like I've shown you how to find and how to loan to in this report.

With this and all the free information available on our website, you now have everything that you need to take action and start investing as if YOU were the bank. However, it will only benefit you the way that I want it to, the way that you deserve it to, if you will take action and start putting what you've read and learned about here into practice with your own investments.

Private lending is liberating and is one of the best ways that I have found during my investing career to really beat the market in a safe, secured and insured way.

I wish you the best of luck in your new private lending journey, and I hope that you will feel free to contact me and ask me any questions that you have along the way. I am here to answer your questions, to guide you and to lend a helping hand to set you on your path to wealth through private lending in any way that I can. Please take advantage of the opportunity to contact me, ask questions and work with me to ensure that your private lending experiences are the best that they can possibly be.

In the spirit of service,



Gabriel Contreras

REJVP – Real Estate Joint Venture Partner
8200 Stockdale Hwy M10-169 Bakersfield, CA 93311
www.REJVP.com – 661-578-6758 – Support@REJVP.com