

Foreclosure Millionaire

HOW TO BUY, FIX, LEASE,
FLIP FORECLOSED
PROPERTIES FOR PROFITS



Foreclosure Millionaire:

**How To Buy, Fix, Lease, Flip Foreclosed Properties For
Profits**

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Foreword

If homeowners fall in arrears on mortgage payments, a foreclosure might happen. A foreclosure is a procedure in which a lending institution takes back or sells a piece of property because of someone defaulting on a loan.

Mortgage lenders commonly regard a mortgage to be in default if payments have not been sent in to them in three months. If a real estate loan is in default, the mortgage lender may begin the foreclosure proceedings of the real estate.

People quit making payments for a lot of reasons. Few purposely want to go into foreclosure. It is frequently an unpredictable outcome from one of things in the list below:

- Laid off from, let go from or quit job
- Not able to go on working due to medical situation
- Unreasonable debt and climbing bill obligations
- Tiffs with co-owner, split up of a marriage
- Job transfer to a different area

Home purchasers who want a great deal in real estate invariably think first of all about going after foreclosures. Purchasers have this image in their mind of a cunning little house, fenced in by a white picket fence that's owned by a little old lady who fell on hard times, however that scenario is commonly far from truth.

However, in the following chapters of this book we will have a look at all the ins and outs of buying foreclosures and how you can make the right decisions in order to be successful in a real estate venture.

Chapter 1

Introduction

You've always wanted to be in real estate after hearing about success stories from people who became rich quickly. A few of the most common questions that we hear are "He made how much money?" or "What was the house sold for?"

These questions are what sparks interest and many real estate brokers have gone into the business because of this. They wanted a piece of the pie and this is how it all began. Many of the successful real estate brokers never talk about the hard work it took them to get there. In fact, you'll hear mostly about the success stories.

In order to get ahead in this game, you'll need some education even though it is not required. You must also be knowledgeable when it comes to real estate. Doing your research first is the best thing you could ever do for yourself.

Most people who work in real estate will reveal their success stories and won't talk about what they did to get there. Only the persistent ones are the people who made it far enough to be a huge success in their real estate career. Most of these folks have been in the business for ten years or more and are an expert at selling houses.

Let's be real here. Investing in real estate is not for the short term. You won't get money quickly and like anything in life - you need to work on it.

Understand that dedicating your time and funds to the venture will help you move forward. There are literally thousands of foreclosure properties and most people think that they can quickly make money off these properties, without knowing as much as the basics. In order to make money - you need the basics. Without it, you won't be successful.

You first need to find out the area of your market and chose what county you'd like to work in. Try to stay close to home unless you notice there are more foreclosures elsewhere. Learn about every property possible. Get realtors interested in working for you by offering a bonus. You'll need to get in touch with a few realtors first and get some type of working relationship started before offering them this deal. Some will gladly accept.

When you finally find a property, you need to know what the cost of construction will be in total. Many foreclosure properties will have to be remodeled. If you don't have the knowledge, skills or feel this is a lot of work for you, it is best to hire a contractor - especially if you are not experienced in the field of remodeling.

They will give you an estimate of, for example, \$3 per square foot and so on. You can always interview a few contractors and let them know your budget. Some will be willing to work for less while others won't budge.

You should never purchase a property from an individual seller without lots of knowledge or a realtor or attorney. Many times they will run off with your money and these sellers then do not pay their mortgage company. This means your money went down the drain and it will be difficult to recover it.

Once you are ready to buy, look over the costs you could face like remodeling, selling, and the cost of your investment.

Chapter 2:

What Are Foreclosures

Let's take a little closer look at this.

When homeowners can no longer pay their mortgage on time, a foreclosure will take place. A foreclosure is when a financial organization takes the property back if the buyer has broken the loan contract.

If a payment has not been paid in 3 months, a property can be seized and the people who live there will be forced to move out. Once a mortgage loan is in default, the lender is allowed to begin the foreclosure proceedings in regards to the property.

In order to get a great deal on a foreclosure, it is important to get accurate information when you are contacting a homeowner or broker. You need to know exactly what properties are selling for, the time they will sell, and who is handling the sale?

Also, when a borrower does not pay their mortgage payments, the lender can remove the property from the general market and sell it at an auction. This property is usually offered at a heavily discounted price. If someone happens to win the auction, any loans or deeds will then be switched over for the property. The winning bidder will pay the loan off with their bid amount and then take the title.

Let's discuss properties that are bank owned.

About 20% of properties will have no bidders that come to an auction or place a bid. If there are absolutely no bids, the beneficiary or lender will become the owner.

They will be required to keep any loans on their books and the property is considered a REPO which means it is owned by the real estate lending company.

A lot of lenders will get back their properties from time to time. It is actually quite expensive to keep these types of properties on their books. They have to list the property again, go through marketing, clean it up, and then go through the escrow period. If you want to save some money upfront, it is important to quickly approach the lender during the auction and make an offer before they decide to give the property to a real estate agent. This could save you anywhere from \$5,000 to \$15,000 but it really depends on the type of property.

Remember that if you are dealing with a homeowner who is losing their precious home that has many memories, to have some sympathy for them. This is a difficult time for them so be sure to treat them as you would want to be treated. Let them know that sometimes these things happen and tell them you can help them instead of having them let their home go for nothing. They'll be happy they met you since they will at least get some help with the fact they don't want their credit to be further damaged.

If the home has lots of equity, it is a good idea to contact the owner with your offer. He can either accept or decline it instead of losing everything at

the foreclosure sale. What you are doing here is low-balling the lender and it works very well in most cases.

In order to do this, you must find out what properties are facing issues and which stage in foreclosure they are at. Find out exactly how much time the owner has and then move in once you have obtained all of this information.

Pre-foreclosures typically offer the buyer lower competition and lower prices than if buying at auction or a short sale. Additional benefits of going after pre-foreclosure properties include:

Fewer secrets: If you buy a home at auction, you typically have no idea about its condition and commonly haven't looked at the inside. If a house is bought during the pre-foreclosure period, you have the chance to look at it and do inspections.

Flexibleness: conducting business with a homeowner is commonly easier than going through the process with a homeowner and a lender. Purchasing a pre-foreclosure likewise eliminates the need to pay large chunks of cash upfront or pay cash.

Deals: hard-pressed homeowners willing to sell the home during the pre-foreclosure procedure commonly simply want out from under the mortgage, to avoid foreclosure and to go on with their lives. Homes sold during this period of time commonly go for what the homeowner owes on the loan, not present market price.

The hardship and roadblock for the purchaser lies in finding these properties. Pre-foreclosure purchasing opportunities aren't "listed" in the traditional fashion, like in the Multiple Listing Service (MLS). To find out where these houses are requires a search, and there are a number of places to look.

Foreclosure communications from the lender are seen as public information and you are able to find the documents on file at the county recorder's or clerk's office, in the newspaper or on the web.

Chapter 3:

Why Capitalizing On Foreclosures Is A Good Money Machine

Everyone in America thinks that selling investment properties will make them tons of dough in no time. This is not how most people get rich. When it comes to real estate agents, they will work their way up the ladder when it comes to selling properties.

The media makes selling houses look easy but it's really not as easy as you'd think. As you step into the area of realty investments, things can become much more simple once you learn things over time. As with anything, you begin to develop techniques and ideas to help you move forward in your own venture. Real estate is the same.

Capitalizing on foreclosures is a great money machine for those who have been in the business for a while or who have done their homework and gotten the information they need. However, if you are still learning about this market – be aware that you could lose money.

This is why we recommend getting your feet wet with the pre-foreclosure market. Pre-foreclosure is actually the very first stage in the process of foreclosures. The property is legally still bound to the homeowner although the lender is initiating a foreclosure since the payments have not been made in a few months.

This is when you can make the most money. It is critical that you act during this time. Think of it this way... Once a home is in pre-foreclosure status, no one makes payments to the bank. Because of this, the bank will go into the foreclosure process and the homeowner receives a huge “bad” mark on their credit score.

The homeowner doesn't want to leave all the time they have in the house without anything and they certainly want their credit intact. Letting the home go for absolutely nothing is the worst thing that could happen.

The lender would also be interested in making a settlement instead of going through with the foreclosure process. Because of this, a homeowner is desperate to sell their property. You can easily make anywhere from 20% to 40% more on the home. Since interest rates constantly change and the economy never seems to recover, many people have trouble making payments.

By making an offer to the homeowner, you are making it better for them. Both sides will win, even though your offer might be low. It's better for the homeowner to get something back instead of just letting their home go.

In order to make a large discount, you will need to work on your negotiating skills. This is the most important part of the trade. If you don't learn how to do this, you won't have much success in real estate. Usually, this can take a few months to a few years if you are new to real estate.

When you finally sell your first house, you will have more funds to invest in the purchase of the next house.

Remember that some of the money that you spend is on repair costs and marketing so make sure you spend it wisely.

Keep your chin up, keep learning and you'll find that your becoming better in the foreclosure market, learning tips or other tricks along the way.

Of course, it is also a good idea to learn from a mentor or work with a foreclosure expert on your first deal so they can give you advice on what to do.

Chapter 4:

A Success Example: Noli Alleje Aka “el Subastajero”

There are many people in the foreclosure business but no one is like Noli Alleje. He is known as "El Subastajero" and is the head of The Property Forum Philippines. He is considered the top auctioneer in the Philippines and runs his own business doing this. Did you know that he has bid on more than 4,000 properties in the Philippines?

We have discussed a few reasons why real estate investors purchase foreclosures. Anytime you buy a foreclosure, you have the opportunity to make a profit. For example, a foreclosure is usually worth a lot more than what they are selling for and this is how they make their money. This is exactly what Noli Alleje did. He is a hard negotiator and knows exactly what to say to get the best price on a foreclosure home.

Before you go out and spend your hard earned money on extra courses from those so-called real estate gurus, you should do a little research yourself.

Noli has experience that backs up everything he has learned in the foreclosure market, unlike other gurus. He began to invest in foreclosed properties in the year of 1999. You have to have a strong and focused mind and intent and usually, softhearted people would not venture into this area.

They are the ones who would get chewed up by the market. Noli however was focused.

His hard work eventually paid off after a few years and he began to get the hang of it. Noli got to the point in his career where he had brought in billions of dollars of properties that were auctioned off. Because of this, he had bought the asset management business which belonged to GE Money Bank.

Of course, he wouldn't have been able to get this far without persistence. In the foreclosure market, you need to keep trying. Quitting is not an option and it won't get you anywhere. Today, Noli is making money from foreclosures by auctioning them off. Everyone enjoys attending these auctions because they know they can get a great deal his auctions.

Besides the auctions, he has another strategy that he uses to bring in tons of cash. The strategy is called "Buy and hold". This is where he purchases a property and then waits for the value to rise. Finally, when the market value rises, he will sell the property quickly in order to make a fast profit.

He has taught hundreds of people how to do this in detail and if you want to learn how you can make money with foreclosures, we recommend going to the Money Summit. You can learn from El Subastahero himself. He'll teach you about the benefits and risks of foreclosure that you should be aware of when starting out in this business venture.

There are real estate experts that put their all into the business of foreclosures and others who just take it one step at a time.

Taking your time is important when you are just starting out but you want to be a success. After all, no one goes into a venture with the idea that they do not want to succeed.

Make larger goals for yourself if you are someone who is serious about this. In the future, you'll have a lot to show for yourself and you can reach your goal much more quickly instead of waiting and waiting for success.

Chapter 5:

How To Find Houses To Buy, Fix, And Lease

Finding houses to buy, fix, and lease can feel daunting but it doesn't have to be. There are literally thousands of houses out there that need a new owner and maybe a few repairs to go with it.

The best place to begin your search is online although you can still find foreclosures in the paper and at your local recorder's office. About 90% of the advertising is done online so finding homes can be as simple as 1-2-3! You just need to know which websites to regularly visit in order to get good deals on foreclosed homes.

First, try to find pre-foreclosure or foreclosed homes with the bank and other mortgage lenders. They are the first ones who know when a property is headed down a dark path which leads to foreclosure. Their main goal is to sell the property as quickly as possible and this is where you come in. properties listed with real estate agents have a high need for this and these are the properties where the lender takes the ownership after an auction has failed.

As well, you can team up with another real estate expert who knows how to find foreclosed houses. It is good to build some sort of working relationship with these people because they have many contacts available. If you still

have not met anyone in the business, go ahead and contact a local real estate board to talk with them. You can explain your situation and they will be happy to get you a referral.

Work with Internet databases that include large listings of foreclosed or pre-foreclosure properties in the area. One particular website called Bid Select is very popular for finding foreclosed properties and you can do a search for homes in your area. Feel free to search by state, city, or zip code.

Did you know that some government agency listings will show foreclosures? The California Department of Housing has plenty of information and resources for finding foreclosed homes. They also have programs for you to join which are important to get into if you are just starting out in real estate. Expanding your resources is critical in this business.

The county or your city government will sometimes put up an ad about certain foreclosures and upcoming auctions. The best place to look up this information is by going online. In some places, you will be required to visit an agency and pay a one-time fee to get the latest information on homes that are facing foreclosure.

Even though most business is done online, this doesn't mean newspapers are out of the question. They are still a great source for homes that are in pre-foreclosure or foreclosure. Look through the publications or classified ads to see what you can find. Keep track in a notebook and by recording the

homes that are facing foreclosure. You can write down the contact number, name, and location of the home if you want to drive by and take a look at it.

Most of the time, it's a good idea to check out the home before you contact anyone. Sometimes ads may be deceiving so this is why you should always do this. You will be grateful that you took the time to do this if it is a place that needs too much repair or work.

Chapter 6:

Learning How To Keep Repair Costs Down

Keeping repair costs down means you will have to do some budgeting and maybe take a few little shortcuts. Of course, you need to make sure the shortcuts are legal and meet all city policies when it comes to home safety.

There are a few things you can do such as substituting certain materials and getting discounts when hiring people who make the repairs. Some people who work in the real estate will do most of the repairs themselves if they know how, but being just one person, it is difficult. This is why in most cases it's so important to hire someone to help you. This way you can get things done quickly and sell the property as soon as possible.

Taking shortcuts

Let's say the home you just bought has some damage in the wall in the way of holes around the basement that rats chewed through. Instead of tearing out most of the wall to repair it, you can use "wall cards" that can be placed behind the wall.

The mold fits directly over the hole and can create a smooth looking surface. You'll need to paint over the wall but it will still look brand new.

This is a quick shortcut you can do yourself instead of hiring someone to fix the damage.

How about fixing a door with shattered glass? Instead of purchasing another partial glass door, replace it with a fancy looking wooden door. It will cost you less and won't be as much work as trying to replace the glass in the other door. Anyone can hang a door on hinges and you won't have to hire someone for glass repair either.

Any shortcut you decide on should comply with city regulations, as you don't want the home to be dangerous for the person who moves in. Take shortcuts that won't harm anyone and won't bring down the value of the property.

Getting discounts

If you are a great negotiator, getting discounts is no problem. As a real estate investor, you should have no issue with this, as you should be a "master negotiator".

If you plan on hiring someone to do the basic "clean up", find someone who isn't yet established in their business. They are more likely to charge less and you can ask for a discount after they quote you. It will obviously save you time and money. Otherwise, if you don't mind doing this yourself, you can.

How about getting discounts on things you don't know how to do? Let's say the electrical wires for the lights are damaged. Well, you definitely don't want to deal with this since you don't know what you are doing and this can be quite dangerous. You can call in a few electricians to assess the damage and give you a quote, based on what they see.

Find the one who gives you the best quote or estimate and ask for a discount on top of this. Most will want your business so they can take off 10% off. This is a great way to keep your costs down.

Do it yourself

If you are a beginner with real estate investing, it is important that you learn how to do some things yourself. Anyone can clean the home before placing it on the market for sale. So make sure you take the time to get the place all clean as this will have an impact on your potential buyer's first impressions. If you notice the sink is rusty and needs to be replaced, you can purchase a replacement sink kit. Just read the instructions. You don't need any experience for this and can get by just fine. There are also many videos online that discuss do-it-yourself home improvement.

Chapter 7:

Understanding The Ins and Outs Of Being A Landlord

Being a landlord certainly isn't easy. Landlords have to face different problems each day when it comes to the tenants. For example, there are some tenants that will complain all the time - even if it's something small.

You might even feel like you are growing gray hair because of this but by handling it calmly, you can keep your sanity and tenants.

Having to make repairs all the time can drain your wallet too. Most of the time, the tenants will not do this because they feel it isn't their responsibility. The worst tenants are the ones who rely on you all the time, even when it comes to the little things. You could also run into tenants who always pay their rent late and this can become a burden on you when you have other things to pay.

With so much responsibility on your shoulders, juggling a few properties at once can be incredibly difficult. If you are just beginning with one property as a landlord, you'll gain great experience from this which can help if you acquire more properties.

The lease

Have you ever thought of customizing the lease? This means you can adjust things like the security deposit and cost of rent. You'll need to create documents and add any property rules. This could include accepting pets or excluding them. It is really up to you.

You could explain on your lease that the property can only have 3 repairs each year to cut down any costs. Also, if you plan on accepting dogs or cats on the property - it is a good idea to raise the security deposit so this way you'll be covered if they cause significant damage.

Think about everything in detail before you customize your lease and you will be more organized. The lease is meant to cover things such as rent, deposit, repairs, tenant behavior, damage, and eviction.

Be sure that you know your laws before becoming a landlord. You need to know what your rights are. You can always pick up a paper copy from the Department of Housing within your city. They also have an online website which might be easier to access and you can just download this information.

About the tenants

The problem with most landlords is that they will look at a tenant the wrong way. Usually they see them as a dollar sign instead of a human being. By creating a peaceful environment with your tenant and trying to remain

positive, you will be able to act as a great landlord and have much better success.

Be sure to take care of their needed repairs even if they can't pay on time, give them a small extension, but kindly let them know you won't be doing this all the time. The trick is to not let people walk on you and keep your property maintained so it retains its value, but still be friendly. They will get the hint sooner or later but you don't need to be rude about it.

A tenant that respects and trusts you is more likely to stay where they live instead of leaving. Even if you do raise the price, they will agree to pay more each month since they are treated with dignity and all of their questions are answered. A good landlord is someone who does all they can to help their tenant but who can also put their foot down to some things they feel are not their responsibility.

Always make repairs no matter what happens. You don't have to jump out of bed at 3 am unless it's an emergency, but let your tenant know that if it is an emergency, you'll have it fixed right away.

If it does not fall under this category, they may have to wait a little while to have it fixed if it is something that is not causing damage. This will give you enough time to hire someone to fix it or if you know how to fix it yourself, you can come in and do it. This is why it's a good idea to learn about construction and repair.

Depending on the laws in your area, a renter may have the costs deducted from their rent if the repair has not been made within a few months. If you are too busy to make a repair, this is usually what happens and it is more than likely that it will cost you more than you expected.

Always keep communication open between you and your tenant. If you don't want them calling you all the time and bothering you about repairs or other problems, calmly let them know that you will handle it within a specific time period.

Just smile and tell them everything will be okay and not to worry. Soon they will know you stick to your promises and instead of dealing with tenants who call constantly; you can concentrate on other things in your life. If you have an e-mail address, be sure to give them this information. This should be listed on your card. When you get a new tenant, always tell them you prefer to be contacted via e-mail unless it is an emergency. Most people prefer using e-mail unless something really important comes up so they will understand.

It is important to know that a tenant's privacy is required by state law. For example, if you must inspect the property - this doesn't mean you have the right to barge in at any time. A tenant must be notified before you come in. You can notify them via e-mail, phone, or sending them a letter. In the event they do not reply, send them another notice. Usually after the third notice, you can come in. Check the laws in your area.

Chapter 8:

Best Strategies For Making The Sale If you Want To “Flip”

There are many strategies when it comes to making a sale if you want to flip a property for big bucks. If you have recently acquired a foreclosed home, it is a good idea to write down some of these tips - especially if you are new in the real estate business.

You need to expand your circle of friends, business referrals, and clients when it comes to selling a property. Having plenty of contacts will help you get ahead when it comes to homes that you have purchased that you want to flip.

It doesn't have to be hard to sell a home after fixing it up. However, you need to have patience. It may take a few weeks to even a year to sell a home. Don't let the home go for less than you need to make a profit if at all possible. Instead, hold onto it since this is an investment you made. The worst thing you could ever do is let it go for less than what you bought it for. It beats the sole purpose of profiting with foreclosed homes within the real estate market.

You need to learn how to branch out in the market and create a strong presence online. If you don't know how to use a computer for marketing, you won't make it far in this business. Most homes that people are trying to “flip” or sell are online. You can look at many of the listings in your area in

order to get an idea on how other people are marketing and selling the homes.

Most people, if they are trying to make money anyway, will not sell at a discount. Instead, they will increase the quality and value of the home and increase the price of the home. They usually dress it up on the outside so it looks luxurious (what is called curb appeal), thus inviting more interested buyers to come in and have a look.

Having an open house for a home is important and by doing open houses the right way, you can sell your homes more quickly. People will try harder to get a home if there are other people there that are interested in the home. They think that they will lose their chance if someone else is there and are more likely to get their business in order.

Let's discuss some of the other strategies available to make a profit:

Making an Impression

As a potential home seller, you want to make a great impression. Smile at everyone and introduce yourself. They will realize they are dealing with a warm and genuine person. If you are someone who is too pushy, you have to correct that trait. Learn how to relax a bit and tell a few jokes here and there. They will quickly warm up to you. The first thing about sales is making the customer trust you. They will never buy a product from a person that they do not trust.

Staging the Home

By staging a home, you can make a big difference in the way the potential buyer feels about it. The statistics show that 70% of real estate investors that stage a home will make a sale within the first few months. However, you need to know a thing or two about decoration. If you are someone who struggles with home decor and you don't have that special touch - it is a good idea that you hire a staging company. You can also follow staging techniques online. That might be a better option for you and less costly. By using exquisite colors and choosing interesting things to place around the home, you can easily get a buyer interested.

Lay everything out

When we say lay everything out - we mean the features of the home. What does this lovely home have to offer? Show them everything it has and never leave out anything. If the home includes a hot tub in the back or a huge walk in closet, then talk about it. Tell them the advantages of storage in the closet. Begin talking about girls and how many shoes they have - that they probably will need the closet for that purpose. Make a light joke out of it and your potential buyers will be more inclined to buy if they started out not so interested.

Chapter 9:

Conclusion

Being in the real estate business can be a huge opportunity and with so many foreclosures available, you have plenty of opportunity within this arena to make your mark.

However, you need to actually work to get to your goals. By making baby steps or creating a list of things to do for the week, you will be helping yourself get closer to your goals.

Getting that first sale is what should motivate you. Reading books about negotiating and being the perfect salesman will really help you.

You should explore every possibility of the foreclosure business. Also, looking at and understanding legal documents on foreclosures will allow you to acknowledge certain laws regarding foreclosure. You need to know all of this information before stepping into the world of foreclosures.

Real estate is not just about sales. It's also about how you conduct yourself around other people and your own behavior. For example, as we discussed earlier a landlord should be sensitive to people's requests. You should never ignore a tenant and always think of the problem as "What if it were me in this position"? By doing this, your tenants will feel safe and won't leave at the drop of the hat.

As well, be sensitive to someone who may be losing their home to foreclosure. Think how you would feel in this situation.

Remember as well to network, learn from the best when you can and to never give up if you truly want to make your mark and fortune in this venture.

I hope that this book has given you lots of information on how to get going with making your own fortune in real estate.

All the best in your ventures.

OTHER RESOURCES:

Inspiration DNA 3.0

<http://scgoldmine.com/go/?n0an>

Wealth Print Monthly

<http://scgoldmine.com/go/?nijj>

"Please" & "Thank You" . . . Still The Realtor's Best Tools

<http://scgoldmine.com/go/?nbcf>

