

From the desk of Jonathan Parkhurst,

You can't change your life if you won't change your life.

I want you to *stop reading right now* and go elsewhere if you are one of those people who are unable to recognize a marvelous opportunity to dramatically change your life when you see one.

Hello, I'm Jonathan Parkhurst, owner, Jonathan Parkhurst Systems and I realize those may be harsh words, but what I have to tell you now is extremely important and very time sensitive. In fact, my marketing guru (who likes to create flashy promotional materials) said outright, 'Scott, we don't have time to waste! Your message must get into the marketplace as fast as possible. Write a sales letter. Now!'

All right, so what's all the rush about? It's about the fact that, right now, the real estate market is experiencing a dramatic upheaval and for anyone 18 years or older who can legally sign a real estate purchase contract, **NOW** is the time to make the move. That is, if you're savvy enough to spot a good deal. Are you?

I am about to reveal to you the process I've developed that will boost your income to levels that rival what doctors, lawyers and other high-tier professionals make. You know, the kind of money you've always dreamed about, but never knew how to actually achieve. You want to make **\$150-200,000 a year**? Well, what's holding you back? Especially, if you're in real estate... what's holding you back? Chances are, **'you' are holding you back!**

Read closely. In fact, turn off the distracting television, turn off the blaring radio, send the kids outside to play, tell others you want to be left alone for a few minutes, close down the other browser windows and devote your full attention to what I am going to tell you; it will be the most **profitable time you've ever spent.**

I don't care if you have absolutely no experience in real estate transactions, you can do what I'm going to shortly describe. And if you are a licensed Realtor, then what I have to say will be of even more importance to you.

I am inviting you to learn the **five secrets of successful real estate entrepreneurs for making big profits** in real estate without needing your own money or credit to purchase property.

I know... I know, we've all seen those infomercials on television where some hot-shot investment guru takes up to an hour of the viewer's time dangling the temptation of great riches to be made, only to be told that they'll have to fork over a good chunk of cash to get their personal investment kit to riches. We've all wondered to ourselves, 'If this guy's idea is so great, why is he sharing it (for a fee) with us? Why doesn't he keep the 'secret' to himself and go ahead and buy all the property on earth? Why's he interested in us? His deal is too good to be true.'

Maybe the reason for all the 'sharing' going on is that the guy's secret investment method doesn't work at all? Maybe the only way the guy's investment program makes any money is from the fees people pay to buy a packet full of junk? Right now, maybe you're thinking the same thing about this letter?

Good! If you're thinking that way, then I'm talking to the right person. Experience has proven to me that a person not willing to use their brains and God-given talent to change their lives for the better, that same person will always be looking for the cheapest, easiest way to get ahead.

The smart people, the folks I prefer to deal with, know life usually doesn't provide them with the path to least resistance. And yet, when it comes to making money in real estate, I am here to tell you that I have – in fact – developed and worked out for you a **pathway of minimal resistance for you to travel as you dramatically improve your economic potential.**

That 'pathway' is my own proprietary real estate transaction and educational system which, because I am so proud of it, I call "The Jonathan Parkhurst System". It's a solid method and it's a truthful method. There is no smoke and mirrors for you to have to cope with or gimmicky programs for you to wade through to figure out. I'm staking my reputation on my offer to you.

HOW MY SYSTEM IS RELEVANT:

Folks! Look what's happening right now in the real estate market! Have you ever seen so many 'For Sale' signs in front of your neighbor's houses before? Completely empty housing tracts and wholesale developments in California are unoccupied. Business buildings and office spaces with 'For Sale' signs plastered in windows and on signs everywhere.

To put it crassly, but truthfully none the less, the time has never been better for you to pick the low-hanging real estate fruit. If **you** don't, someone else will. Ha! Maybe it will even be your neighbor. Life works like that, sometimes.

You're here. You've read this far. And, you are with me as I will now get into the important meat of this message. Just so you don't forget, you are going to receive from me the method and the **power to change your economic life for the better.** You're an intelligent, needs-driven person and, frankly, I expect you not

to let me or yourself down by not following through with, and capitalizing on, what I am going to reveal to you.

Ask yourself, 'How would I recognize that opportunity I've been looking for?'

'What would it look like? Really look like?'

You always hear stories of how somebody was simply going along with their daily life, and due to a chance encounter they found that something 'special' that changed their life forever. Let me tell you, if you plan on going through life simply 'looking for that something special', and really ***never doing anything*** to change your life, then my advice is to stop reading and go out and buy a lottery ticket. The chances that you are actually going to change your life by winning the lottery are better than if you go through life looking for a great opportunity, but ***doing nothing*** when you find it.

Your 'opportunity' is now. The time is right... NOW!

What is the number one American Dream? Of course, for everyone to own their own home. You want to share that dream; you want to have a place you can call your own. OK, let me help you do that.

I don't care if you have no credit, no money, no role model when growing up, or you've dug ditches, or worked for minimum wage, didn't graduate from high school, have no college degree, may be a single parent with twenty kids, or anything else you can think of as an excuse why you cannot succeed. I, Jonathan Parkhurst, am here to tell you that YOU CAN SUCCEED, if you know how.

But, first, I want you to make a promise to yourself. I want you to repeat after me:

'God has given me the potential to succeed in my life. I will not waste that potential, and I will become a positive example and light to others.'

It is truly your choice to make, and determination to take. That statement can scare you to death, or it can EMPOWER YOU BEYOND YOUR IMAGINATION! (But, it's your choice to make.)

A friend of mine is considering selling on the Internet small bottles of water taken from the Cape Fear River in North Carolina. Oh, buyers wouldn't drink the water, but would set the bottle somewhere where they could always see it. The Cape Fear water would serve as a visual antidote to **indecision** and **ham-stringing caution** that so many people demonstrate right at the precise moment when they could, and should, take advantage of an important opportunity that would change their lives for the better. I want you to picture that little bottle of 'courage' right now as you read on.

Your attitude about yourself, and about money, **boils down to what you think you are worth.** Period! That's it. What are you worth? Keep your thoughts on the little bottle of 'courage' before you answer. You know doggone well,

YOU ARE WORTH PLENTY!

Understand, this is about money, **and money does not care in the least to whom it goes.**

Now, imagine I am holding a \$100 bill (which I am actually doing) and if I ask a group of 100 people 'Who wants it?' guess what? There will be 100 hands going into the air, but **only one person in the 100 will actually take the initiative and be the first to come and take it from me.** You read correctly, because I've tried the experiment time and time again during my real estate coaching seminars.

You see, it's the same with almost everything we do in life. *Only a few will stand up for themselves* and, even though they may not have seen for themselves, **they believe by faith** that they can achieve. I've seen this mindset time and time again in people who I have coached and I **see no reason to doubt that you don't believe the same way.**

Look, we all know more wealth has been created throughout history because of real estate than any other wealth-producing vehicle. It's the universal law of supply and demand. God's not making any more real estate and the price is going to go up. We've all heard about individuals making a lot of money in real estate; so, my question is, **'Why not you?!**

The only honest answer to my question is a **lack of knowledge and indecision on your part.** Keep thinking about the little bottle of water as I tell you some great news: **You now have the choice to learn, and learn quickly from me.** If you live in the United States, you **cannot** come up with one excuse for failure. You have the freedom to fail, and you have the freedom to succeed. We have the freedom to do as we want with our time; the freedom to work or not to work. We have the freedom to worship, the freedom to eat, the freedom to vote.

Freedom for us - as our choice - can be our greatest asset, or if mismanaged, our greatest enemy. Many do not understand this 'freedom' because for a lot of people in this country their every day, taken-for-granted freedom has been the norm since they were born and they do not KNOW (ledge) or appreciate the difference because they've never been without freedom.

We are exactly where we are right now in life because of our choices.

Our FREEDOM TO TAKE ACTION or SETTLE FOR INACTION!

Until we fully understand and remind ourselves daily about the blessings we have been given... just to wake up in the morning in a free country... where we truly have the FREEDOM to learn to do anything we want, we will never truly be free.

FREE from our Self-Imposed Limitations.

I challenge you – right now – ***Name one person who is stopping you from achieving your dreams other than yourself!***

The answer, if you are honest with yourself, is there is no one else. **You are the one stopping yourself from succeeding!**

Stay with me on this point I'm making. I've traveled to 'Third World' countries for extended stays where there really is little opportunity or HOPE.

Take away a person's HOPE, and you take away everything except misery.

I often reflect back in my mind to those countries so I can TRY TO truly sense the 'Immigrant mentality.' Immigrants set their minds to HOPING they and their families can risk death, or persecution, to travel to the Land of Opportunity to have the FREEDOM to pursue PEACE and HAPPINESS and provide a much better standard of living for their families and the next generations to come.

They Stepped Out on Faith To Achieve the Unknown

Have you ever asked yourself, 'Why do we see so many foreigners in the United States willing to work for so little?' It's because what we consider 'so little' here in this country is so much more and better than where they came from. They truly appreciate the freedoms and opportunities available here in the United States.

The only ONE thing holding people back is the lack of knowledge. No! I take that back. Knowledge is not power. Applying PRODUCTIVE ACTION TO KNOWLEDGE IS POWER!

If you have the right frame of mind, coupled with the right attitude to what you are truly capable of achieving, then ***nothing can stand in your way!!!***

Well, friend, you NOW have the mindset to understand and recognize the value and opportunities real estate provides. Let's dive into the actual workings of The Jonathan Parkhurst Method a little deeper.

Are you ready?

Seriously, close your eyes for ten seconds, think of the little bottle of Cape Fear 'courage'. Breathe deeply, relax, and get ready!

These are not JUST words you are reading.

This is the moment you have been waiting for; the answer you've been searching for. *You must believe this with all your heart.*

ARE YOU READY?!

**BECAUSE YOU WILL HAVE A HARD TIME SLEEPING, (as did I)
ONCE YOU GRASP THIS OPPORTUNITY!**

Great! Let's start the journey NOW!

As a young pup growing up and living with my father, I was always ambitious. I learned this trait from my father. He always told me he started in real estate because of me.

I said, 'How did I help you get into real estate when I was so young?' He said, 'Because you are the most important person in my life. I chose real estate vs. getting a 9-to-5 job so I could attend your school functions and spend more time with you.'

Now, as an older adult with my own responsibilities, I often asked my father, 'How did you have the courage to go to a commission-only basis as a single father, pay for our health and life insurance, have to pay rents, start your own company against all the odds, pay for my schooling, clothes, and all the other high costs of raising a teenager?'

He said it's simple, 'I love you and want to be in your life.' **We can never get back lost time!!!**

I don't know about you, folks, but to me that is true success. I am fortunate enough to see firsthand that anyone with passion and drive can make it if they choose to – *even with no money or credit.*

My father taught me, and still teaches me, many of life's lessons from his WISDOM.

But, I can only learn from this wisdom if I am **willing to listen and learn.** Among the many lessons my father taught me:

1. Have faith in GOD, and others;
2. There is no such thing as failure;
3. Always look for the good;
4. Try not to become a man of success – but a man of value to others. The rest will naturally follow.
5. You are your CHOICES;

6. People will always need 3 BASIC FUNDAMENTAL THINGS – SHELTER... food... and... clothing!

You see, in the real estate profession, you and I are able to deal with one of man's primary needs: SHELTER. This is a great motivator.

I love learning, and the knowledge that I am going to impart to you is so liberating that you can live every day as you see fit, when and where you want and no one can take away what you will learn here.

Look at me, for example. Every Tuesday, Thursday, and Saturday morning, my family and I all start out by playing racquetball or working out and I get into the office around 12:00 – 1:00. That's cool.

Truth be told, I'm writing this to you while I'm spending two weeks on vacation with my wife and her family, and I just received a call from another client who wants to meet ASAP.

Friends, The Jonathan Parkhurst System handles everything, as it can for you too! Yes, you can do business and recreate at the same time.

You and I are able to make an excellent living providing solutions to those who need to sell their real estate and those who wish to purchase real estate and they will literally thank you for doing so!

Let me share this with you. I had a single mom contact me stating she had been trying to get a government subsidized loan and had been on the list for three years. Every time she found a home that met the strictest standards (an electrical outlet cover missing) for inspection, funds would no longer be available from the government.

We stepped in to help her and her daughter find a beautiful home and she couldn't stop tanking us. She would call continuously crying in joy, send us Christmas presents, and even flowers to my office.

That experience has meant more to me than any check I have ever received, because I really saw I could contribute to improving someone's life.

Quite simply, we offered one of my father's greatest lessons – **VALUE!**

Understand, my friend, VALUE does not always have to mean money. It can be what's called Intrinsic Value – *Value that is delivered from our mind's ability to provide a solution for others.*

As someone who deals in real estate, you have many advantages. Most important – Control of your most important asset: YOUR TIME!

Ever start a business on your own, without good advice and guidance?

Most people who do, run headlong into a maze of obstacles even before they can actually open a business. For example, let's take a look at some business options, what it takes to start them up and then you will truly appreciate what real estate offers you.

Doctor – requirements:

High school education, College education, and up to possibly 13 years or more of postgraduate school, 24-hour shifts in residency, extremely high student loans, extremely high malpractice insurance premiums due to litigation, on call in the middle of the night, or on vacation, must deal with health insurance companies trying to dictate what the doctor can do and be compensated for, etc. Don't get me wrong, I truly appreciate doctors and value them as professionals, but it just doesn't fit my ideal lifestyle due to my abilities or skill set.

Attorneys – requirements:

Basically the same as doctors, just different schooling. They can only practice in state(s) they are licensed. Both of these professions can earn high incomes, but at what cost? That is the main question. What happens after 5-to-10 years in their profession, and all that schooling, when they get to the point when they do not enjoy what they are doing in their daily lives? Unless the attorney wants to dump overboard all they've learned and earned as a lawyer, they are chained to their profession – *would you not agree?*

Franchise (Restaurant, etc.) – requirements:

You are buying a tested system, but you must have startup money to buy the system. This can be a great barrier of entry. A franchise for one of the nation's largest donut outlets can cost well over \$1 million.

If you are able to go through the process of signing your life away to your banker, get the loan after you have presented your business plan, pay an attorney to incorporate, buy the franchise, but the real estate, build the building or lease, hire teenage employees who don't always show for work, buy all your kitchen equipment, buy your inventory so you have something to sell, pay for workmen's compensation and liability insurance in case you are sued, become a bookkeeper, or hire one, pay for advertising to promote your business, and finally and hopefully you are ready for business. Unfortunately, you now don't own your business, **it owns you!**

And despite every reason you had for going into business for yourself, you come to learn that you've done nothing more than create yourself another 'job' that doesn't end at 5:00 p.m. It goes on forever.

Retail – requirements:

Similar to a franchise. A retailer has to literally have ‘cash in hand’ to buy inventory to put into his store that he’s either built or leases. The retailer is at high risk if nothing sells, or there may be little markup to realize a profit. The store’s success is highly determined by the economy or local market conditions. The retailer can have \$300,000 inventory, employee compensation, health insurance, bank loans to pay each month, and all the other costs and liabilities listed for the franchiser with little or no sales. Friends, that is grim to think about.

Statistics show that:

90% of businesses *fail* within the FIRST YEAR!

50% of businesses that last through the first year *fail* in the second year.

For me, while working as a Realtor, I was tired of not being in control of business. Don’t get me wrong, there are systems that can be implemented to help run the business – even team approaches – but when it came to dealing with clients, that was sometimes a different story.

I became a real estate agent because I love working with people... or, truthfully, I should say ‘some people’. I quickly realized, being an agent was not the best use of my time, money and talent.

I would do a listing presentation for sellers, and provide all the background and valuations on their property’s value based on market conditions. Based on this listing price, I would tell them the estimated amount of time it would take to sell the property. If they chose to go outside of my recommendation that would usually end up being a problem.

If they listed as I recommended, and the property sold quickly, the sellers felt they could have received more on their price. If they chose to list higher than my recommendation, they would be upset because the property was taking longer to sell and they were still paying the holding cost.

Most important, I did not have control of my TIME. Listing presentation, open houses, or showing houses to buyers were usually done in the evenings, or on the weekends when the clients were home from work.

Also, since there are so many Realtors, the only way to create your own brand or identity is to market your name. This was another issue for me. If I was out of town, many times my business was out of town and it was overwhelming when I returned. Now, I had assistants, but if you were calling my real estate company as

a client, you would want to deal with the name on the sign; not another assistant Realtor.

Don't get me wrong, there can be great money to be made as a Realtor, but you're really going to have to work for it. Commercial real estate commissions are great, too, especially Wal-Mart®... CVS®... Walgreens®, etc, but in my experience – even with the TEAM approach and the liabilities of the guaranteed buy programs – it did not meet my criteria for a full-time business any longer (unless you are the BROKER.)

My friends, let me give you my 'test' for a successful, lucrative, low-stress business: ***'Could I travel for a month and still have a highly profitable business when I returned?'***

As a real estate agent, *I could not!*

I will probably keep my license active, because I always enjoy helping friends and family, or doing a large commercial deal, and keeping up to date about changes in laws and principles and practices in the real estate field. I still recommend individuals get a real estate license, because they have access to the multiple listing service, data bases, among other things.

What have you gotten from what I've just covered?

IMPORTANT

YOUR BUSINESS SHOULD EXIST TO CREATE THE LIFESTYLE YOU DESIRE – NOT MAKE YOU A SLAVE TO YOUR BUSINESS!

You Own The business. The Business Does Not Own You!

Using The Jonathan Parkhurst System viewpoint, let's look at REAL ESTATE INVESTING and cover the basics.

For those of you who are experienced investors, this will be refreshing the basics.

Real estate is a great business as an investor, or investment company. Either I, my company, or my affiliates, can buy and sell real estate – ***in the same way as I teach you*** – anywhere in the country ***without a real estate license***. It requires no office, if you choose. You can simply operate out of your home, and meet your customer at their residence.

I can control my ‘inventory’ with as little as \$10.00!

Here, let me demonstrate:

Inventory:

	<u>Value</u>	<u>Cost to Control During Sale</u>
House A	\$750,000	\$10.00
House B	\$125,000	\$10.00
House C	<u>\$350,000</u>	<u>\$10.00</u>

Total Value vs. Cost = \$1,225,000 for \$30.00!

You are reading this correctly:

\$1,225,000 of property inventory for \$30.00!

OK. I can hear it now: ‘Here comes another get rich quick scheme!’ Well, I’m here to tell you, friend, that you actually can buy real estate with little or no money and honest-to-goodness make a profit. Unlike other pathways to success you see advertised on television between the hours of 2:00 to 3:00 in the morning, I will now explain and clarify the concept for you.

‘How to Control Real Estate with Little or No Money!’

You are going to love what I going to say next:

‘You actually own the property, but you don’t own the personal liability of the loan!’

You see, you can CONTROL a \$5,000,000 house in the same way as you can control a \$50,000 house.

TEN BUCKS = \$10.00 CONSIDERATION

Consideration” is a term used on Real Estate Contracts. It can mean time, value, or anything of “consideration” to the seller. Some states may list a minimum dollar amount and some states may have no dollar amount.

THIS IS THE SECRET

CONTRACTUAL CONTROL WITH OUR DOCUMENTS.

Great news, my friend! You are **not** going to have to go down to your local bank, fill out a long application, beg for a loan, sign your life away – along with all your assets – have to have good credit, and who knows what else your bank will demand.

I will teach you how to control property with as little as \$10.00.

Do you see the advantages of your properties as inventory? You do not have to pay for warehouse space to store your inventory. You do not have high holding costs per month to pay for your inventory while it sits in your warehouse, not selling and eating your profits!

News Report: Massive mortgage defaults across country!

We've all seen headlines like this in the news. So, let's **FOCUS** on this one area of real estate investing that is the biggest market right now due to all the defaulted mortgages.

PRE-FORECLOSURES

For some of you, this may be an unfamiliar concept. I'll explain. When a homeowner gets a loan, the homeowner owns (On Title) the home, and the bank owns the loan. The bank simply makes their money off of the interest charged to the homeowner.

When the homeowner is unable to pay their mortgage payment, the bank must file a notice of foreclosure or (Notice Of Default) to get the property from the homeowner so the bank can then sell the property. Makes sense, but no matter what the bank says, ***they do not want the defaulted property back.***

Banks are in the lending business, **NOT** the real estate management business. How would you like to manage a home that's on the other side of the country? Kind of hard, don't you think?

Did you know banks borrow much of their funds from the United States Federal Reserve System at a discount rate and they sell those funds to you and I at a higher rate? You see, due to the Federal Reserve's Lending Policies, banks that have loans that are in default (Foreclosure) are penalized on the amount they can borrow from the Federal Reserve. The banks must sell the defaulted loans, or the Federal Reserve will limit the amount of funds they can loan to you and me and at a higher interest rate.

It is in the bank's best and PROFITABLE interest to sell the loans in default.

This is where YOU and I come into play!

As of this writing, the State of Ohio is the Number One Foreclosure state in the nation. But, the pattern of foreclosures exists in every state.

Believe me, friend, there hasn't been a better time to get into real estate investing!

Why? Because there are *soooo* many loans that are in default or going into default as Adjustable Rate Mortgages (ARMs) expire.

What does this mean for you?

By using The Jonathan Parkhurst System of real estate investing, you will be well-equipped with the knowledge, and how to use it, to capitalize on today's real estate market.

HOW YOU PROFIT USING MY *PROVEN* SYSTEM!

Here's a typical situation:

A seller is in what is called 'pre-foreclosure'. The bank has filed on PUBLIC RECORD what is called a NOTICE OF DEFAULT (NOD) on the homeowner in the county of residence.

This simply means the bank has filed a notice that the homeowner is behind on payments and the bank intends to get the property back at FORECLOSURE or at the PUBLIC AUCTION unless the homeowner can somehow make the payments current.

Hence, the word PRE-FORECLOSURE or, *before* the public auction.

Right now, banks are so backed up with non-performing loans, that is taking a long time for the house to go up for sale at the public auction. I just dealt with one home that was only four years old and in gorgeous condition, which has been in default for over two years. The representative, or loss mitigator (someone who cuts their losses) at the bank whom I spoke with about the property, said,

“Scott, I have never seen anything like this as long as I have been a loss mitigator. I have files on my desk where the

homeowner has been living in the home for five years without making one payment. We are just so backed up!”

This is great for you and I and I’ll tell you why.

Remember, friends, banks do not want the property back, and if possible, they would rather **sell it** in most cases.

This leads me to what is called the **SHORT SALE**. A short sale is where you and I get the bank to take LESS than what is owed to them on the property, or what is called a discount.

You’ve likely done this before. Someone is asking a specific price for something and you negotiate with them to take less. ***It’s the same with banks.***

Here’s a real life example:

Homeowner contacted us and signs our paperwork, and now we have title to the home.

Home is worth \$200,000. Balance owed on home is \$200,000

= No equity!

The homeowner is behind seven months and cannot make current on mortgage.

Homeowner has been trying to sell for 12 months, but no luck. They cannot list with a Realtor because there is not enough equity in the home to pay the real estate commission.

(*Equity* is the difference between what the property is worth and what is owed.)

Let me demonstrate using a house property valued at \$200,000, and the owner still owes \$150,000 on the mortgage. That comes down to equity for the homeowner of \$50,000 if the property was sold right now.

$$\begin{array}{r} \$200,000 \\ -\$150,000 \\ \hline \$50,000 \text{ (Equity)} \end{array}$$

I’m going to preempt your very logical question... you’re asking, ‘How can we sell a home that has no profit. It’s worth \$200,000 and *owed* \$200,000?’

And, here is my answer... here is where the **KNOW HOW** to become a person of value. Now follow me on this because your logical, yet daring, sense of growing your income will be greatly rewarded.

First, we fax back and forth offers to the bank, while at the same time we advertise to find a buyer to fund the loan or bring the money to buy the property.

What we just did was to buy, or better yet, “control” the home with a purchase agreement. The bank ACCEPTS a SHORT SALE of: \$125,000 vs. the entire amount owed of \$200,000. **The bank is cutting their losses!!!**

The bank wants **to get the property off their books** as fast as possible. Remember: Banks are not landlords. They don't want the constant flow of their money going down the property drain.

Remember, the property is worth \$200,000, but to the bank your offer represents a bargain; **they pick up on it.** *Wouldn't you* if you were in the bank's position? Really! Have you ever bought something, or negotiated a big discount, and then told everyone how much you SAVED??? Well then, you should feel proud because your brains and negotiation savvy paid off and earned you bragging rights.

So, let's see the PROFIT for YOU on the \$200,000 property deal.

Again, the value is \$200,000, and we sell the property for \$185,000:

\$185,000 The amount the Buyer gives you a contract for knowing *they saved* \$15,000.

\$125,000 The bank is willing to accept to sell the home on your contract with the bank. The bank is 'Short Selling'.

\$60,000 Profit to you!!!

I'd like you to stop right now and go back and re-read what I've just described. Let it seep into your thoughts and consider what took place. Next, I'll explain what happened.

Remember this? **First, we fax back and forth offers to the bank, while at the same time we advertise to find a buyer to fund the loan or bring the money to buy the property.**

We began a two-pronged strategy: We began by negotiating with the bank for them to accept a price we were willing to pay for the property. Second, at the same time, we were advertising for buyers to take the property off our hands. No wasted time here on our part. We're actually buying and selling the property at the same time.

“Wait a minute!” you interject. “Scott, how could we sell a property that we didn’t even own at the time?”

My answer, friend, is that you took CONTROL of the house property with paper and only \$10.00. The rest of the deal you negotiated. (Not so hot a negotiator, you say. Don’t worry, when you go through the BOOT CAMP, I’ll tell you about in a few minutes, I will personally see to it that your negotiating skills are greatly enhanced.)

OK, back to what happened here. Your end buyer for the house property brought to the table THEIR bank money. Yes! That is where – all of a sudden – the real money surfaced. **You didn’t have to get a loan in your name, or have your credit checked, or have to get any type of approval.**

You, my friend, were the grand facilitator for this deal, not the end buyer. There was no other money required out of your pocket to make this deal happen. \$10 bucks and the right paperwork, and you’ve just pulled off a small-scale ‘Trump-like’ deal!

To recap: Once the bank approves your offer of \$125,000, anything you get over that amount from your new buyer is ***pure profit for you.***

You submit your Purchase and Sale Agreement between you and the bank for \$125,000 to your closing attorney and you also present your sales agreement between you and your buyer (the one you advertised for) to your attorney for \$185,000, and he, or she, will give you a check for the difference.

Your profit is \$60,000!

You simply have made in profit *what many folks work a year for in order to gain one year’s income* **by controlling a high-priced inventory for \$10.00**, and selling it to another buyer.

That’s it!! Repeat the process and Profit!

Friends, I have bought houses I have never before seen. My normal process is to send the homeowner our agreements, or have them sent to an attorney for signing. All our agreements have clauses such as “must be approved by buyer” which is my corporation, or other specifications. ***I control the outcome and the house must qualify for me.***

I have no liability ***except for the \$10.00.*** If the bank does not short sale, I’m not on the loan. The original homeowner is on the loan. I tell the homeowner I will try to help them as much as I can, but it’s up the bank to work with me. I did

not put them in this situation, but I am willing to use my time and resources and knowledge to help them try to solve their problem. Think about it for a minute, is it sound practice for the national real estate market to just have these distressed properties languishing in an economic limbo? Of course not!

Remember, there are No guarantees and Everything is in Writing!

In Summary:

\$10.00 to CONTROL Real Estate.

Sell for more than you negotiate with bank.

Collect the difference at closing.

Now, here comes the awesome part:

The IRS gives you and I paper losses for providing housing to others!
(I'll get into this in a moment.)

Real Estate is I.D.E.A.L.

I – Income from property

D – Depreciation is paper loss I am allowed to deduct from income for lower taxes.

E – Equity

A – Appreciation is the value increase year-to-year due to market

L – Leverage -Using other people's money via rents, or sales of property.

PAY LESS TAXES

Let's say you earn \$250,000 this year from your house property dealings.

\$250,000 / yr

\$ 12,000 less depreciation you received from the IRS as a paper loss.

\$ 8,000 less actual expenses

\$230,000 = what you are taxed at vs. being taxed at \$250,000.

Friends, that \$12,000 represents just *one* property.

Now, imagine you own 10 properties that you keep, let increase in value and rent out – instead of selling for a quick profit.

10 properties x \$12,000 = \$120,000 paper loss you can offset to save on paying taxes in the above example. Now you are only taxed at your Adjusted Gross Income (AGI) of:

\$ 250,000
-\$ 120,000 paper loss for depreciation
-\$ 8,000 of actual expenses for 10 properties
\$130,000 tax basis instead of \$250,000

Friend, no matter how you look at it, \$120,000 is one powerful and AWESOME REALIZED SAVINGS!!!

Here's a Simple Comparison and Not-actual-tax-bracket percentage based on income:

\$250,000	\$130,000
<u>30%</u>	<u>30%</u>
\$ 70,000 owed vs.	\$ 39,000 owed

That's a SAVINGS of \$31,000 for YOU, friend!!!

I want you to think about something else for a moment... that is, if you can break your attention away from that \$31,000 figure.

TRAVEL EXPENSES

“Travel?” you ask. “What’s travel got to do with my real estate investing?”

My friend... I want you to think of those properties you are going to successfully acquire as your *business inventory*. After all, you do CONTROL and own them, do you not? In the opinion of the IRS, those properties in your portfolio to financial success are considered INVENTORY.

Now, do you not also, as an astute and prudent business person have to go and inspect and be mindful of those properties? After all, you cannot round up each property and store it in a central warehouse; so you’ve got to travel to your inventory. Even if one property is in Miami, or another is in Hawaii, or in San Francisco? Do you not have to go and inspect those properties now and then?

Guess what – the IRS allows you to **deduct your travel expenses to and from your properties.**

Friend, I do believe right about now, the great dawning of opportunity and profit has begun to enlighten your imagination.

Can you really see the benefits of this business?

Think, again, about the little bottle filled with water from the Cape Fear River – the antidote for doubts and hesitation.

Now, picture the little bottle being turned and the water is gently poured out. When the water is completely drained, turn aright the bottle and imagine it growing in size. It becomes a huge, empty bottle. Then suddenly, at a rapid rate, the bottle begins filling – not with water – but with U.S. Gold Eagle Bullion Coins; each coin representing you newly achieved real estate profits – thanks to the Jonathan Parkhurst System.

Doctors, lawyers, all professionals – this is your golden opportunity to take back control of your lives. This is your next best chance to pull yourselves away from the disenchantment of your present professions, and to begin enjoying life with peace of mind and NO financial pressure.

Using myself as an example – my wife Carolyn and I were married a few years ago. After our honeymoon to the beautiful islands of Micronesia, we basically took the entire year off to spend time with each other and travel.

I own the business. ***The business does not own me.*** A business that supports the lifestyle we choose.

Professionals – can you make that statement?

Why Should YOU Care A Rat's Patoot About This Profitable Information I Am Sharing With YOU?

Besides, there is no shortage of folks eager to take your money and tell you how to succeed in life on every imaginable topic.

But, let me ask you a logical, common sense question: What business, or market, can you go into where you have the ability to sell so much value (real estate) for so little risk or cost to control? You don't have to spend your precious time selling thousands of items at a \$3.00 mark-up a month. **Instead, you simply sell one large item for \$20,000 in one month on and on!!!**

Since 1993, I have been actively involved in every facet of real estate (privately, or as an agent) from commercial, residential and investment real estate to owning and operating a full-service mortgage brokerage.

I have personally trained other real estate investors across the United States for \$20,000 for one private consulting session to give them the actual step-by-step set up to get off and running.

My students come from every type of background; from doctors, attorneys, title companies, and Realtors, to preachers, teachers, builders, and factory workers.

Perhaps you enjoy what you are currently doing and just want supplemental or residual income.

Maybe, like many, you are looking for a career change where you are in CONTROL.

**No matter what your situation, we all have one thing
in common. We want our own
FREEDOM!**

WHAT YOU WILL LEARN FROM ME

You will learn step-by-step how we operate a professional investment company much like a doctor operates his office.

Have you ever had a doctor call your home and ask if you're feeling all right? Do you have a headache, twisted ankle, the flu, or sinus problems?

I have never had a doctor call me to generate a lead. I always contact them. I contact the specialist – the expert.

When I do call the doctor, does he or she answer the phone call and schedule my appointment? When I arrive, does the doctor initially do my pre-evaluation? N, an assistant does.

The doctor does what he or she does best with their time: Listen, Review, Diagnose, Prescribe.

That's it! All the other paperwork, billing, scheduling, etc. is outsourced.

You say, **“I don't know how to run an office.”** Don't worry, **I'll teach you.**

You say, **“I can't manage lots of paperwork.”** Don't worry, **I'll teach you.**

You say, **“I really can't manage money.”** Don't worry, **I'll teach you.**

You say, “**I really don’t know real estate.**” Don’t worry, **I’ll teach you.**

Any more excuses....?

This is what you are going to learn from The Jonathan Parkhurst System:

1. Residential Real Estate Investing From A to Z
2. Automated Marketing Strategies For Buying and Selling Real Estate
3. Superior Negotiating Skills that Can Be Used In **Any** Situation
4. Short Sale Documents Required By The Lender
5. Setting Up Your Corporate Structure
6. Asset Protection
7. Tax Saving Strategies
8. How To Efficiently Manage The Properties You Keep
9. How To Create Passive Residual Income For Your Real Estate Business
10. How To Automate The Entire Business By Creating A Winning Team

This is how we run our business and you should too!

1. Someone calls our system to hear information on how to Avoid Foreclosure.
2. We PRE-Qualify To See If We Can Create A Win-Win Situation.
3. We gain control of the property through our agreements with \$10.00.
4. We Fax the bank the homeowner’s information to see if they will sell at a discount.
5. The lender postpones the sale while we negotiate.
6. We market to find buyer who wants a great deal on a home and sell.
7. We submit our buying contract between us and the seller’s lender and our contract between our end buyer to our attorneys and they close the deal and send us the check if we do not attend the closing.

Friend, you have got to admit those seven points have got to be one of the most straight-forward systems to real estate financial success I’m willing to bet you’ve ever seen.

Tell me a better one if you can.

You may have heard of SW4...

Some Will, Some Won’t, So What, Someone’s Waiting

Your goal is to have a never ending supply of customers coming to you through your “marketing funnel” month after month.

Take care of those who want to work with you and have you provide a solution.

That's it!

Now, it's your turn to take action. We run the **Jonathan Parkhurst System Coaching** business the same way we run our investment business.

“Coaching business?” you ask. “Why do I need coaching when you've already given me the keys to the kingdom with your free advice in this letter?”

And my answer to your astute question is, ‘Very likely **you are not disciplined enough** to see even the ‘seven steps’ through to successful completion. You're not in the right frame of mind.’

Let me use the U.S. Marine Corps as an analogy here. What do you think would happen to recruits if there was no boot camp to physically and psychologically condition them? If there was no Parris Island, or Camp Pendleton, there would be no Marine Corps. There would only be a large number of untrained and out-of-condition young men and women who wouldn't have a clue as to what to do next.

The same applies to police personnel, sports teams, pharmaceutical sales representatives, and, the same happens to Realtors. All have to be conditioned and trained to be able to perform to their full potential. You are no different.

You may be ready and committed to grow and profit, and we happily welcome you with open arms, but you really need the proper training to become as prosperous as I see you becoming.

WARNING: We are NOT cheap!

This is *intentional* so we can weed out those who are **not serious about their future**.

Have you ever dealt with an individual, or client, that simply wastes your most valuable asset... **Your Time?**

Personally speaking, when I started out in business, I thought *I couldn't afford education*; boy, was I wrong!

I actually remember my first closing that I did **before** I knew how to **control** real estate.

A friend of mine from college and I decided to buy real estate because we knew real estate was profitable. We submitted our contracts, and a week before closing, my friend got cold feet and backed out.

I was determined that I wasn't going to lose my earnest money. I had a relationship with two different bank presidents. I borrowed my down payment of \$30,000 from one bank on a signature loan at 11% interest, and I closed the balance with the other bank at 9%. I informed the bank president that the funds had been borrowed, and he had no problem because I knew him and I had excellent credit.

So, I am now paying a total of 20% interest. I signed PERSONALLY on the mortgage, and I was on a commission-only basis.

I was so upset, I nearly crashed my car leaving the closing because I only had \$7.00 cash left and I needed money fast. I mean FAST!

I was like a deer in the headlights, focusing on my lack of money instead of **focusing on my opportunities**. I couldn't sleep. I was stressed out, and every commission check I received was going towards expenses.

This is what you call baptism by fire. I had to find another way to own real estate without all the liabilities.

I became determined and focused and I made a commitment to **never stop my learning**.

Once I changed my mindset to *what I could do* instead of where I was...

EVERYTHING CHANGED IN MY LIFE!

I WAS NOW A MAN FOCUSED ON SOLUTION!

The gaining of **Experience** cost me much more time, energy, money, and hard knocks because I didn't have a **system**. Once I recognized that I could learn from others' experiences, it flattened my learning curve and greatly increased my ability to profit and profit fast!

By now, you know investing in real estate is very profitable. I've demonstrated that. All you need is the very valuable and specific knowledge for this industry. *And I am just the person to teach you this knowledge.*

WARNING!

THIS PROGRAM IS NOT FOR EVERYONE

In all honesty. This program isn't for everyone! If you are not committed to following a step-by-step proven system for real estate investing, or if you think this is just another course among many... THIS COURSE IS NOT FOR YOU!

Let me ask you a question: 'Do you want the Mercedes® or the Gremlin®?

As we all know, We Get What We Pay For!

What would the information I have discussed ***be worth to you?***

Really?

If you want the blunt truth, real estate has made a great deal of money for me and my family. **I can take an 18-year-old kid, who will simply follow my instructions, and make him or her very profitable.**

It's simply being the type of person who is willing to go to such extraordinary effort, and pay whatever price, to get that next piece of the puzzle that is infinitely more valuable than the single acquired piece.

If you're still curious about what really separates the 'wanna-be's' from the 'haves', ***like it or not...***

**YOUR SUCCESS WILL
BE DETERMINED BY
YOUR ABILITY TO
BE
DECISIVE!**

BRACE YOURSELF –

We are offering you the ability to make 2 installments to learn The Jonathan Parkhurst System. **You pick what you think is best for you!**

2-Day, All-Inclusive Boot camp – April 14 & 15, 2008 - Cincinnati, OH \$3,495.00

-- Two payments of \$1,747.50

1-Day Private Consultation One-on-One \$12,495.00

-- \$4,495 Down and Balanced amortized over 12 months \$ 733.43/mo

If you think this knowledge is *Too Expensive* or *Can't Afford It* –

THAT'S A HUGE MISTAKE!

Our 'One-on-One' comes out to \$34.23/day and our Coaching Boot Camp comes out to \$9.57/day. You certainly can afford that! Besides, any training that you buy that applies to your profession is **Tax Deductable**. The choice is up to you to become a **person of solutions!**

CAN YOU AFFORD NOT TO INVEST IN THIS INFORMATION?

You are **going to spend** this amount many times over this year. Many times! The new flat panel LCD television, a new computer or two, portable digital assistants (PDA), groceries, sporting events, house payments, car and boat payments, hobby indulgences, vacations, 'x' number of dollars lost at a casino, and on and on. **One deal, done the way I am going to teach you how, can EASILY EARN YOU MORE MONEY** and pay for your entire Jonathan Parkhurst System education than what it's going to cost you to buy, **or gamble away**, all the other things. The Jonathan Parkhurst System is **not** a gamble, but a **'sure thing'**!

What other business can you get into this fast with the ability to make so much in return nearly as fast? You don't have to have an office. **You simply implement my system wherever and whenever you want to do business.** Traveling to Las Vegas? Good, do your business in Las Vegas. Going over to Vail for some skiing? Good, you can carry on doing your business from the ski lodge. Want to do business at two in the morning? Fine, go do it. My system will allow you to be the captain of your ship. You chart the course and the speed and your ship will take you to your destination of unbelievable opportunity and profit.

Let's see if you can pass up this offer.

I'm betting you can't.

I'm betting that you are smart enough to know a great offer when you see one.

I AM GOING TO GO ONE STEP FURTHER TO MAKE THIS AN EASY
DECISION FOR YOU WITH MY
NO-RISK 100% MONEY-BACK GUARANTEE.

(This Applies Only To Our Boot Camp and Not To
Our One-On-One Mentoring Program.)

IF YOU ARE NOT POSITIVELY, ABSOLUTELY CONVINCED THAT YOU TOO
CAN MAKE BIG PROFITS WHILE ATTENDING MY LIVE REAL ESTATE
WEALTH BOOT CAMP SYSTEM – THE JONATHAN PARKHURST SYSTEM – I
WILL **GIVE YOU BACK EVERY CENT OF YOUR INVESTMENT!**

AND... I'LL TAKE A LOSS AND GIVE YOU FIVE HUNDRED EXTRA DOLLARS
TO COVER YOUR TRAVEL EXPENSES!

HOW CAN YOU BEAT THIS DEAL? ***YOU CAN'T!***
YOU'VE GOT NOTHING TO LOSE AND A WHOLE NEW LIFE TO GAIN!!!

Be determined and make the best decision of your life. Think of the once little
bottle filled with the water, now transformed into a huge jug filled with gold, and
equate that image to the promise of your new life as a Jonathan Parkhurst
System-minded real estate CONTROLER and entrepreneur.

I urge you to SIGN UP TODAY for **The Jonathan Parkhurst Real Estate
Wealth Boot Camp**. Judge for yourself, and if you don't feel I have absolutely
armed you with the ability to close at least one real estate deal, I will happily
refund all your money...

And, throw in \$500 EXTRA DOLLARS so you can come see for yourself, explore your options, and make your decision ***all on my tab!***

If you are not absolutely convinced by Sunday morning... then **you don't owe me a penny**. I mean that. You'll own me nothing unless you are solidly convinced that what The Jonathan Parkhurst System offers you is your best opportunity to recreate your financial life.

BUT...

If you truly see the VALUE in everything we have presented, and understand how truly life changing and profitable real estate can be for you and your family, you'll understand that **this small fee unlocks an incredible opportunity for you**.

Why am I seriously offering such an IRON CLAD GUARANTEE?

BECAUSE I TRULY BELIEVE THE INFORMATION I REVEAL AT THIS BOOT CAMP IS THE MOST VALUABLE OF ANY THAT I HAVE EVER SEEN THROUGHOUT ALL MY EXPERIENCE AS A REAL ESTATE MARKETER. I AM BENDING OVER BACKWARD TO REMOVE ANY OBSTACLES (or *EXCUSES*) FOR NOT INVESTING.

I AM TAKING ON ALL THE RISK.

If you are TRULY ready, ready to take the challenge to improve yourself and make that final difference you have been looking for... then you **are** READY!

As I stated in the opening of this letter:

What you are about to learn **is life changing for you**.

Again, read carefully, what you are about to learn is **life changing for you**.

No false hope here – *just truth*.

There will be rare times in your life where you are fortunate enough to be in the
RIGHT PLACE AT THE RIGHT TIME!

Friend, I am telling you right now, **YOU *are*** at the RIGHT PLACE and NOW is
the **RIGHT TIME!!!**
PROFIT FROM IT!

Sincerely, and looking forward to meeting and teaching you,

Jonathan Parkhurst, owner

Ps. I realize that after you've read this life-changing offer, you still may have questions, perhaps about traveling, scheduling, or other matters and need to talk with either myself, or a staff member. You can call The Jonathan Parkhurst System offices at ----- Mondays through Fridays between the hours of ----- and ----- . You can also e-mail at scottpeachsystem@whatever.com

Pps. I also have an 'orientation' CD for people considering my offer that contains Frequently Asked Questions... you know, the kinds of questions that always pop into people's minds *after* they've had time to think about this offer. The CD also gives a broader outline of the boot camp, gets into specifics and contains material you can use on an everyday basis in the real estate business. Want it? Just contact me, Jonathan Parkhurst.