

Last March, I was attending a Bob Leonetti seminar in Texas when my wife Beverly called me about an e-mail she had received from a homeowner. He indicated he'd like to sell his home for his loan balance. Some quick research showed the ARV of the house was about \$100,000 above his asking price.

When I returned to Atlanta, I met with the homeowner in Alpharetta, Georgia. He and his wife needed to move to an assisted living facility, and they did not have the time or health to go through the "normal" house-selling process. We negotiated a subject-to deal in which he agreed to pay the mortgage for the next three months. We closed on May 1st and we paid the closing costs. The thirteen-year-old house had been well-maintained and only needed some fresh paint and a good cleaning, but Beverly and I decided to also update the kitchen and bathrooms to encourage a quick sale.

We listed the home at a very attractive price with a fee-only broker and offered to pay a 5% commission to any agent who found a buyer who would close by July 31st. We actually closed on August 7th and Bev got a check for over \$87,000! We had spent approximately \$12,000 in rehab and other expenses, so we netted about \$75,000.

This couple, who were not financially challenged, reminded us that there will always be homeowners who need our services, regardless of the status of the economy. This was a true win-win situation. And another plus – since they were downsizing, they left a lot of nice "stuff" in the house. So Bev had a garage sale, where she met two sellers and one buyer!

I joined FFN in December 2007 as a part of the Master's Program. I have spent eighteen months getting educated and Beverly has recently joined me. She deserves all the credit for this one!

CAPSTONE *Properties Group*

Fort Worth, Texas 76132

Ron LeGrand
9799 Old St. Augustine Rd.
Jacksonville, FL 32257

Dear Ron,

WOW, “thank you for helping us out of this situation. I don’t know what we would have done if you had not come along.” That’s what Craig and Mary Beth told me as we completed the paperwork allowing them to **GIVE** me their house. That’s right they **GAVE** me their 5,200 square foot, 5 bedroom, \$400,000 drop dead gorgeous home that they were completely current on. You see Craig’s home had changed for the worse and they were trying to move to Kansas City so Craig could pursue a new job. The traditional real estate sales approach had offered them no relief; in fact the only offer they had received would have cost them \$30,000 to accept. That’s where I came in with my Ron LeGrand, Multiple Offer Strategy. I made them 3 offers and they quickly decided on deeding me the house. They simply wanted out while the credit was still unhurt and I was the only person offering them a solution that would work. They readily agreed to pay the next 2 payments after possession and added a beautiful accent table and flower arrangement to boot, which mad Kris very happy and looks great in our entryway.

A quick review of the numbers showed a total balance of \$345,000 leaving enough room for me to work with. But, the numbers got better with a little more investigation. The \$345,000 is made up of a first of \$313,000 that contains a prepayment penalty of \$13,000 that will go away on its own August first. The \$32,000 second is held by and individual and you can bet I’ll be contacting the second immediately to pay him off – at a discount of course.

My life changed the day I stopped listening to the MORONS and started listening to **MORE RON!** Thanks again for the work you do in changing people’s lives.

Your friend,


Bill Barnett

creative home options

Ellen Franklin
1704 [REDACTED]
Suite B, PMB 199
Santa Fe, NM 87505

Phone: (505) [REDACTED]
Fax: (505) [REDACTED]
[REDACTED]@att.net

May 26, 20[REDACTED]

Dear Ron,

I discovered Ron LeGrand a year ago when I bought your book and read it. I kept telling my husband, Allan, "I could do this!" I did my first deal last June and have recently bought my ninth house.

Here is my best deal so far:

I sent some flyers to people in pre-foreclosure. A man called and left a message that was faxed to me from Pat Live. He had just received a notice of foreclosure on his house. The house had appraised at \$319,000 and needed interior paint and very minor repairs. I visited the house and offered to buy his house for what he owed on it (\$227,287 mortgage plus pay off his five back payments and legal fees totaling \$15,431) The seller agreed to leave the mortgage in his name until the house was sold.

I had recently bought and flipped a junker and knew that seller had some cash from the sale. I called him and he was glad to become my private lender for a one time 15% interest due when the house sold. At closing my lender brought in \$25,000. The money was used to pay off the \$15,431 needed to reinstate the loan, closing costs and \$1000 cash to seller. There was \$6787 left over, which I used to pay for the septic cleaning/ inspection, painting and repairs, leaving me a balance of about \$400.00.

Three days after buying the house, before I had time to put up a sign, two ladies showed up, asking if the house was for sale. I happened to be at the house talking to the painter. I agreed to sell the house for \$310,000 and we put the house under contract the next day. We closed 25 days later. My private lender was paid off. The original seller got another \$5000 and I picked up my check for \$43,273. This plus the left over \$400 netted me a total of \$43,673. I didn't spend one penny of my own money.

Thanks for all of your wonderful advice, teaching and support. I am very excited about coming to MIS next week.

Warmly,
Ellen Franklin
Ellen Franklin



SOUTHWESTERN TITLE ESCROW ACCOUNT 4385 RODEO ROAD SANTA FE, NM 87507 PH. 505-820-1800		WELLS FARGO BANK, N.A. www.wellsfargo.com 95-2191070	61614
PAY TO THE ORDER OF		FILE NO: 04020112	DATE: [REDACTED]
Fifty Three Thousand Two Hundred Seventy Three and 34/100 Dollars		AMOUNT: \$43,273.31	
1 [REDACTED] Trust, Allan L. Adoff, Trustee 1704 [REDACTED] PMB 199 Santa Fe, NM 87505		TWO SIGNATURES REQUIRED VOID AFTER 60 DAYS	
Memo		<i>[Signature]</i> AUTHORIZED SIGNATURE	
⑆000006 66 44⑆		⑆353067024⑆	

Photo by Ron

Dear Ron,

Here is my success letter of my first deal that I NETTED \$61,000.00 in my Roth IRA!

I first heard about you on an infomercial late one night watching TV. I ordered your \$69.00 introductory course. So when I told my husband about you he was very skeptical!

I then received information that you would be in Dallas, Texas at a one-day event promoting your program. My husband decided he at least needed to attend the event to hear what you had to say. We attended and purchased your three courses. He agreed to let me try the system and I followed your course step by step.

The first thing I did was to crank up the buying machine. I ran a daily ad in the newspaper. I also set-up with an answering service to take the calls following the script you have in your course.

I finally got the call I was looking for. A man called and said that he had purchased this house at a judicial sale. He was told that there were liens and judgments against it. According to the information he provided there were. I then asked the magic question. **"Do You Want To Deed Me The House?"** He said yes he just wanted it out of his name. So I took the deed from your course and met him and he signed it. I made him no promises telling him I would only record the deed if I could get clear title.

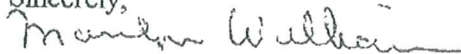
It ended up that the house was less than two years old and had never been completed by the contractor. Comps on the house came in around \$130,000.00 and it needed \$20,000.00 to complete construction. I based my asking price of \$70,000.00 from the formula in your course

I then opened title at a title company that I found that was willing to work with me. The title came back CLEAR! No liens or judgments!

Again, following your course I ran the "Handyman Special" ad. I put a lock box on the house and gave the code out to the people that called from the ad. I had a full price contract on the house within a day! We closed two weeks later.

After back taxes and closing I Netted \$61,000.00 in my Roth IRA Tax Free For Life! I would say your system works!

Sincerely,



Marilyn Williams

Freedom Properties L.L.C.

Austin, TX 78759

Phone 512-413-5078

Fax 512-413-0430

SMITH, RONICK & CORBIN, LLC
ATTORNEY ESCROW ACCOUNT
PH. (404) 256-9000
750 HAMMOND DRIVE, BLDG. 11
ATLANTA, GA 30328

FIRST COVENANT BANK
64-2083-611

FILE #: 899281K

18851

EIGHTY-SEVEN THOUSAND TWO HUNDRED THIRTY-SEVEN AND 53/100 DOLLARS ***

DATE

AMOUNT

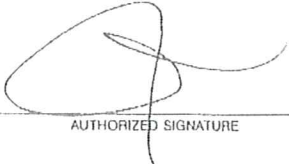
08/07/09

*****\$87,237.53*

VOID AFTER 90 DAYS

PAY
TO THE
ORDER
OF

BEVERLY F. PARKER
2050 BROOKRIDGE TERRACE
ALPHARETTA, GEORGIA 30004



AUTHORIZED SIGNATURE

881013, 07-08

Security features. Details on back.





George Stevenson & Susan Dietz
North Carolina

“This Couple Got The Deed Then Discounted The Second To Net About \$50,000”
George Stevenson & Susan Deitz

		Arrears	Monthly Payment	Monthly Rent
ARV	\$ 275,000			\$ 2,050
1 st mortg	\$ 203,270	\$ 10,867	\$ 1,515	\$ 1,515
2 nd mortg	\$ 24,137	\$ 1,061	\$ 317	\$ 0
Potential Equity	\$ 47,137	\$		
Sales Price	\$275,000			
1 st mortg payoff	\$203,000		Monthly Cash Flow	\$ 535
Promised to Seller	\$ 10,000		Annual Cash Flow	\$6,420
Cash Invested	\$ 16,300		Yield on Invested Cash	39.4%
Equity when we sell	\$ 45,700			

Ron,

Here is a deal we found by marketing to pre-foreclosures. The seller called us needing help. This is a combination of “Get the Deed” and buying delinquent paper in the same deal, both are techniques that we learn from you. This is a 2800 sq ft high end “Pretty House”.

The house already had (and continues to have) a great tenant renting for \$2,050/mth. Apparently the seller chose not to pay the mortgage because he was in foreclosure. He agreed to deed us the house subject to the liens and we gave him a 0 interest 0 payment note for \$10,000 (of his equity) that is payable when we sell the house. We bought an assignment of the 2nd mortgage for \$5,000 and paid the arrears on the 1st to reinstate the mortgage. The best part is that we now have a \$535 monthly cash flow because the 2nd is gone. That’s a close to 40% yield on the cash we have in the deal, and doesn’t include the \$45,000+ expected profit when we sell.

Thanks so much for showing us what the possibilities are in this business. Naturally, as we learned at the recent MIS class in Jax, we will be asking for a big discount on the Note that we gave the seller before we pay him.

We started our training with our first class from you, the one-day Foreclosure class that you held with Jeff Kallar in Atlanta. We’ve already done more than 5 deals this year, and keep advancing towards our goal of becoming a “transaction engineer”.

You truly are a Millionaire Maker. Now we just need to get another 10 like this one, and we can retire.

May [REDACTED]

Ron LeGrand
Global Publishing, Inc.
9799 Old St. Augustine Rd.
Jacksonville, FL 32257

Dear Ron:

Attached, you will find a copy of my first check. I will send a picture of my mobile advertising via email. I'm sure this comes as a great surprise to find out that this stuff really does work!

This deal came from an ad placed in the local Thrifty Nickel, the owner's were in default and in bankruptcy, I got the deed subject to and began the short sales process. They had a first mortgage of \$86,000.00 that I got down to \$50,000.00 and a second of \$18,000.00 held by a private lender that I got down to \$6,000.00. I flipped the house to another investor for \$64,000.00, with a \$6,000.00 down payment to fund the payoff of the 2nd mortgage. My net at closing was \$7,375.33.


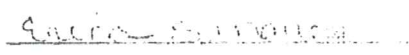
Thank you Ron for the excellent training and for the continued support system that you have in place to help keep us on track. I can honestly say that this is the most fun I have had in some time. If I have any regrets, it is that I didn't start this ten years ago, however, the future looks great.

My plan is to crank up the buying machine as I produce revenue to do so. I am confident that I will make more money the year of business than I did the past several years owning a landscaping business.

My wife Nancy and I look forward to seeing you and other friends in Las Vegas at the end of June.

Again, many thanks,

Wayne Daub
Triad Housing Solutions, Inc.
Greensboro, NC 27406

	BROWNE, FLEBOTTE, WILSON, HORN AND WEBB, P.L.L.C. ATTORNEYS AND COUNSELORS AT LAW REAL ESTATE TRUST ACCOUNT 503 N. MCGEE STREET GREENSBORO, NC 27401 (336) [REDACTED]	CAROLINA BANK 66-1401531	5046
Seven Thousand Three Hundred Seventy Five and 33/100		DATE	WALKER, MA 6036 Closing Proceeds
PAY TO THE ORDER OF	TRIAD HOUSING SOLUTIONS, INC	May [REDACTED]	\$ 7,375.33
			
⑆005046⑆ [REDACTED] 2009722⑆			

D & ASSOCIATES, INC.
47000 [REDACTED] Road
Sandy, OR 97055
(503) [REDACTED]
Fax: (503) [REDACTED]

July [REDACTED]

Guru Ron LeGrand
Global Publishing
9861 St. Augustine Rd.
Jacksonville, Florida 32257

Re: Testimonial Letter From Dori Miles and Greg Daley

Dear Ron:

At long last we're fulfilling our commitment to you by writing this testimonial letter! I first ordered your Quick Cash program via an infomercial and immediately signed up for a couple of your boot camps. I didn't attempt practicing what you taught until July 2002, and even now, on a very part-time basis. The below is from a Sunday ad we placed in our local paper advertising that "We Buy Houses":

1. Subject to from Seller:

ARV	\$154,000	
MTG	121,000	
Seller Financing (Carry Note)	14,900	no interest, no balloon
Monthly PITI	1,000	
Seller pays one month extra rent	1,000	
Repairs needed	15,000	

Put Buyers in on a Work Equity/Lease to Purchase:

ARV	\$164,900	
ARV After Discount to Buyers for Work Equity (new roof, interior/exterior paint, update kitchen)	162,400	(They did more repairs than we asked.)
Monthly PITI	1,250	
Non-refundable deposit fee	7,800	
Discount Seller by \$5,000	5,000	

TOTAL TO US: \$38,650 PLUS

We're closing this month and will gross \$38,650. I've enclosed a check from Buyers' initial

non-refundable down payment, plus their first month's rent.

2. Subject to from Seller:

ARV	\$110,000	
MTG	25,000	
Seller Financing (Carry Note)	24,000	no interest, no balloon
Monthly PITI	250	
Seller pays two months extra rent	500	
Repairs needed	None	
Threw in the boat/trailer	0	

Buyers in on a Lease/Option to Purchase:

ARV	\$98,900	I know, a no no BUT IT WAS A TRAILER!!!!)
Monthly rent	600	
Non-refundable deposit fee	20,000	
Discount Seller by \$5,000	5,000	
Threw in the boat/trailer for a measly \$1,000 to take it off our hands	1,000	

TOTAL CASH TO US \$57,000 Plus

We're also closing the above deal this month and will gross \$57,000. I've enclosed a check from Buyers' initial non-refundable down payment, plus their first month's rent. What is odd about this (other than it being a trailer), is that buyer wanted to buy immediately and is qualified to do so. We asked if he wouldn't mind lease/optioning until we could get around to closing... that I was busy for a month or two. Over four months later, we're just now getting ready to close (so, add an extra \$350/mo. cash flow to the initial gross of \$57,000).

We had a **third** deal where we sold our friend's beach lot for \$45,000, receiving \$3,000 as a consulting fee (and it sold in one month's time!). **TOTAL CASH TO US: \$3,000.**

Our **fourth** deal is a Guru Ron no no but, HEY, she's a friend who needed to move FAST! The deal is as follows:

4. SUBJECT TO FROM SELLER:

ARV	\$ 129,900	
1 ST MTG	90,000	
2 nd MTG	18,000	
Owner Finance	15,500	no interest, no balloon
Repairs 6,500	
PITI	910/mo.	

Put Buyers in on a Lease/Option to Purchase/Work Equity:

ARV	\$131,900 (ok, ok, we had to sell fast!)
Initial Non-Refundable Down Payment	3,000
Rest of Nonrefundable Down Payment via Credit Assistance of \$120/mo equals)	1,800
Monthly Rent	1,050/mo

(Buyers have painted interior, hardwood floors, new bathroom, extended deck, vinyl kitchen floor to granite floor, etc.)

TOTAL CASH TO US: \$12,800 plus

Well, I take back the total of \$12,800.... Buyers have been late with the rent three times so we received an additional \$360 late fees to date. They're doing such a great job in repairing and updating the home, we're making a point of working with them to help them become more responsible in paying their bills and cleaning up their credit.

All of this in 8 months time! We could be writing about making more deals but besides being afraid to "take the risk" of quitting our jobs, have had multiple personal issues to take care of and clean up. BUT, After attending your celebration convention in Las Vegas this month, we will be quitting our "jobs" the end of this month and put your teachings to full time use. NO MORE EXCUSES!

Ron, what can we say but that you're AWESOME!

Respectfully and Gratefully,



Dori Miles & Greg Daley

Enclosures - 2

Cashier's Check

PAY TO THE ORDER OF THREE THOUSAND EIGHT HUNDRED AND 00/100 \$ 3,800.00

To: //////DORT MILES/D AND ASSOCIATES/////

The Order of ////////////////////////////////////

[Signature]
AUTHORIZED SIGNATURE

TWO SIGNATURES REQUIRED FOR AMOUNTS OVER \$250,000.

⑈ 1001517131 ⑈ ⑆ 323070380 ⑆ 284011184013 ⑈

3,800.⁰⁰ ↑

THE ORIGINAL DOCUMENT HAS A REFLECTIVE WATERMARK ON THE BACK. HOLD AT AN ANGLE TO VIEW WHEN CHECKING THE ENDOSEMENT.

24-7038 OR 3230 2001

Date 08-04-02

PORTLAND, OR 97229

Pay to the order of Dori Miles / D & Associates \$ 4000.⁰⁰

Four thousand dollars Dollars

BANK OF AMERICA OR

For Deposit *[Signature]*

⑆ 3 230 70380 ⑆

24-7038 OR 3230 2005

Date August 19, 2002

PORTLAND, OR 97229

Pay to the order of Dori Miles / D & Associates Inc. \$ 1250.⁰⁰

One thousand two hundred fifty & 00/100 Dollars

BANK OF AMERICA OR

For sent for Sept, 2002 *[Signature]*

⑆ 3 230 70380 ⑆

Deal #1



No. 517310249

93-541
920

DATE: APRIL

TWENTY THOUSAND DOLLARS AND 00 CENTS

\$20,000.00

PAY

TO THE ORDER OF: DORI MILES / D & ASSOCIATES

PURPOSE/REMITTER: [REDACTED]

OFFICIAL CHECK

Location: 13238
Issued By: Traveler's Express Company, Inc
Drawee: Preferred Bank Los Angeles, CA

[Signature]
AUTHORIZED SIGNATURE
Drawer: USBank
420

⑆0517310249⑆ ⑆0698282⑆

1128

04/11 Date

24-22/1290 3298

Manzanita, Oregon 97130

Pay to the Order of *Dori Miles / D & Associates* \$ 600

Dollars Security Features Reduced on Back



24-Hour Banking
1-800-USBANKS

For *Apr rent*

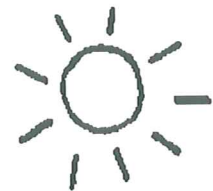
⑆123000220⑆

Deal 2



We Buy Houses

Sunrise Home Buyers LLC



December [redacted]

Hey, Ron!

Just writing to let you know what a great time I'm having buying houses "subject to" the existing mortgages. When I first heard of this concept, I had what is probably a very typical reaction: "Why would anyone in their right mind deed their house over to me, while leaving the mortgage in their own name?" Hmmm... could only be someone way behind in their payments whose credit is already trashed, right?? WRONG!!

In my first seven months of buying houses "Ron's way," I have had four owners deed their houses over to me, subject to their mortgages -- and three out of the four were current on their payments!! Only one was in pre-foreclosure. The details are summarized below. Needless to say, "getting the deed subject to" has now become one of the favorites in my toolbox of strategies. I am averaging just under \$26,000 per house of instant equity the day I buy (with more long-term profit if I lease-option them for a while).

I'M A BELIEVER NOW!! This is a very powerful tool, AND it provides lots of juicy tax breaks that I can claim as the owner of the house. Here are the four "subject to" deals so far:

State Road Taken for \$99,000 current 1st mortgage (sellers are continuing to pay their 2nd mortgage payment of \$195 because the payments would have been too high for me to lease-option it to the future buyer). L/O for \$120,000. Instant equity: \$21,000. Seller Motivation: Retired folks who had moved to Florida for health reasons and couldn't get this house in Michigan sold through realtor. Their out-of-pocket of about \$1,000 per month here was eating up their retirement pension, since they'd already bought something in Florida.

Lakeshore Road Taken for \$115,000 1st mortgage (had to put in about \$7,000 of private lender money to bring this one current on top of the \$108,000 owed on the principal). L/O for \$152,000. Instant equity: \$37,000. Seller Motivation: Major medical problem had put them into pre-foreclosure -- they sold to me and moved nearer to family in another state to start over with new jobs (and a salvaged credit record).

Metcalf Road Taken subject to \$120,000 current 1st plus \$5,000 moving money (owners paid next two payments). L/O for \$149,000 with \$500 "off" to install own new carpet and paint walls. Instant equity: \$24,000. Seller Motivation: To move in with his ailing, elderly mother a.s.a.p.

Myrtle Street Going to sign the "subject to" papers this afternoon on this one! Taking over current 1st of \$107,000, they will pay next two payments after moving out. Bread-and-butter house should easily sell for \$120,000 or L/O for \$125,000+. Instant equity: \$15,000-20,000. Seller Motivation: Tried to sell for 8 months with realtor, and are about to lose their chance to buy their "dream house" in same neighborhood.

This SURE beats the heck out of working as an elementary principal or curriculum coordinator for the public schools!! Attached is a photo from my "school administrator" days -- you won't catch me in a suit very often now. I also don't set an alarm clock unless I'm at a Boot Camp!! Thank you SO MUCH for making this new life possible. I wake up every day excited to jump into my deals. [redacted] will be MY YEAR!! Yours, Hannah

The Dawn of Creative Housing Solutions . . .

Hannah J. Liddiard, President

3550 [redacted] P.O. [redacted], Lexington, MI 48450-[redacted] 810 [redacted]

From: -
Sent: Tuesday, February 15,
To: marketer@goffn.com
Subject: ffn's contribution testimonial

Dear Dennis:

Here is my testimonial. I am a new investor and didn't realize what I had gotten myself into. The first boot camp was Pretty House boot camp in Sept. Well there I was off and running. I had signed up for the ffn services but didn't utilize it until this January.

I bought a house with a ARV of 160,000 payments were \$797.00, I didn't get a contractor to look at it and bought it subject to giving the seller \$5,000, reinstated the loan \$16,594.00, put new garage doors on it \$800. Then I realized I didn't have contractors in place to fix it up and started to pay the mortgage in January. Thats when I realized I had a huge problem. My husband got sick and was hospitalized in January I have two children and was so stressed out I didn't know what to do.

Well I called Dennis and he surely came to my rescue!

He told me put that property on the website, advertise the house in the newspaper, get flyers out, tell people you have a property to sell with equity. You see by now I sunk \$25,000 of my own money into the property and with my situation I didn't want to put anymore into the property. I got two quotes for \$15,000 . I had to get out. I was losing control of this property - it was in control of me. Well today I am signing a contract and cashing out. I didn't make any money from this deal but I learned something money can't buy - knowledge is power.

Thank you Dennis, I will always be grateful for your advice and to the point information. My husband is on the road to recovery and he thanks you too. He is very proud of me for getting rid of that property. I listen to your calls every Tuesday and then go back into the archives and listen some more. As a result I have just bought the Richard Roop course and will be going to his boot camp. I also purchased the Jordan Wexler 1800 - information now. I now volunteer at GAREIA so I can network and learn. I am very grateful for your kindness and integrity.

Sincerely

Deborah Ford

TY ASHLEY PROPERTIES, INC.

9526 ARGYLE FOREST BLVD.
SUITE B2-329
JACKSONVILLE, FL 32222

Dear Ron:

Where do I start? I guess all I can say is thank you for teaching me the business of making "REAL MONEY".

I have been an airline pilot now for 9 ½ years and my wife Kim was a stay at home mom for 4 ½ years, and a part-time bank teller. Becoming a pilot was a dream of mine since I was a small child. Actually, I wanted to be a police officer for a while also. After high school I went on to college and studied Aeronautical Science, eventually earning the Associate of Science in Aeronautical Science and Bachelor of General Studies degrees. Earning those 2 degrees was a great accomplishment, but I graduated from college in 1991 and most of the major and regional airlines had pilots on furlough.

Well, I was a dedicated student of aviation and was determined to make my way up the ladder. I had been a flight instructor for 2 years when I graduated and was able to secure a job as a contract charter pilot for a small charter operator out of Baton Rouge, Louisiana. I also secured another job as a contract corporate pilot for a small nursing home company located in Metairie, Louisiana. **Between those 2 jobs, my gross income was just over \$15,000.00 that year.** Wow, what a glamorous life it was.

I continued on though. As the owners of the airplanes would sell their planes, I would find other jobs, sometimes in other industries, just to be able to build my hours so I could get that great job with the major airlines some day. My big break finally came one day when a friend of mine called me and told me to send him my resume because the USAir Express carrier he was working for was about to hire a bunch of pilots. Well, I did send him my resume and he did get me that job through his good recommendation and my skills and knowledge as a pilot. The great part of that job is that is where I met my beautiful wife, Kim. On a side note, she really didn't like me at all when she first met me. Yeehaa, now I'm working for the airlines. **My salary that year jumped to a whopping \$23,000.00.** But, I knew that the salary was low because I was working toward getting that job with a major airline. **Second year that salary jumped to an even more astonishing \$32,000.00.** I'm still working toward getting to the majors.

In early September 1997 the call came from Delta Air Lines, Inc. Delta, as you know is the premier airline of the Eastern United States. Now, I get an interview from Delta. I figured I didn't have a chance at getting hired. Here I was a fat white guy who is color blind and didn't learn to fly in the military. So I went into the interview with that attitude, I was really relaxed. **I GOT HIRED. The first year salary was amazing. Are you sitting down? \$28,000.00! I just took a pay cut.** But, I knew that there was light at the end of the tunnel. **Second year I jump to nearly \$64,000.00 and third year to nearly \$98,000.00.** Wow, I was finally making money. Then at the end of my third year I was award a bid to go fly international and make big money. About the same time, our pilot union signed a new contract for the highest wages in the industry. **My fourth year I made \$144,000.00 flying big jets across the Atlantic Ocean.** I got to see the world; Barcelona, Moscow, Bombay, Zurich and a bunch of other places that I don't speak their language.

Then the unthinkable happened. On September 11, 2001, as we all know, those 4 hijacked aircraft changed everything. Boy was I scared. I was scared, not at work about being hijacked, but whether or not I would be laid off, FURLOUGHED, in the airline industry. Here I was with a family and all the expenses that go along with a family. We had credit card debt, house

payments, car payments. You name it, we had it. Furloughs did come, and they came quickly. Delta furloughed approximately 1200 pilots over a 2 year period, some of which are still out. But I was lucky. I kept flying.

The writing was on the wall around Delta. We could not continue to operate with the highest wages in the industry for long before we ran into trouble. The pilots' union attempted to negotiate with the company off and on for a while, but was never able to reach an agreement. Then, in November 2004, under the threat of a bankruptcy filing by Delta, the union and the company reached an agreement. **That agreement called for 32.5% wage reductions and a total package reduction of over 50% for the pilots.** Our retirement system was decimated. Our work rules were decimated. There were not many parts of the pilot contract that were not changed in the detriment to the pilots. **My annual salary now, as an eighth year copilot; I hope you are sitting, \$80,000.00. That's right, I took a \$64,000.00 pay cut from my fourth year.**

That's O.K. though. Why? Because in February [REDACTED] my wife Kim went to work for Global Publishing, Inc. as a temporary worker because we knew a change was coming. After a couple of weeks there, Vicki and Danielle noticed the work Kim did and they wanted to keep her after her temporary assignment as a permanent employee. Kim came home and told me of what Global is about and I was skeptical in the beginning. **I was skeptical because I had bought the Carlton Sheets program 3 times and had returned it unopened each time.** I had also bought numerous books on investing; *The Millionaire Next Door*, an internet marketing book and a few others. **But, I had never heard of Ron LeGrand at the time.**

Kim finally convinced me that I should go to the training because she kept seeing all the testimonial letters coming into Global Publishing. She registered me for the Millionaire Maker Boot Camp in Schaumburg, IL in April [REDACTED]. I attended the boot camp and was fired up about making myself into a "quick-turn real estate millionaire". I came home from the training and I studied the manuals front to back and listened to all the CD's again. **Can you see where I am going with this? As you know, I'm a thinker brain and I couldn't get past the preparation stages of starting my business.** Then, I decided, against all my intuition, to order a zip code list and send out a couple hundred post cards, 500 to be exact. I even sent one to myself to make sure they went out correctly. That was in May [REDACTED]. Days went by, then weeks, then months. Then, in August, I got a call. Someone wanted me to buy their house. I asked them how they got my name and they said from a postcard. I was shocked. They had kept this postcard all these months because their daughter said she was going to rent the house, but they had a feeling she would back out. She did.

I asked them the million dollar question on the phone, "Will you sell your house to me for what you owe on it?" The answer I received scared me a little because they said yes. But, I still wasn't sure I had a deal. You know, I'm a thinker brain and all. So I went over and looked at the house and took a bunch of pictures, but I didn't get the deed. That could have been the most costly mistake I could have made in real estate.

In the mean time Ron, you and I had established a relationship while I consulted with you on buying a corporate jet. So, I'm sure you remember I told you about the house and that they were willing to sell for what was owed and you asked me if I got the deed. I just about sank in my seat because now I had to tell you I didn't. You said to "get over there and get the deed before they call someone else." **I did go get the deed that night, "subject to" an \$85,000.00 mortgage. The ARV on the house was \$155,000.00**

Now the work begins. I decide to go in and do a renovation on the house because it was UGLY. I'm sure not as ugly as some, but nonetheless ugly. **That renovation took 3 ½ months for a job that should have taken 3 ½ weeks.** I had the worst renovation man doing the job. He is sooooo slow. I fired him twice only to take him back both times because it would have cost more to hire someone else to finish his job.

The renovation was completed and it was time to sell the house. Oh yeah, I didn't put out signs while I was doing the renovations until after talking to you, 2 months into the renovation. So I added some lead-in signs and some more signs in the yard. I had lots of interests in the house. On some days I had 14 calls and on others only 3 or 4. But finally, I got a buyer. They were qualified, with a good work history and decent credit. Your mortgage broker got the contract done and started the loan process. Then, I got a phone call that the loan had been suspended because the husband no longer worked for the company he listed on the loan application. I called the buyers and he said he changed to a different company for more money. That was not a problem, the loan was back in process. Then, I got a call that the appraisal was under review. The appraiser justified the appraisal and we finally went to closing.


At closing we got a check for **\$62002.27**. Remember earlier in this letter I said my salary from Delta has dropped to \$85000.00. **We made nearly as much on this one house as I make in a full year as an airline pilot or flying for you as your corporate pilot.** Also, I don't need to be scared anymore of being laid off.

I'm writing this as if I did all the work on buying and selling this house. But, the fact of the matter is Kim's work is only beginning. Now she gets to go spend some of that money.

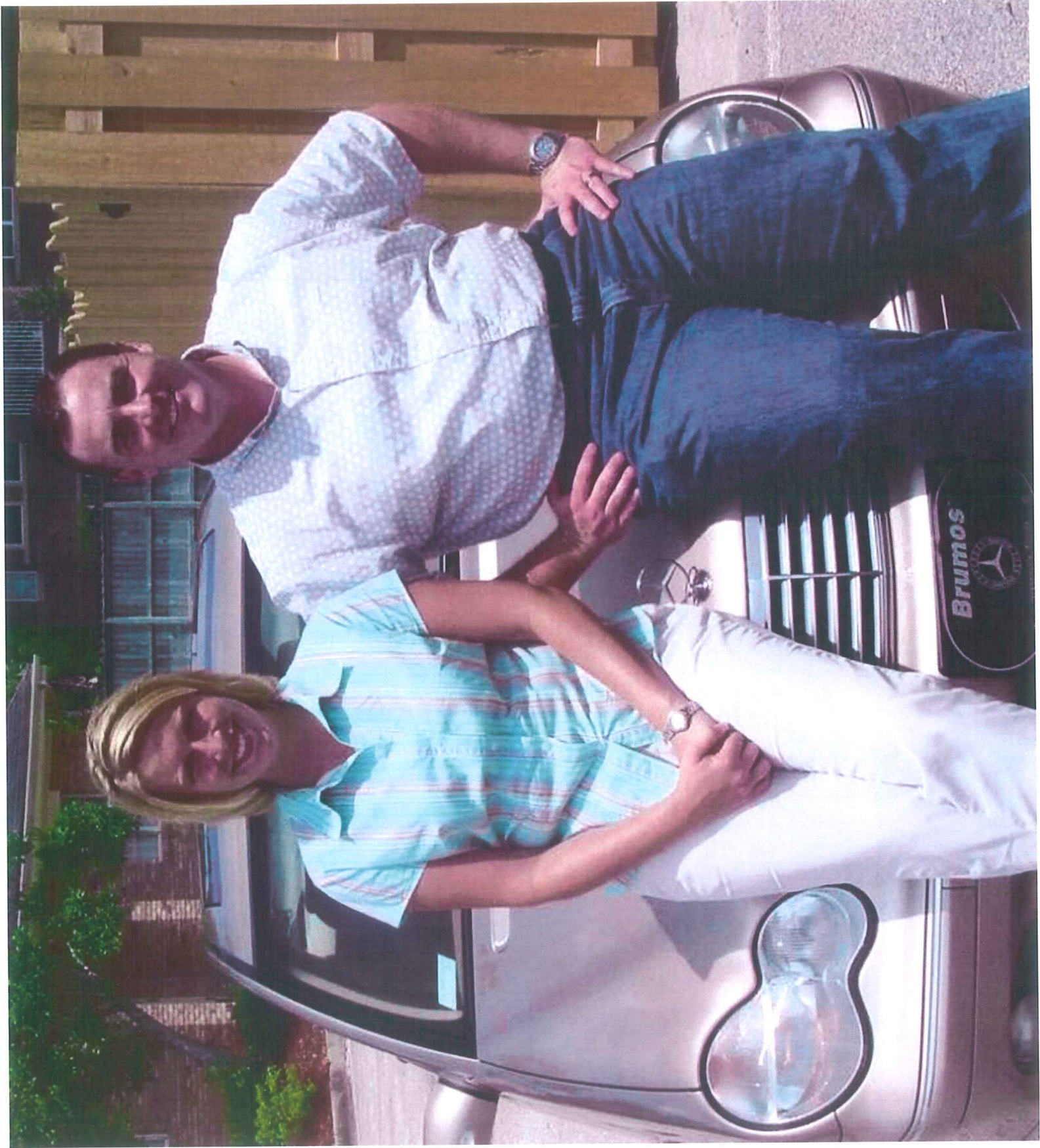
Ron, I want to say thank you for teaching me and for taking an interest in my investing. I may be a thinker brain pilot, but, with a little time I think I can make a fantastic income from real estate.

By the way, I am ready to pose for my statue that is to be erected in front of Global Publishing's building. Also, FFN is waiting for their retraction in the newsletter.

Your Student,
Your Pilot,
Your Friend,



Don Moore



SUNSHINE TITLE CORPORATION
ESCROW ACCOUNT
7999 PHILIPS HIGHWAY, SUITE 303
JACKSONVILLE, FLORIDA 32256

MERCANTILE BANK
63-1377/631

17167

PAY

**Sixty Two Thousand Two dollars & Twenty Seven cents **

**\$62,002.27

TO THE ORDER OF
TY ASHLEY PROPERTIES, INC., AS TRUSTEE OF
THE MIKELL FAMILY TRUST DATED AUGUST [REDACTED]

File No. STC #87588 364 AQUARIUS CONCOURSE

VOID AFTER 120 DAYS
[Handwritten Signature]
AUTHORIZED SIGNATURE

⑈0017167⑈

760007634⑈

a busy bee!

Dear Ron,

I'm writing you this long overdue letter to thank you so much for your training.

Before I got your courses, I was a broke vitamin salesman barely making enough to survive. I was living in a converted garage- and renting it at that!

Not knowing any better, I bought 5 rental properties and did everything wrong. I was LOSING over \$2,000 a month renting them out, and it was really tough because I didn't have a nickel to spare! On top of that, I was 24 years old, with no verifiable income, and over \$100,000 in debt- not including the \$880,000 in mortgages I couldn't afford. No bank would touch me with a ten foot pole! I couldn't even refinance any of my properties.

I knew there had to be a better way. The promises you made about your courses were (almost) too good to be true, but I decided to take the plunge and get them. Anything to get out of being a landlord, I guess.

In just 7 and 1/2 months after getting your courses, I bought 23 houses (your way) made over \$112,250 in cash (plus a TON of equity), and got rid of all my nightmare properties, too! I'll never forget my first "subject-to" deal- I got the deed to a \$120,000 house with \$78,300 owed against it!

15 months from when I started, I made my first \$1 Million- \$343,000 in cash, and over \$720,000 equity. I paid off over \$100,000 in debt, and we moved in to the biggest, pinkest house in a prestigious luxury community.

In the last four years, I've made \$3.4 Million, and that goes UP every day. That's not Realtor talk- that's cash and equity. I still don't work full time. Rather than do more of the "skinny" deals, I started working only on bigger deals, \$50,000 profit and up. Just this week I did three deals and lined up over \$250,000. And I live in a place where every single day, other Investors tell me they can't find any deals.

Ron, the happiest moment of my life was two days ago when my wife walked up to me first thing in the morning, kissed me on the cheek, and said, "I just want to say thanks. I can do whatever I want with my life. Thank you for making that possible!" What more could a man ask for!?

It's especially great because she stuck by me through all the "lean times," and had faith that I'd somehow pull us out of it. I did. Man it feels great! That's why I decided it was finally time to write you this letter.

9/

The SEF Trust
www.seftrust.com

Campbell, [REDACTED] Tel: [REDACTED]
Fax: [REDACTED]



Facsimile Transmittal

To: Ron LeGrand [REDACTED]

From: Scott Greiff [REDACTED]

Re: Got The Deed

Pages: 1 - cover

CC:

Urgent For Review Please Comment Please Reply Please Recycle

Ron,

I'm writing to tell you, "Thank You!" I picked up your course at last year's CRE Online convention and ever since I've never given up on the dream. While I've known local investors who put tons of their own money into fixing up junkers, I've stuck to my guns and waited for the perfect "Subject To" deal.

I'm a little late on your offer to us at the December MOS BC, I thought I would send you a copy of the deed anyway. Here's the detail: Pretty house, ARV 875K, existing financing 725K, with 5K-10K in repairs. The market has been slowing here in San Jose, but my plan is to sell it on soft terms at 894,900.

Best Regards,

Scott Greiff

August [REDACTED]

To: Ron LeGrand

Dear Ron,

This testimonial letter is way over due from my wife and I, as we have been doing deals now for sometime since taking our first Boot Camp. I have to admit that I had been quite skeptical on whether this would really work, and you have promptly admonished me for being too much of a "thinker brain". But now that we have a few deals under our belt, I am more confident that this works even in Los Angeles, CA. Here are a couple of deals and one pending that have now paid down the credit card debt from the boot camps and home study courses, and have now provided a springboard to which we hope to break from the J.O.B.

Lead from website, Bought "Subject to" for loan balance and moving money

ARV = \$220,000

PAID = \$90,000 loan balance + \$25,000 arrears + \$5,000 to move

HELD = 2 months

SOLD = \$60,000 wholesale (Split 50/50 Profits with Private Lender & Marketing Partner)

PROFIT = \$28,878



SUBURBAN CITIES ESCROW, INC
ESCROW TRUST ACCOUNT
2551 Howard Ave., Suite 100
Los Angeles, California 90020

BANK OF ORANGE COUNTY
141 West Broadway Road, Fullerton, CA 92633

065111

ESCROW NUMBER	DATE	CONTROL NUMBER	AMOUNT
7734-PC	[REDACTED]	65111	\$28,878.13

PAY TWENTY-EIGHT THOUSAND EIGHT HUNDRED SEVENTY-EIGHT DOLLARS AND 13/100- - - - -

TO THE ORDER OF Haller Group, Inc.

ESCROW TRUST ACCOUNT
VOID AFTER 90 DAYS

Patricia M. LeGrand

Lead from "Yellow Letter and Un-signed Check", Bought "Subject-To" for loan balances and moving money.

ARV = \$670,000

PAID = \$515,000 loan balances + \$60,000 arrears + \$5,000 to move

(Proceeded to discount 2nd from \$75K to \$25K)

HELD = 4 months

SOLD = \$617,000 retail (Split 50/50 Profits of \$100K with a Private Lender and a Partner)

PROFIT = \$46,651

SUBURBAN CITIES ESCROW, INC
ESCROW TRUST ACCOUNT
2551 Howard Ave., Suite 100
Los Angeles, California 90020

079502

ESCROW NUMBER	DATE	CONTROL NUMBER	AMOUNT
S381-PC	4, [REDACTED]	79502	\$41,651.01

PAY FORTY-ONE THOUSAND SIX HUNDRED FIFTY-ONE DOLLARS AND 01/100- - - - -

ESCROW TRUST ACCOUNT
VOID AFTER 90 DAYS

Haller Group, Inc. as trustee

Patricia M. LeGrand



Lead from Classified Ad, Bought "Subject-To" for Refinanced Loan

ARV = \$480,000

PAID = Loan balance of \$260,000 + \$105,000 Owner Carry Back 0% Financed Note payable \$500 / mo., due in 2yrs. for total of \$365,000

SALE = Pending

EQUITY = \$100,000 +



This really works and I am quite thankful for the knowledge that you have shared with me through the various boot camps and home study courses such as: Pretty House, Ugly House, MOS, MIS, Guerilla Marketing, Selling Houses Fast, Short Sales, etc.

We also credit other "students who have turned teacher" (listed below). Lastly, I wasn't sure I would ever be able to write this, but thank you for being tough on this "thinker brain". You have our permission to post this testimonial on your website or otherwise share it.

Respectfully,

Robin G. Haller
Haller Group, Inc.

P.S. As a result of our profits, we went fishing!

Cc: Ray Rach, Cameron Dunlap, Bill Barnett,
Phyllis Rockower, Bo Eldridge, Randy & Charlie France,
Nelson Fielding, Jeff Kaller, Bruce Norris, Kris Kirshner,
Marco Kazlowski, Allen Cowgill, Robyn Thompson,
Dennis Quattlebaum, Richard Roop, Rick Wheat & the Wolfs



Mr. Ron LeGrand
Global Publishing
9799 Old St. Augustine Rd
Jacksonville, FL 32257

VIP Services

Dear Ron,

Thank you, thank you, thank you! Your system truly does work! I purchased your book about 6 months ago, then ordered your free CDs. I told my husband how great they were and we attended your free seminar. Lorenzo was very knowledgeable and articulate. Even though we had purchased another company's real estate seminars, and were not happy with the minimal information, we decided to give your boot camps a try. Boy am I glad we did! We attended the Ugly House Boot Camp in December and were simply blown away by the wealth of information, materials and ideas you presented. So, even though it was Christmas we decided to take up your 60-day challenge.

We purchased our first "Ron's Way" house on January 18, The house had and ARV of \$150,000, with about \$1,000 in repair - some paint. The house had 2 mortgages and the 2nd was in foreclosure due to failure to pay off the 5- year balloon. The 1st mortgage was \$69,534.89 and the 2nd mortgage was \$17,708.33 totaling \$87,243.22. We got the deed subject to, no money to the seller, and paid off the 2nd mortgage with money from our private lender, he loaned us \$32,000. Wow! We made \$13,291.67 up front and will lease option it for \$159,900 giving us a large back end of almost \$60,000! Also, the current payments are \$660 and we'll charge \$850 (\$190 spread). And this loan is not in my name! Not bad for someone who does house cleaning for a living (but not for long!). I was so excited about the deal that I forgot to copy the check, but here is a copy of the deposit slip.

But I also need to tell you about another house. We bought this one a year ago BR (Before Ron), and did it all wrong. We got a good deal but have a mortgage in our name. We paid \$197,000 plus \$10,000 in fix up. Mortgage payments are \$1400 PITI. We lease optioned it - so we thought - but because we didn't have your advice we did not get a big deposit and they were in fact tenants - that needed to be evicted after 5 months. More clean up and fix up and I thought we were not going to make it in real estate. Then came your boot camps. We attended the Pretty House Boot Camp in January. I went home and followed your procedures. I upped the price, did some staging in the house, and placed the "Ron approved" ad on Wednesday and I prayed. On Friday, the house was sold with the couple giving us a \$20,000 non-refundable deposit, (I remembered to copy it this time) \$1800 payments (\$400 spread) and we sold the house for \$338,000. That's a \$131,000 profit! Thank you Ron. So, as you can see, all our deals will be AR (After Ron) deals.

Oh, by the way, today is my birthday - what a wonderful present!

Thank you,



Lisa Donner

DEPOSITED WITH:



Pelican National Bank
"More Bank For Your Money"



Ask about Pelican National
Bank's Equity Lines

**THIS IS YOUR RECEIPT
WHEN MAKING A DEPOSIT AT A TELLER'S WINDOW
ALWAYS OBTAIN AN OFFICIAL RECEIPT.**

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL.
BANK SYMBOL, TRANSACTION NUMBER AND AMOUNT OF DEPOSIT ARE SHOWN ABOVE.
ALL ITEMS RECEIVED THAT ARE POSTED TO YOUR
ACCOUNT ARE SUBJECT TO FINAL PAYMENT.

ELKE REICHARDT 01-04
DIETER REICHARDT

1002

PAY TO THE
ORDER OF

Lisa Donner

Twenty thousand and no/100

\$ 20 000.00

DOLLARS

Third Federal

SAVINGS & LOAN

Main Branch

7007 Broadway Cleveland, Ohio 44105

MEMO: *Down payment House Fin-Hood Lane*

Elke Donner

MT

Jeff Backer, Jr.
BW. Incorporated
PO Box 150
Browns Valley, MN 56219

Hello Ron,

I can whole heartily say that your real estate materials are phenomenal. You're not out there just teaching to collect a check. You're out there because you love real estate and love helping people reach their full potential. You have integrity, you're creative, up-front, and your family is very important to you.

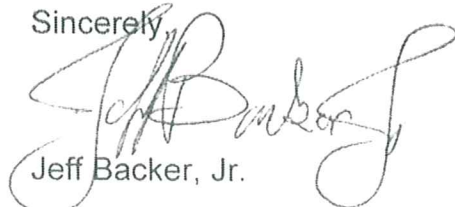
I can back my statements with hard facts. I received your CDs and materials in January. I had no money of my own. The first 7 months were the hardest. We had some interesting deals that went sour and several hurdles to over come. I live in a very very rural area. Because of that, the property values in my county are extremely low, so I decided to build this real estate business long distance. The majority of the properties we own today are 152 miles away one direction.

After completing our first transaction in August. I was speaking with my brother and told him, I might have had a slow start. However, using Ron's systems, at least I never wrote a big check, got a big mortgage in my name, so we are not upside down with a lot of our own money invested.

Well, since August we've purchased 16 homes. Our first home was done with an option consideration, which we sold in just 7 weeks. We purchased eight of the houses using private investor's money, and the other eight homes were purchased 'Subject to'. During this time period we've been stewards of \$1.5 million worth of property, and received over \$90,000 to increase our cash flow. All of this was done without any of my money or credit. I used my time and your knowledge.

I would strongly recommend you to any individual who wants a successful, profitable real estate business to use your materials. There isn't a person today who follows the information that you have, with persistency, that cannot reach their goals.

Sincerely,


Jeff Backer, Jr.

WE BUY REAL ESTATE, LLC.
1809 E. Broadway, Suite 403
Oviedo, FL 32765
888-SOS-ASAP

Dear, Dear, Dear Ron,

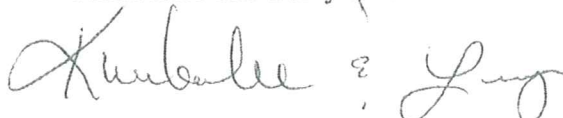
Kimberlee and Larry Frank here. We are updating you on how are life has changed because of you which is long, long, long over due thanking you again for the training and words of wisdom over the last 8 years or so that we have known you. We have bought and sold over 133 homes and have well over \$2,000,000.00 worth of assets. We think that we have been to every boot camp that you have offered unless you have created a new one that we don't know about and still can't get enough of Ron. Every penny that we've spent is WELL WORTH the investment. We really believe that education is the key to anything in life whether it is real estate or not, we choose real estate. We love getting away from home when we go to your boot camps, it's like a mini-vacation giving us one on one time to relax and work on our business instead of in our business. We don't know why anyone wouldn't choose real estate. The money that can be made and all the friends, some very close friends now, that we have meant at your boot camps have been absolutely great.

Ron we have taken our business to the next level by leaving **COLD** Michigan like you said we should have done 4 or 5 years ago and now have relocated to Orlando, Florida as of July of 2006. For some people, it just takes longer to get the message. You should have whacked us harder Ron! Now we can go back and forth from Sunny Florida to our Waterfront Vacation Home on Lake Huron in Michigan that we took "Subject To" with a whopping \$250.00 down. That's right \$250.00 for a Beautiful Lakefront Home taken "Subject To" just like you taught us at your Pretty House Boot Camp. Here are the numbers: ARV \$250,000.00, Repairs \$2,000.00 (paint and new light fixtures) taken "Subject To" for \$158,900.00. Seller had 3 houses payments and was very motivated. Sounds like \$90,000 worth of equity to me Ron and a vacation home that we can pass on to our kids, thanks again Ron. No credit checks or guaranteeing the debt. Simple just like you taught us. Every home that we have purchased was no money down, very little down or they paid us to take the house, just like you taught us. When you see the view Ron it's like living on the ocean except it is fresh water and they have fish there too Ron. Oh but you know that! You already had been fishing in Michigan for real estate and fish. If people would just listen to more of Ron instead of the **Morons**, they will learn. We sound like you Ron the more of your words that come out of our mouths the more money we make. Can you image that! A lot of mini-Rons running around. You are creating an army of mini-yous which are transaction engineers making fist full's of money. When we get stuck on something we ask ourselves "What Would Ron Do?" Our next strategy that we are working on perfecting is "the less we do the more we make." Sound familiar Ron.

We would advise anyone who wants to get into real estate investing world to get to Ron's training as fast as you can. Beg, borrow or steal the money nope, forget the stealing part, just get to the training as fast as you can before Ron decides to retire and go fishing forever. Can you image that? Nope, I hope not. I don't even want to think about it. But you never now when that day will come and it could come tomorrow and you will be left holding an empty money bag.

Thanks again Ron for taking the time to share your life with others.

Kimberlee and Larry Frank



I want to thank JOHN THURMAN, NELSON FIELDING, and TODD ROCK for really keeping me going. Less than 30 days ago I was in the dumps, broke and made mistakes.

Before you knew it, Nelson helped me make some adjustments, and BAM! My first deal:

Home Worth	\$180,000.00	
Loan Balance	\$165,000.00	actually \$155,000
Behind	\$ 15,000.00	negotiated down to \$5000 the rest they wrote-off
Monthly	\$ 1,400.00	

Sold (Subject to)	\$205,000.00	No qualifying
Took down Payment	\$ 40,000.00	
Monthly Spread	\$ 1,625.00	

Bank took/wrote-off	\$ 5,000.00	reinstatement of loan
Owner Received	\$ 10,000.00	we were generous. At closing, of course.

I get:	\$ 25,000.00	Now
	225.00	Monthly
	\$ 10,000.00	when buyer gets his own loan

Total of 2 weeks and about 10 full hours of work. The buyer and seller were there at the same time for closing. And we all are now really good friends. Amazing.

It also helped build a buyers list of over 300. We held two limited open houses and gathered buyer information.

Needless to say, our next sale was sold before we even advertised.

As of May 15, 2001, I had 11 properties deeded over to me, worth over \$2,000,000.00 dollars. NOT 1 DOLLAR given to the owners up front.

And we are now buying and selling now and our numbers are rising every month.

THANK YOU AND EVERYONE ELSE AT S.D.I. You're making a difference.

I'm not too worried about debt these days.

KEN EZRA
818-

[REDACTED]
To: Ron LeGrand

Dear Ron,

This testimonial letter is way over due from my wife and I, as we have been doing deals now for sometime since taking our first Boot Camp. I have to admit that I had been quite skeptical on whether this would really work, and you have promptly admonished me for being too much of a "thinker brain". But now that we have a few deals under our belt, I am more confident that this works even in Los Angeles, CA. Here are a couple of deals and one pending that have now paid down the credit card debt from the boot camps and home study courses, and have now provided a springboard to which we hope to break from the J.O.B.

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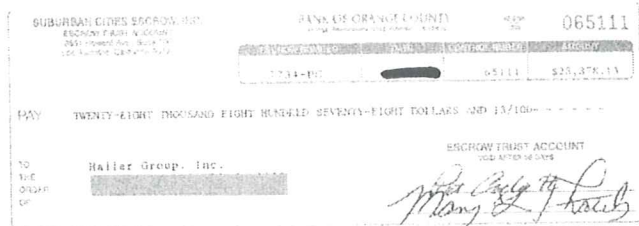
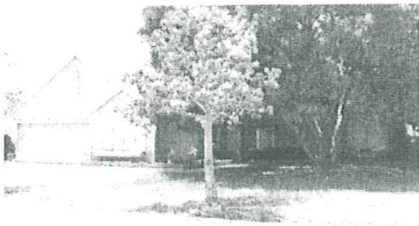
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PROFIT = \$28,878



Lead from "Yellow Letter and Un-signed Check", Bought "Subject-To" for loan balances and moving money.

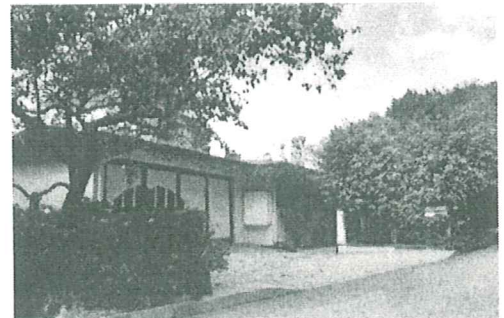
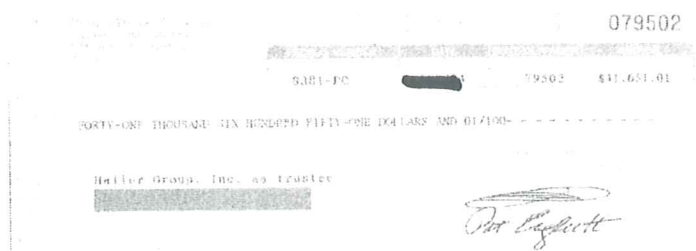
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HELD = 4 months

SOLD = \$617,000 retail (Split 50/50 Profits of \$100K with a Private Lender and a Partner)

PROFIT = \$46,651



Randy Poulson
368 Rainey Road
Woolwich Township, NJ 08085
856-467-6965

Dear Ron,

I hope this letter of recommendation finds you in exceptional health and much closer to becoming a billionaire since I last saw you in Northern New Jersey back in either October or November [REDACTED]

I wanted to write you this letter in response to the offer that I received via email and fax last week informing the graduates of your Quick Turn Real Estate School about the 90 day offer involving free phone consultations with the real estate investment experts working in your office.

I attended a free 8 hour workshop/seminar on Sunday, February 5th, [REDACTED]. The day in question was actually SUPER BOWL SUNDAY and the Philadelphia Eagles were one of the participants. Having said this, I think you ought to know that I HATE the Eagles! Now, I am NOT a Jacksonville Jaguar fan, like yourself, as of yet, but I do admire Jack Del Rio, the Head Coach. Anyway, being that the Eagles were embarking on a championship game appearance that I had absolutely no interest in, even though I am a HUGE fan of the NFL, I decided, instead, to attend this free workshop/seminar to see exactly what Ron LeGrand, the Quick Turn Real Estate Expert was doing and thus, advocating, as a real estate investment "guru".

Up to this point, my only exposure to training seminars and boot camps was through Russ Whitney and the Whitney Education Group. Hence, if you want to be a landlord, a rehabber, or learn how to buy multi-family rentals or "junkers" creatively using a mortgage, then his school/institute is probably the best place to go. However, I quickly learned, after purchasing 44 multi-family rental properties using none of my own money, having personally overseen 3 large rehab projects, and successfully completing a couple of dozen or so "wholesale" transactions, that there had to be a better, more consistent and reliable way to make money in real estate.

At this free workshop/seminar, Lorenzo Spencer was the guest speaker/instructor. I found him to be INCREDIBLY knowledgeable in the aspects of real estate investing that I was interested in, not to mention a VERY polished and energetic speaker. Having said this, the words did not finish leaving his lips with the offer that was available to everyone in attendance prior to the lunch break that I sprung up and

rushed to the table in the back of the room. And to be perfectly honest with you, if my memory serves me right, I was the first one who purchased the Quick Turn Real Estate School/Program. I believe I paid \$5000.00 for both the 5 Day "Ugly House" Boot Camp and the 5 Day "Pretty House" Boot Camp.

Upon successfully completing the "Ugly House" Boot Camp in April [REDACTED] in Baltimore with Cameron Dunlap, I attended the "Pretty House" Boot Camp in May [REDACTED] also held Baltimore. I will never the night that I arrived at the hotel! I got in line to pre-register in order to avoid the crowd the next morning. I could not wait to get the instruction manual in my hands. I remember almost ripping it out of Andy's hands so I could open it. I went to a vacant table down the hall and tore off all of the shrinkwrap. To my delight, almost the entire curriculum was dedicated to purchasing houses "subject to" the existing mortgage(s). This was the exact reason why I wanted to attend this class in the first place. I had heard so much about this powerful purchasing strategy that I wanted to learn it the way that Ron LeGrand was doing it.

I will NEVER forget the next morning! I was sitting in my seat quietly when Lorenzo Spencer stood up and walked to the front of the room to introduce the guest speaker/instructor for the day. To my surprise, the doors opened and YOU were standing there! Not only had I come to Baltimore to learn how to purchase houses the "right" way, but I was going to have the honor of learning it from Ron LeGrand himself. I was completely BLOWN away! I think you received a standing ovation if I am not mistaken!

During the morning session that day, you said something that epitomized my real estate investing career up to that point. You said, "When the student is ready, the teacher will appear!". I could not agree more. I wanted to stand up and shout, "You are taking directly to me, now PLEASE teach me how to invest the right way, just like you do!" Well, you did that and more. You taught us that entire day and the entire next day. And like they say in the movies, "The rest is history"!

At the conclusion of the second day, I purchased your Master's Training Program for \$30,000.00. I had to use 3 credit cards and divide that large payment into 8 consecutive smaller monthly payments in order to afford the program. But, I did it! I knew that I needed this advanced training in order to be as successful as I could in this business! Consequently, I am now proud to say that I am EXTREMELY successful in this business!

Since first meeting you in Baltimore in May [REDACTED] I have taken a few of your other courses, including Massive Income Strategies. I have since spent nearly \$125,000.00 on my real estate investment

education. Thanks to you, I have been exposed to, and introduced to, several other speakers/instructors who have had a profound and positive impact on my successful investment career, namely Lou Brown, Kris Kirschner, Richard Roop, Dan Doran, Mike Butler, Cameron Dunlap, Robyn Thompson, Dave Lindahl, Scott Scheel, and Marco Kozlowski, just to name a few.

I realized very quickly that most, if not all, of the most reputable and accomplished speakers/instructors who offer home study courses and boot camps are either students of yours or have, at the very least, attended your Information Marketing Boot Camp, which I will be attending later this fall myself. I cannot tell you how appreciative and thankful I am for the education you offered to me, as well as the practical information that you advocate throughout all of your courses.

I attended a boot camp hosted by Marshall Sylver this past January with my wife, Michelle. At one point during the presentation, he said that if he could have had anyone in the world to be his father when he was growing up, that it would have been YOU! And I completely concur! Don't get me wrong, I love my father! But, to be completely forthright, I was verbally and physically abused as a child and even as a young adult. I was never allowed to do anything that I wanted. The college that I went to was even chosen for me. Hence, I received a worthless education that I did not want, nor have ever used. In the words of Robert Kiyosaki, "My father was, and is, my POOR father, but YOU are now playing the role of my RICH father!" I listen to everything that you say with GREAT intent and do my VERY best to implement and incorporate your systems and teachings for the betterment of my investing business!

I NEVER gave up! I knew that I deserved better out of life! And I had made up my mind that I was going to find my true calling no matter how hard it was or how long it took! I found this calling in life when I was first introduced to real estate investing. However, I did not TRULY understand or appreciate this calling until I met you in Baltimore! Once I learned how to take over debt LEGALLY, ETHICALLY, and MORALLY, a whole new world opened up to me! I began by purchasing 1 house "subject to". Then, I purchased 2 or 3 per month for a few months. I progressed to a point where I was conducting 5 or 6 "subject to" transactions per month for several months. And I am now able to say that I conduct 8 to 10 "subject to" transactions each and every month! Hence, the large majority of the houses that I purchase range between \$200,000.00 and \$400,000.00 in value. Furthermore, the large majority of the houses that I purchase in this fashion have at least \$40,000.00 or even more in equity at the time of purchase. And now, I am graduating to bigger and better paydays as I embark on learning how to dominate my

marketplace by implementing the luxury home business thanks to Marco Kozlowski whose boot camp I will be attending this May in Orlando!

Moving forward, I am learning more and more how to work "on" my business and not "in" my business. That being said, I have begun to delegate authority, as well as certain tasks to others, so that I may be in a position to do what I do best, which is BUY HOUSES! Like you always say, "NEVER stop the buying machine"! In addition, I have taken on 2 partners to assist me in growing my business model to a point where I will undoubtedly be the LARGEST purchaser of single-family pretty houses in Southern New Jersey. Hence, our 1 year goal is to be consistently purchasing between 24 and 30 houses "subject to" each and every month! Pretty lofty goal! But, WE WILL DO IT! For I am now FINALLY in a position to live by your famous motto, "The less I do, the more I make"!

In conclusion, I wanted to THANK YOU wholeheartedly for the education, information, and motivation that you provided to me in my time of need and uncertainty! Your real estate investing courses and curriculum are TRULY the absolute BEST in the entire industry! I would recommend ALL of your course work and curriculum 100% to anyone who is genuinely interested in buying and selling real estate the "right" way and who is eager to become a multi-millionaire using real estate as their vehicle to wealth! As evidence, I am including a copy of the very first Option Consideration/Fee check that I received [REDACTED] [REDACTED] As you can see, I received \$30,000.00 NON-REFUNDABLE prior to the tenant-buyer/optionee moving into the house. The best part is that I STILL have nearly another \$30,000.00 in equity in the house and I have NOT even owned it for 1 full year! Thanks again! I do not think I can ever thank you enough, nor do I ever think that I could have done all of this without you!

Sincerely,

A handwritten signature in cursive script, appearing to read "Randy Poulson". The signature is written in black ink and is positioned above the typed name and phone number.

Randy Poulson
856-467-6965

HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK

OFFICIAL CHECK

HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK



5149894

23-97
1020

376423157

AN INDEMNITY AND/OR SURETY BOND MAY BE REQUIRED PRIOR TO REPLACEMENT OR REFUND OF THIS CHECK IF LOST OR DESTROYED

WACHOVIA

Pay To The Order Of EQUITY CAPITAL INVESTMENTS LLC

\$ 30,000.00

*THIRTY THOUSAND DOLLARS AND 00 CENTS

Dollars

MICHAEL HAYES
Remitter
Non-refundable option-consideration

Issued by Integrated Payment Systems Inc., Englewood, Colorado
Member FDIC

DRAWER: Wachovia Bank, National Association

Rosina Canales

Authorized Signature



MP

HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK

OFFICIAL CHECK

HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK



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23-97
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376423158

AN INDEMNITY AND/OR SURETY BOND MAY BE REQUIRED PRIOR TO REPLACEMENT OR REFUND OF THIS CHECK IF LOST OR DESTROYED

WACHOVIA

Pay To The Order Of EQUITY CAPITAL INVESTMENTS LLC

\$ 2,500.00

*TWO THOUSAND FIVE HUNDRED DOLLARS AND 00 CENTS

Dollars

MICHAEL HAYES
Remitter
September 2006 Rent

Issued by Integrated Payment Systems Inc., Englewood, Colorado
Member FDIC

DRAWER: Wachovia Bank, National Association

Rosina Canales

Authorized Signature



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HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK

OFFICIAL CHECK

HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK



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AN INDEMNITY AND/OR SURETY BOND MAY BE REQUIRED PRIOR TO REPLACEMENT OR REFUND OF THIS CHECK IF LOST OR DESTROYED

WACHOVIA

Pay To The Order Of EQUITY CAPITAL INVESTMENTS LLC

\$ 2,500.00

*TWO THOUSAND FIVE HUNDRED DOLLARS AND 00 CENTS

Dollars

MICHAEL HAYES
Remitter
October 2006 Rent

Issued by Integrated Payment Systems Inc., Englewood, Colorado
Member FDIC

DRAWER: Wachovia Bank, National Association

Rosina Canales

Authorized Signature



MP

Ron,

I was really happy that I had the chance to meet you at Jerry Jones' Real Estate Boot Camp in Scottsdale Arizona last weekend. I would like to thank you again for getting my Dad and I into the real estate investing business. We both attended your Quick Turn Real Estate School in Chicago in March. I was 19 at the time and I was the youngest person at that event. We have been doing deals ever since although we actually didn't really get started in the business until May after I had finished my first year of Business at the University of Utah. After that we started implementing the system exactly how you taught it and since then we have invested in six properties resulting in cash and equity exceeding \$200,000. Here's how we did it with your guidance...

In July we kicked things off with a nice "Subject To" deal that we picked up for \$128,000. ARV was \$250,000. This house needed \$40,000 in repairs and we took your advice to not start off with an expensive rehab. Three weeks after closing we sold the house to a wholesale buyer for \$180,000. We didn't do any rehab and after a few minor expenses our net profit was \$48,000. Not a bad way to start in the business. This deal was one of the FFN Deals Of The Month and I won a camcorder. Pretty cool!

Our next deal in September was another \$40,000 rehab so we decided to focus on cash flow and assign the contract to a rehabber. A trip to our local Real Estate Investor Association meeting resulted in 3 potential buyers. We didn't even take possession of the house and we made a cool \$21,000. We now knew that it wasn't just luck on our first deal.

On November 30 we picked up another "Subject To" house for \$133,000. It needed \$20,000 in rehab. By then I was ready to take on the rehab myself. I acted as the general contractor and hired subcontractors to replace the carpet, paint, kitchen, bathrooms, some windows and fixtures. The rehab was completed in 60 days and I advertised an open house. The house sold in 5 hours for \$1600 over our \$190,000 asking price (three buyers wanted the house.) Net profit on the house was \$32,000. I was really starting to like this business. Three deals and over \$100,000 in cash profit.

In January we bought a 3 year old house "Subject To." It was in pretty good shape but needed a few changes to the main floor and also needed the basement partially finished to get the maximum sales price of \$310,000. We are half way through a \$30,000 rehab and plan to have the house on the market by March 15. Profit on this deal will be \$30,000.

On top of that we have two houses under contract. We close on one next week (another Subject To) and we may wholesale it or do some minor repairs and retail it. Profit will be between \$20,000-\$30,000. We are buying the second property for \$250,000 and take possession in March. It has an ARV of \$330,000. We are putting \$20,000 into a rehab and then my sister and I are moving into the house in May. That's \$60,000 in equity that we'll cash in on later. In the meantime I'll have a very nice house to live in.

So as you can see our first 10 months in the business have been awesome! If someone had told me a year ago that I would make over \$200,000 in less than a year while going to university I would've

thought they were crazy. Come to think of it that is what I was told at your Real Estate School and I did think it sounded crazy. Thanks to you I'm on my way to my first of many millions.

Anyhow, thanks again for all your help from your Quick Turn Real Estate School and your FFN network. Dad and I have been to two FFN Summits and are signed up for the next one in Atlanta in March. We're also registered for the FFN Mexico cruise in April. I look forward to meeting again with you on the cruise.

Sincerely,



Matt Sneyd
801-243-7006

PS. Here is a copy of the bank transfer document for the \$51,000+ payday on our very first deal and also a picture of Dad and I in front of our first house! We could not have done it without you.

CHASE
JPMorgan Chase Bank, N.A.
Utah Market
P.O. Box 293180
Baton Rouge, LA 70826-0180

Account Number 000000718194913

CUSTOMER SERVICE INFORMATION

WebSite:	www.Chase.com
Service Center:	1-877-226-5663
Hearing Impaired:	1-888-563-4833
Para Espanol:	1-888-226-5663

G & M PROPERTY SOLUTIONS LLC
3018 S 2300 E
SALT LAKE CITY UT 84109-2508

\$51,238.01



Hi to everyone on the Ron LeGrand team,

My Dad and I had an awesome March and we just wanted to let you know how thankful we are to the Ron LeGrand/FFN team for helping make it all happen. Exactly one year ago, in March we attended your QTRE School in Chicago and became FFN members. We did our first deal in July. It's hard to believe what has happened less than one year later in March. Here's what happened last month and any one of them is a FFN Deal of the Month candidate, although our favorite is Deal #2:

March Deal # 1: In the first week of March we closed on a house that was our very first rehab. We purchased it "subject to" on November 30th for \$133,000 and over the next two months we spent close to \$20,000 to get it ready for sale. Nothing major – carpet, paint, tile, kitchen, bath, windows and doors. Early in February we had an open house with an asking price of \$189,900, priced for a quick sale. We had a full price offer within 5 hours and that was backed up later by two additional offers. The first deal fell through and two days later we sold the house to one of our backups for \$1600 more than our asking price. We closed on March 5th with a profit of just over \$30,000. Here's a copy of the bank transfer from our Title company:

**FED WIRE CREDIT VIA: KEYBANK NA/124000737 B/O: BONNEVILLE SUPERIOR TITLE CO
LAYTON UT 84041-5617 REF: CHASE NYC/CTR/BNF=G & M PROPERTY SOLUTIONS LLC SALT LAKE CITY,
UT 84109/**

\$53,110.14

March Deal # 2 : In February we got a call from a seller who had received a yellow letter from us. He had a house that his renters had just moved out of and he was tired of being a landlord. We checked out the house and it needed about \$40,000 to \$50,000 of repairs to maximize its ARV of \$260,000. That repair cost was a little more than we were comfortable with so we decided to wholesale it. We purchased the house "subject to" for \$135,000 but before the deal was closed the seller's Mother entered the picture and told her son that he shouldn't do a "subject to" deal. So we met with Mom and asked her what she would like to do. She wanted a lease option agreement so we put one together, got her son to sign on the dotted line and recorded the option at the county recorder's office. The next day we put a "For Sale By Owner – Handyman Special" sign on the front street, ran an ad in the newspaper classifieds and made an announcement at our local Real Estate Investor Association meetings. We received over 70 calls from rehabbers (what a buyers list we now have!) and sent the prospective buyers out to the house with the lockbox code. Within days we had 4 offers to buy the house as is. The best offer was for \$175,000 all cash to close within 7 days. We closed during the last week of March by purchasing and selling the house on the same day. We owned the house for less than a day, did absolutely nothing to the house and our net profit after closing and private financing costs was just over \$37,000. Here's the bank transfer info:

**03/28/2007 FED WIRE CREDIT VIA: KEYBANK NA/124000737 B/O: BONNEVILLE SUPERIOR TITLE CO
LAYTON UT 84041-5617 REF: CHASE NYC/CTR/BNF=G & M PROPERTY SOLUTIONS LLC SALT LAKE CITY,**

UT 84109/

\$37,019.40

March Deal #3: Way back in August we got a call from another yellow letter recipient. She wanted to sell her house but wasn't sure exactly when because she didn't know when she would get possession of her new house that was under construction. Every month we called her back to check in and chat. Finally in February she called to say that she was ready to sell her house. We had originally discussed a purchase price of \$240,000 but she now wanted \$250,000. We were reluctant to give in but since the market growth in her neighborhood is currently over 20% and since the ARV is \$340,000 we decided to do the deal at \$250,000. It was an all cash deal so we talked to my 22 year old sister to see if she was interested in buying the house and she loved the house. The house appraised for \$310,000 as is and my sister got financing of \$300,000 which included \$20,000 to cover the repairs and \$30,000 profit to us. We plan to do the \$20,000 in improvements over the next 3-4 weeks. After the repairs the house will easily be worth \$340,000. We agreed to give her the first \$30,000 of equity above \$300,000 and then split the appreciation above that. I will be moving in to the house with my sister and we will split the mortgage payments with her. We closed on the house on March 29th. Our cash profit on the deal was \$30,000 and our equity profit was \$5,000. We plan to hold this house for two years and enjoy the benefits of appreciation. I can hardly wait to move in. Our house is very close to the University of Utah where I'm finishing off my second year of college. It'll be a great place to celebrate my 21st birthday in a few short months.

So to sum up we closed on three deals in March. Cash profit was \$97,000. Our share of the equity profit was \$5,000 for a grand total of \$102,000 cash and equity for the month. We couldn't have done it without the help of everyone at FFN. The QTRE School, the FFN website, Dennis' Open Line Tuesday calls, the Quarterly Summits, the monthly CDs and Ron's Tuesday calls all have made this possible. We owe it all to you. And a big giant special thanks to you Ron!



Matt and Greg Sneyd
G&M Property Solutions, LLC
Salt Lake City, Utah

Dear Ron:

The reason I am writing is to give a different perspective on the impact on your courses and training. I have always made good money working for big companies, I was the #1 salesperson for IBM.

When the international company I worked for decided to shut down operations in Houston, I was cut off from my \$250,000 a year income. I got concerned, I always knew I could make a good living selling something, but what? I thought like everyone else does, that the late night infomercials about real estate were bogus.

I ordered every course I could put my hands on including yours. My wife wanted me to get a real job with benefits and security. She thought I should use my years of professional training and experience working for a big company.

My first deal about three weeks after hearing the tapes was a "Subject To" scenario where I got the deed for a house that had a \$90,000 remaining mortgage. I got \$13,000 down from a lease/purchase client who paid me \$1300 a month. I was off to the races. They subsequently got qualified and paid \$135,000 for the house. My next deal was another "Subject To" with a balance of \$56,000 that I sold to a home buyer for \$98,000. I next flipped a foreclosed house that I had under contract for a quick \$17,000 profit two weeks after I got it.

Thank goodness the momentum continues to build. I am targeting four retail deals a month and as many others as we can handle. My two sons have joined me part time in different capacities. One son is a Seminary student and the other is a software salesman for a Fortune 100 company. We are buying foreclosures from institutions and other properties from individuals.

This is an honorable and very viable career opportunity. This business is something to be proud of. We are getting people into houses that would have never had a chance to own a home.

All I can hope is that the impact of this business and your techniques and expertise can transform every student in the real estate marketplace. I could extrapolate for days on this subject, but will stop now.

Hopefully this will help in some way to solidify the potential of this business and to show that this is not only for people that are down and out or who have had bad luck or setbacks in their lives. This is a big time business with big time upside earnings for as long as you want to work it.

Best regards,

Darryl Tramonte