

# How I Made 356% In The Bear Market

**(And How You Can Do Even Better in 2004)**

You don't have to wait for years for the bear market to end until you can make money again as an investor. Fact is, there has never been a better time to make huge profits - if you know where the money is...

Dear Investor,

Last year, I made a \$23,000 investment that turned into \$105,000 in 16 months. And it's still going up in value...

Earlier this year, I made another investment that gives me over a 12% yield and could triple my money in the next 24 months.

And today I scooped up an investment that's netting me \$350 a month, and has the potential for \$70,000 in capital gains in the next 12 months. And I don't lose a minute's sleep worrying about bogus financial reports or another World com scam.

Why? Because I'm not looking to Wall Street for profits; I'm looking to Main Street. I'm investing right in my hometown - and I'm making a fortune at it.

I'd like to tell you how you can do the exact same thing - with far less risk than the



stock market, and make more money more quickly than you ever thought possible.

## **The Greatest Wealth-generating Investment Ever Known**

Forget the Internet, oil, gold, and the next hot stock... Next to owning your own business, the single greatest wealth-creating investment is and always has been real estate.

You'd never know it from the financial headlines, but more people on the the Forbe's List of the Richest 400 have made their money from real estate than from investments, technology, communications or software.

Donald Bren, for instance, is a self-made billionaire who has raked in \$4 billion as he put together one deal after the other and steadily became the largest landholder in Orange County... Eli Broad has built a \$5.1 billion fortune all thanks to real estate... Samuel Jayson LeFrak's properties have helped him amass a \$2.6 billion fortune... Leonard Stern's east coast investments have given him a \$2.4 billion net worth... Leona Helmsley's husband Harry left her \$1.9 billion, all earned from property investments... Donald Trump's father, Fred Trump, made millions developing apartments in Brooklyn. then Donald turned those millions into billions also through property investments... and Sam Zell started building his \$1.8 billion fortune with Sun-belt properties before expanding all over the country... and Carl Berg is another self-made billionaire (worth \$1.3 billion), thanks to massive real estate holdings along the west coast.

Plus there are dozens more similar success stories. In all, there are over 33 billionaires who made it to the Forbe's Richest 400 thanks to real estate. That's more than from insurance, energy, pharmaceuticals, shipping, and health care combined!

And it doesn't just work for the very rich. It



works for average people who want to build wealth quickly. According to the Federal Reserve, real estate accounts for 25% of the wealth of the typical household - far greater than any other asset class, including stocks.

And if you think about your own experience, you'll realize the incredible wealth-building power of real estate. Most of the WWII generation has been able to retire comfortably primarily because of the equity built up in their homes. (It certainly wasn't because of Social

Security!)

And those who put money into other homes as well, in the form of real estate investments, didn't just retire well off... many were able to retire early, with fortunes in the millions.

## The #1 Business of Self-Made Millionaires

MMF, the founder and editor of ***Early to Rise***, made his fortune in direct marketing and consulting to publishing companies. But today, he'll tell you that his most profitable investments are in real estate. In fact, during the bear market of the last three years, his real estate investments have more than doubled in value - giving him a real estate portfolio worth well into eight figures.

And then there's Russ Whitney. Russ is a best-selling author and expert on real estate. But Russ certainly wasn't born with a silver spoon. He dropped out of high school as a teenager to work in a slaughterhouse in upstate NY for \$5 an hour! then, in his early '20s, he began to invest in real estate. By the age of 25, he had made over \$5 million!

Today, Russ is one of the largest property owners on the gulf coast of Florida and

his publicly owned company, Whitney Information Networks, makes over \$5 million dollars in profits each and every year!

As for myself, I've managed investment research groups and written about and explored investment opportunities all over the world for more than ten years. But nothing excites me like the money-making power of real estate. I devoted an entire section to it in Seeds of Wealth, my home-study program that helps parents and grandparents teach their kids and grandkids good money and investment habits from a very early age.

And I don't just write about it. I'm an active real estate investor. **And my property investments have helped me more than double my net worth during the bear market - even while most investors have lost 20% to 30% or more of their wealth.**

Let me share a bit of my own experience with you so you can see how real estate investing can help you quickly build wealth.

## **You Have to Love a Business Where You Can Put as Little as 3% Down... And Get 100% of the Profits!**

The very first property I ever invested in rose about 15% in value in a year and a half. Not bad, but hardly bull market returns. Yet I only put 20% down, so my initial down payment of \$29,000 turned into \$46,000. That's a 59% return.

And that's one of the incredible powers of real estate: **Leverage.**

Even if your investment property just goes up by the long-term average of about 5% a year, you can make huge returns. Put \$20,000 down a \$100,000 property and if it goes up by \$5,000 (or 5%), you've made 25% in a year.

And if you know what you're doing, longer term, even after all costs, you can use this same principle to compound your returns at 15% to 20% a year like clockwork.

**Imagine doubling your money every 3 to 4 years. So that \$50,000 turns into more than \$300,000 in ten years... and into more than \$1.9 million in 20 years.**



That's the kind of wealth you can build with real estate. At the very least you can create a retirement without financial worries, enjoy the lifestyle you'd like to live and build a legacy of wealth for your family at the same time.

But you can do even better. When you learn some of the most closely guarded real estate investment techniques... how to unearth the best values, obtain the best financing, negotiate the best terms, buy the right income property, and protect yourself against risk... you can actually triple your money or more in a very brief time.

Let me give you a few real-life examples of how that works...

### **Turn \$23,000 into \$105,000 in 16 Months (Then do it again and again...)**

Less than two years ago, I put a little over \$20,000 down on a \$203,000 property. With closing costs, my total initial investment was about \$23,000.

I knew the market rental on this property more than covered my mortgage, taxes and maintenance expense - so I had that all-important 'margin of safety' going in.

I picked this particular piece of property because I had studied the local market

extensively and I was convinced this neighborhood was the next 'up and comer.' Turns out I was right.

Just 16 months after buying the property, it shot up just over 40%. But I made a lot more than 40%. Since I had put down only \$23,000, the \$82,000 rise in the value of the property represented a 356% profit on my initial investment!

And I'm not alone...

- **Alan S., one of MMF's partners, used these techniques to turn a \$35,000 investment into \$105,000 in the last two years.**
- **Peter P., another longtime ETR reader, just turned a \$70,000 stake in a quadraplex into \$115,000 in six months!**
- **He then turned a \$25,000 investment in a single-family home into \$55,000 in just one week!**
- **Bobby O., a high school art teacher, and his wife Mary (who works with Seeds of Wealth) have used the same secrets to turn \$30,000 in real estate equity into more than \$450,000.**

And the real-life stories go on.

- **MMF recently sold a 2,300 square foot ranch home for a \$209,000 profit. His total investment in the house? Just \$55,000...for a 380% gain!**
- **On a smaller home, MMF recently turned \$55,000 into \$125,000 in 10 months**
- **MMF and his partners recently pocketed \$1.25 million in profits on a 19th-century brownstone in Baltimore!**
- **MMF and the same partners own four more brownstones just like it... and they're collecting a 17% dividend in rents**

**while sitting on over \$4 million in appreciated equity!**

For a beginning investor, the best news is that the same principles work with much smaller investment sums too. You don't have to be rich to build a fortune in real estate, in other words. You don't even need to start with \$25,000 or even \$20,000.

For instance,

- **MMF made a \$14,000 investment in a condominium last year. Today, the equity has climbed to \$28,000 - and that's on top of a 14% rent yield!**
- **And Katie Y., a business partner of MMF, used a little-known technique to take ownership of a    acre, corner property home with just a \$7,000 investment. Exactly 12 months later, her equity soared to \$133,000 - for a 1,900% return!**
- **Luke H. and his brother Kyle just used a little-known yet incredibly simple technique to pickup a 2,200 square-foot home with no money down.**
- **Lisa B. and her husband, Matt, did the same earlier this year. Already their equity has soared by more than \$25,000 -- even while they're reducing their monthly payments.**

There's no question about it, real estate is the absolute best way for you to rapidly increase your net worth. But you have to know what you're doing. You have to know how to keep risk to a minimum and how to spot opportunity where others don't...

And that's why I was thrilled when MMF asked me to spearhead ETR's new real estate coaching program. It's a twice-monthly service by email to help you achieve property investment success in the shortest time possible. We call it **Main Street Millionaire**. But you may just call it the most important - and profitable -

investment information you've ever received.

## How to Make Real Money... Real Fast... in the Best Investment Business there Is... Real Estate

This is an invitation to enroll in **Main Street Millionaire**. Accept this special, introductory-rate offer, and every two weeks you'll receive an email with the best tips and techniques on consistently making money in real estate.

You'll learn everything there is to know about making money in property investments directly from experienced real estate investors.

Plus, we'll take a look at what the legends are doing, and saying. When Donald Trump says to 'take care of the downside and your upside will take care of itself,' you'll understand exactly how to apply that very good advice to your own investments.



You'll become an expert at figuring out exactly when you have a profitable deal on your hands and when to just walk away and look for the next opportunity.

It all happens in plain language, with real-life examples and step-by-step instructions. Every two weeks, **Main Street Millionaire** will show you how to...

- **Compound your profits with amortization, tax breaks, net rents, capital appreciation, and leverage**
- **Get great deals on government property auctions**
- **Use master secrets to get ultra-low-interest financing - even if you have bad credit.**
- **Know when to buy commercial property and when to buy**



### **residential**

- **Get \$10,000 back for every \$2,000 you put into strategic improvements**
- **Use government-backed programs to buy prime property with as little as 3% down**
- **The truth about no money-down deals. There are at least three principal ways to do it -- and two of them are so simple, you'll kick yourself for not using these powerful, rapid wealth-building techniques sooner.**
- **Quickly double, then quadruple your equity with multi-unit properties**
- **Identify fast-rising neighborhoods before they soar**
- **Buy bank foreclosures at 35% below market**
- **Slash your risk and increase your profit potential on every deal by as much as 50%**
- **Find the best deals in your town before they hit the paper**
- **Control a quarter-million dollars in property with just \$10,000 in savings**
- **Immediately size up the profit potential on any deal**
- **Make sure your first real estate investment is profitable from day one**
- **Put up to \$500,000 in profits in your pocket tax-free every three years**
- **Build a rental income of \$5,000+ a month within your first year**

You'll learn all this and more when you enroll in Main Street Millionaire. Plus, if you sign up in the next 24 hours, I'll also send you:



**Bonus Report #1** *(Valued at \$12.95)*

**Your Wealth-Building Guide to Making Real Estate the Perfect Part-Time Side Business.**

In this report, you'll learn four specific ways that you can make a lot of money, part-time, investing in properties in your local area. There are certainly many more than four ways to get rich with real estate, but these are the easiest, surest, and least complicated.



**Bonus Report #2** *(Valued at \$12.95)*

**Real Estate Riches Your Guide of the Best and Surest Ways to Get Rich by Investing in Real Estate.**

You'll learn: Seven Rules for Buying Investment Properties, How Much You Should be Mortgaged, A Trick to Keep Mortgage Fees Down, and more...



**Bonus Report #3** *(Valued at \$12.95)*

**15 Tricks to Getting the Most out of Your Real Estate Dollars.**

You'll learn: The Best Home Improvements for Your Investment Dollar, How to Live Your Fantasy Lifestyle Now Even Before You Retire, The Benefits of Being Global, and more...

Even if you have no savings, no credit and no idea how to get started... your 3 bonus reports will help you immediately put yourself on the path to fat monthly rental income checks and huge capital appreciation returns.

Main Street Millionaire and your 3 bonus reports will give you the knowledge. If you have the desire, you'll have everything you need to begin building incredible wealth and enjoy the highest level of financial success.

As you know, if you buy a home you can easily pay thousands of dollars in commission to a broker. And if that broker has helped you find a good property, believe me, he's worth every penny. But Main Street Millionaire won't help you succeed on just one property, but time and again as you build a portfolio of income-producing properties with the potential to deliver huge capital gains as well. That's why some top real estate seminars and educational programs sell for as much as \$3,500. But you won't even pay 5% of that amount.

Respond to this special offer today and I'll send you all 3 bonus reports **ABSOLUTELY FREE**. Plus, I'll send you the first two installments of **Main Street Millionaire** for just \$24.



After that, you'll receive two additional installments every month for just \$4 per installment (billed at \$24 every 3 months).

What's more, your satisfaction is always fully guaranteed. If you're not getting everything you need to know to achieve outlandish success in real estate investing, simply say 'Stop!' at any time. You get to keep all reports you've received to date, and you won't be billed a single cent more.

It's a great deal. We've made it extremely affordable, taken all the risk out of it and loaded it with the best real-world experience and inside real estate investment advice you'll find anywhere in print.

**But the offer gets even better...**

Or, if you prefer, you can choose the **Guaranteed Quick Pay Option** and still save. Pay a single fee of just \$86 a 10% discount and you'll get all 3 bonus reports and the next 24 installments of **Main Street Millionaire** delivered to your email ever two weeks like clockwork.

**Now Is the Time**

Don't let this be a missed opportunity.

From my own experience, I can tell you that I made my first profits investing in real estate over 12 years ago. But then I moved to a new state and got caught up in other things. Before you knew it, I let years of huge real estate profit opportunities pass me by.

Fortunately, I've been able to more than make up for that procrastination in the last few years, as I've built a diversified portfolio of properties that have vastly increased my wealth and my income.

So don't make the same mistake of waiting until tomorrow. Why put off success?

There's no reason for it. If you know what you're doing, real estate is always a great investment. It's not a fad. People always need a place to live and to do business and they always will. With the right knowledge, you can supply it to them again and again - and make huge profits in the process.

I look forward to seeing you at the top.

Sincerely,

Justin Ford, President, Seeds of Wealth

### ***Main Street Millionaire***

**PS** Interest rates just hit a 41-year low... they haven't been at this level since JFK was president! With ***Main Street Millionaire***, you'll learn how to take advantage of these super low rates today to lock in large profit margins, increase your net cash flow every month and build tens of thousands more in equity sooner than you ever thought possible.

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