

The Power of Financing

The Wealth Generator

Most People Don't Know about

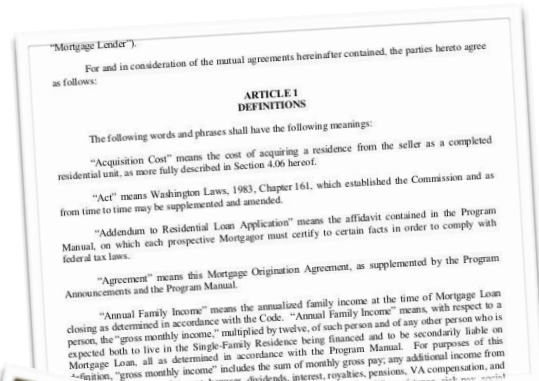


Get checks to your mailbox every month!

Turn your property investing enterprise into an ATM machine!

Wealth-generating techniques that work in any economy!

by Kris Kemp





The Power of Financing

The wealth generator most people don't know about

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About this Ebook

The Power of Financing, the wealth generator that most people don't know about, is a quick and simple guide that shares my personal story of how I learned about financing real estate.

In this ebook, I'll be sharing easy techniques that you can put into motion, as well as tools—websites and apps—that can help you along the way.

You don't have to "be into" real estate to do this.

Real estate is just the vehicle, the most popular vehicle, that's driving down this road ... the road that you're hitchhiking on the way to success.

Success leaves clues.

Follow the clues, left by successful people, and you are likely to find success.

If you want it, you're likely to get it.

I learned real estate investing. I made money with it and continue to.

You can do it, too.

If I, a college dropout, can do it, so can you.

The one class that prevented me from getting a two-year journalism degree was ... College Algebra.

You do not need to be a math enthusiast to understand the power of financing.

You can use free phone apps. Search for "amortization schedule" and "mortgage schedule" and download the apps that look good to you.

For Android, you'll find them on the Google Play store. For iPhone, you'll find them on iTunes.

When you sell something, it can be land, houses, mobile homes, or pretty much anything else, you can sell it "on payments" wherein the buyer is paying you a monthly payment plus interest. You make money on the interest.

For the buyer, it's a win-win because you're offering them the ability to make payments.

For the seller, it's a win-win because he's getting paid 2x, 3x, 4x, 5x, 6x, 7x as much, often a lot more, because of the recurring "interest rate" that's spiking the monthly payments.

All those rent-to-own, no-money-down furniture and appliance stores? They are raking in the cash.

A few years ago, I rented a room that was down the hall from a young family. The bathroom was inside their house, just beyond the front door, and I had a key to it, as I was renting the room. One evening, I walk in the living room and see the the husband and wife lounging on this big couch.

"We got new furniture," the husband said, with a slight grin.

"Nice," I said. "Looks good."

Later, he told me that he had got it rent-to-own.

"How much did you pay?" I asked him.

"\$5,000," he said. "But I'm making payments. I didn't pay it all at once."

"Oh, okay." I said.

This guy was a dedicated worker and he was likely to make all the payments as quickly as possible. So, it probably worked out for him.

The furniture, though, was not worth \$5,000 dollars. Maybe \$1,500 dollars at the most. Also, he could have purchased it used, or gotten it for a low price or even free from someone on [craigslist.com](https://www.craigslist.com)

Essentially, this guy was buying his furniture rent-to-own and the sellers were financing it to him. In selling it to him with financing, they are selling it at a higher price and earning revenue with the interest, too.

Here's how you can earn money by selling properties—land, houses, mobile homes--or anything else, using financing.

1. Set a sales price.
2. Sell on payments, with a downpayment that the buyer can afford, and monthly payments that are fair and reasonable that also the buyer can afford to pay, for the length of the loan.
3. Because you are selling it on payments, you, the seller, control the terms.
4. You earn money on the interest and any late fees that might be incurred along the way.

Shhh ...

I'm going to let you in on a secret.

Who can do make money using financing to sell properties?

Anyone can do this.

You can do this.

Even if you have a low credit score.

Even if you do not have any money of your own.

Even if you know nothing about real estate.

You actually don't have to know much about real estate, just enough to get by.

You'll learn as you go.

Find a mentor in your local area. Invite him to his favorite restaurant or cafe and offer to pay for the meal, as long as you can ask him questions about how he got to where he is, what he learned along the way, and what advice he has that can help you get there, too.

Watch videos online Listen to podcasts. Read blog posts. Read ebooks.

Keep learning.

Continue taking action.

And you will get there.

Once you learn how to do this, you can easily get the money, by securing financing from friends, family, acquaintances and, sometimes, banks!

Determine your why

Determine your “why”.

Is it big enough to motivate you to take action?

If so, your “how” is likely to take care of itself.

My main motivation was, and still is, freedom. To have the freedom to do what I want, when I want. For me, this means financial freedom, by working smarter not harder. Real estate is one of the best ways to make money. Why? Because everyone, or almost everyone, needs a place to live.

You can learn this techniques and still be a “cool person”. You don’t have to be a “guru” or some guy who flies around in Lear jets. If that’s your thing, then great.

My “why” was so great that the “how” took care of itself.

Why - I wanted freedom

How - I would figure out what I needed to do, in order to get that freedom

My “how” ... Discovering how to invest in real estate, even using no money of my own, even with a low credit score.

Some call me a maverick real estate investor.

Others call me a rebel real estate investor.

In a way, I was a kind-of renegade real estate investor, a combination of a motivated dreamer who wanted to learn this so much that, at one point, I was sleeping in my car, driving around North Florida, and even to South Georgia, scouting houses, and spending hundreds of hours at the tax accessor's office, identifying out-of-state owners, sending them letters, and putting together deals.

When I wasn't at the tax clerk's office, or doing walk-throughs of abandoned properties, I was at the coffeehouses or local restaurants, meeting with local investors, or at the bank flirting with the clerks, doing my best to get a copy of the lists of foreclosure properties they were sitting on.

I was learning and taking action and making adjustments along the way.

I still am, and that's what makes life so interesting.

The possibilities for adventure and opportunity that unfold before me.

Similar and different possibilities will unfold before you as you pursue your goals and move in the direction of your dreams.

Fortune favors the bold

Fortune favors the bold.

Nothing ventured, nothing gained.

The edge is where you get the best view.

If you're not growing where you're planted, plant yourself where you'll grow.

Keep moving. Keep learning. Keep growing.

In doing so, you'll grow out of one pot and then find yourself planted in a bigger pot. This is inevitable. One day, you'll outgrow your current pot and, the next morning, you'll find yourself planted in the earth, the biggest pot of all.

In this vast and beautiful garden, you'll find yourself making connections ... connecting roots and stretching your branches toward the heavens in bountiful appreciation and unceasing praise to God Who created you.

Is your why big enough?

What is your why?

If your “why” is big enough, the “how” will take care of itself.

My “why” was so great that the “how” took care of itself.

Why - I wanted freedom

How - I would figure out what I needed to do, in order to get that freedom

My “how” ... Discovering how to invest in real estate, even using no money of my own, even with a low credit score.

My “how” drove me to pursue this goal, to learn how to make money with real estate.

And I’m going to show you how you can make money with real estate, too.

Thanks for joining me on the journey.

About the Author



My name is Kris Kemp. I'm a real estate investor, writer, musician, traveler, and creative entrepreneur. My real estate investing specialty consists of buying and flipping tax deed sales properties in North - Central Florida and South Georgia, as well as finding, buying, properties whose out-of-state owners are tired of paying property taxes on, then selling these properties for

a profit. Typically, my strategy involves buying cheap properties and selling them rent-to-own. Although I have a variety of interests, they share the common theme of freedom—time freedom, financial freedom, health freedom, travel/location freedom.

What people have said about me

“Kris is a genius”

Tony (Ad Exec, Chicago)

“The most creative person I've ever met.”

Ben (Restaurant Mgr, Actor, New York City)

“You're the exception to every rule.”

Ryan (Commercial Fisherman, West Palm Beach, FL)

Contact

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Feel free to email me if you have any questions.

A few websites that I run

Real Estate Investing & Land For Sale By Owner

MakeBigProfitsFlippingFloridaLand.com

Discover how to find, buy, and flip properties—land, houses, mobile homes—in Florida, or anywhere else in the United States, for fun and profit.

FlipFloridaLand.com

Discover how to find, buy, and flip properties—land, houses, mobile homes—in Florida, or anywhere else in the United States, for fun and profit.

FindingFloridaLand.com

Revealed: The Real Estate investing secrets most don't know about.

FindFloridaLandForSaleByOwner.com

Find, Buy, Sell Florida Land For Sale By Owner. List your Land FSBO free.

TheLandDepot.net

Find the best deals on land for sale anywhere in the United States.

Main Websites

KrisKemp.com

Self-Development Made Simple

KrisKempCreative.com

Get the done-for-you method you can use to build an audience and grow your profits for your online business. This is digital marketing made simple.

BicycleDays.com

Free yourself. Find yourself.

Novel

TheRailsNYC.com

Every city has its secrets. Even New York City. Discover the secret that will change everything. A novel by Kris Kemp.

Music Projects

SoundCloud.com/kris-kemp

collection of songs and music

DumpsterDiverMusical.com

A new musical about friendship, adventure, and dumpster diving

1989TheMusical.com

Finally, an 80's musical for the rest of us

OutOfTheWildernessMusic.com

raising a voice for the persecuted church

ThatBugDeservesToLive.com

an encounter with a bug leads to a fun dance party

Ebooks

30DaysToSuperPowers.com

Get a flat stomach and look 15-to-20 years younger, in ten days or less, using these scientifically proven techniques that most people don't know about.

ComfortMagnets.com

Discover how to attract whatever-it-is you want in life

The3SecretsOfHappiness.com

Revealed: The 3 secrets of happiness

TheShiftDiet.com

Shift your thinking, lose the weight. Uncover the simple strategies to natural weight loss in 30 days.

HowToTravelEuropeCheap.com

Discover how to travel Europe like we did, for \$5 dollars a day or less. If two college dropouts can do it, so can you!

MakeBigProfitsFlippingFloridaLand.com

Discover how to find, buy, and flip properties—land, houses, mobile homes—in Florida, or anywhere else in the United States, for fun and profit.

FlipFloridaLand.com

Discover how to find, buy, and flip properties—land, houses, mobile homes—in Florida, or anywhere else in the United States, for fun and profit.

KrisKemp.com

Self-Development Made Simple

Ebooks at this website:

The 3 Secrets of Happiness

The Powerful Technique

The One Thing you can do to change your life

Comfort Magnets

Fix Your Life in 5 minutes or less

The Shift Diet

Mindset Diet Secrets

30 Days to SuperPowers

KrisKempCreative.com

Digital Marketing Made Simple

Ebooks at this website:

Hooked! How to convert indifferent prospects into loyal customers who are hooked for life! 7 principles of attraction marketing you can use in life and business for success!

101 Headlines Guaranteed to boost your open rates by 78%

The Ultimate Squeeze Page Template Blueprint

The Ultimate Landing Page Template Blueprint

The Ultimate AutoResponder Comparison Guide

The Ultimate Email Sequence Template Blueprint

Preface

You can do it.

You can do whatever-it-is you want to do.

How much do you want it?

If your “why” is big enough, the “how” will take care of itself.

In other words, what is your “why”?

Why are you interested in making a fortune with real estate investing?

Put a big enough “why” in front of you, and then you will be motivated enough to figure out “how” to accomplish that goal.

Money is a financial instrument that has a form of value.

When you learn the practical strategies you can use to find, buy, and flip properties—land, houses, mobile homes, investment properties—in Florida, or anywhere else in the United States, you are arming yourself with valuable knowledge that you can use to make lots of money.

Before you embark on this adventure, place a “why” in front of yourself.

Ask yourself: “Why do I want to make lots of money with real estate investing and property flipping?”

Once your “why” is big enough, the “how” you can do it, the “how” you can make lots of money with real estate investing and property flipping, will take care of itself.

You can do it.

What You'll Find Inside this Ebook

I'm glad you are here. It is my hope that *The Power of Financing* exceeds all your expectations. Inside, you'll find personal stories and practical tips. Feel free to skip around, but whatever you do, put the steps to use. Anyone can do this. A benefit is that you can actually help others find a home for cheap while pocketing a cash profit or even a steady income flow. Win, win.

Most people have not been exposed to these ideas. Understanding them works when you're flexible enough to accept new concepts. Success results when you're employ these concepts and do not look back.

Originally, the techniques in this book consisted of a pile of notes in loose leaf binders. My initial intention was to edit the notes and use it as a operations manual for buying and selling bargain properties anywhere in Florida, and selling them for big profits. (The beauty is these techniques work anywhere, too.)

It was only after repeated requests from friends and other investors, who wanted to learn how to do what I was doing, that I decided to package this material and sell it as a book. It's publication will leave two groups. Those who choose to reap the benefits that it offers, and those who dismiss them. Ignore the second group. While they complain, you'll be making profits.

Make the most of this book by reading it more than once. Inside is a lot of information. Feel free to print it, grab a highlighter, and mark it up.

You will find more than one piece of knowledge in these pages that can result in your getting-checks-every-month. There are diamonds to unearth in the soil of these pages. Dig in slowly, carefully, and enjoy.

A Doublewide Mobile Home and 3.16 Acres for \$7,500

I first learned the power of financing some years ago when a real estate investing opportunity presented itself to me.

Years ago, I lived in Burlington, Vermont, in the historic and beautiful “5 Sisters” Neighborhood.

I lived in a tiny 7x10 (7 foot wide by 10 feet in length) room in a second-floor walkup house. My roommates were college students who attended the University of Vermont.

At the time, I was working at a moving company. In my free time, I read books on self-improvement, wrote and edited the book (script) for a musical (DumpsterDiverMusical.com) and researched real estate investing. With the Real Estate research, I was specifically looking for foreclosure opportunities, homes or properties owned by banks whose tenants had quit paying their mortgage. The bank takes possession of the house and, typically, sells it at a discount.

My room had little more than a comfortable L.L. Bean sleeping bag rolled up in the corner, a few pillows, a fold out table, and my laptop, with a pile of clothes in the corner. Minimal living. LOL.

One evening, I was searching online and I typed in “banks in North Florida and South Georgia”. I came across Capital City Bank Group (CCBG).

Then, I searched “Capital City Bank Group website” and “Capital City Bank Group foreclosures”. After two days of searching, emailing, and calling, I found their list of bank-owned properties.

To reiterate, these are properties wherein the tenant/owner has been delinquent (late) on his mortgage payments, so the banks take them back and resell the properties for a lower price, in order to offset their loss.

On the list of bank-owned properties was a doublewide mobile home in Wrightsville, Georgia. The bank had it listed for \$7,500 dollars.

I did research on the area and the property values within that zip code.

To do this, I searched online for ...

“Wrightsville Georgia county tax assessor”

“Wrightsville Georgia county tax clerk”

“Wrightsville Georgia property appraiser”

“Wrightsville Georgia county website”

I also searched online for ...

“Wrightsville Georgia economy things to do”

“Wrightsville Georgia things to do”

“Wrightsville Georgia points of interest”

I found the Wrightsville, Georgia tax clerk website and the Wrightsville, Georgia property appraiser website.

Using those websites, I typed in the address for the bank-owned property and did an extensive search on it's history, it's chain of title (history of ownership), its comparative market value, it's comparative market analysis, and more.

Essentially, I researched it as best as I could.

It turns out the property, a 2,500 square foot, doublewide mobile home, on 3.16 acres, with a run down, wood frame, two-story house/shed, had sold ten years earlier for \$60,000 dollars.

And now, a bank owned it and was listing it for \$7,000 dollars.

I wanted to see this place for myself and, if it looked good, buy it.

I called my friend, Ryan, a buddy who I'd met on Clematis Street, in downtown West Palm Beach, Florida, years earlier. He'd been in the army, served in Iraq for years, and was now stationed in Oklahoma.

Throughout the years, we had talked every now and then and he'd mentioned he was saving his money with the intention to invest in real estate.

Ryan and I talked and I told him about the bank-owned property, that was listed for \$7.5k, that had sold for \$60k ten years earlier.

"I really want to check out this place," I told him.

"Why don't you drive down there and take a look at it." He suggested.

"How about this," I started. "I drive down there, take a look at it, suss it out. Take pictures. Take videos. If it's good, let's do a deal."

"What are you thinking." He said.

"I do all the work to buy it. I drive down there. I check it out. I see what it's worth in terms of the area. I secure the place. If we determine it's a good deal, you send me the money to buy it. We buy it. And whatever we sell it for, I get 50% of the profit. Say we get it for \$7,500 and sell it for \$27,500, then you'd get \$10,000 dollars profits and I'd get \$10,000 dollars profit."

"Hmmm." He answered.

"All you'd have to do is put up the money. I'd do everything else, including paying for closing costs, title search, and the time to drive down there, take off work, pay for gas, etc."

"Well," he started. "If you think it's a good deal, let's do it. I'll draw up a contract. Once you get down there, let me know how it is."

And that was it.

I left a fews later, driving my late '87 Honda Civic hatchback from Burlington, Vermont to Wrightsville, Georgia, pretty much straight through.

Arriving in Wrightsville, Georgia, I was surprised how cold it was, in the thirties. Then again, I had left in the middle of Winter. Still, I had little idea of what to expect when I entered the town of Wrightsville, navigated lonely two lane highway that rose through the hills, and turned onto the dirt road that led to the doublewide mobile home.

I first arrived at night and parked near the property, sleeping in my car.

The following morning, I walked the property, knocked on the door and, seeing that no one was home, walked to the back of the property, slid open the window to the living room, and hoisted myself inside.

The mobile home was massive, with beautiful wood floors, two bathrooms, one with a big jacuzzi, and sitting on a triangle shaped patch of land on top of a hill, with beautiful views in all directions. It was at the end of a dead end street, a dirt road.

I spent the next few days clearing out all the old junk in the mobile home. Also, I called the guy at Capital City Bank Group to arrange for the purchase. The State of Georgia requires a real estate attorney or title company to handle the closing, so I found a real estate attorney who agreed to do this, for \$500 dollars. A bit pricy but he was 50 yards from the county courthouse and was a local, so his involvement assured that everything would be recorded properly. However, the closing would take a week.

In the meantime, I took pictures and video of the property, posted the videos on YouTube, and sent them to Ryan. Also, I was calling him. He agreed to buy the property and the deal was now in motion.

Ideally, we would get the property for \$7,000 dollars + the \$500 closing cost, then sell it with financing at a higher price, and split the net profits. Or, sell it outright at a higher price, then split the net profits. At this point, however, I was thinking financing would pay off with bigger dollars.

During the day, I was busy, cleaning out the mobile home, loading the junk into the yard.

I introduced myself to the neighbor at the only other house at the end of the road. I asked him if I could use his hose to take a shower. He agreed. In the evenings, or sometimes in the mornings, I would go to his backyard, an area semi-obscured by bushes, but not really, and take off all my clothes and run the hose water over me. It was December. And it was freezing. Exhilarating.

The neighbor offered his truck, and to help me load the old junk in the house into the truck, and take it to a nearby dumpster down the road, for \$20 or \$40 dollars. Okay. Cool.

In the evenings, I would drive to the town. Just outside of the main town square was a pizza restaurant that had an all-you-can-eat buffet from 6pm - 8pm. I would literally spend the entire two hours there, slowly eating pizza and other Italian food, while reading The Bible and sometimes, taking notes and writing ideas about the property.

Locals would give me curious glances and, sometimes, even just stare at me. I would give a close-lipped smile, nod my head, and wave politely. They appeared to be nice, but cautious. It was Georgia. A lot of the trucks had gun racks in them, with guns that were probably loaded. I didn't want to get on the wrong side of someone with a loaded gun and a possible grudge against outsiders.

Sometimes, during the day, especially on weekends, I would drive to town to the local library, to use the internet, or park myself for hours at the

coffeehouse, setting up my computer, going online, and ordering multiple giant cups of this cold coffee ice cream shake they served. It was delicious. And I would space out on the caffeine and sugar while posting the Wrightsville, Georgia property for sale. At this point, we still didn't own it. But we were going to, as soon as Ryan made arrangements to send the money to the lawyer, and as soon as the lawyer made arrangements to send it to the guy at Capital City Bank Group.

Even days before the paperwork cleared, after I had posted the property on craigslist.com in areas of upstate New York, New Jersey, Michigan, Ohio, Delaware, North Carolina, Virginia, Washington D.C., and a slew of other places, I started getting nibbles.

Emails arrived, with requests for more information about the property, and what type of terms I'd be willing to accept.

When I posted it on craigslist.com and other websites, I advertised it like this:

Escape the cold! Get your summer retreat in Wrightsville, Georgia ... a beautiful town ... with hunting, camping, recreation nearby. A place that's safe and secluded, where you can grow your own vegetables and experience life the way it was meant to be ...

Basically, I flowered it up. I advertised it as a "get-away", a place where you'd see "all the stars at night".

I was selling the dream.

We got someone interested in it and he wanted to finance it. He offered a \$2,500 dollar downpayment.

I used the website calculator.com and bankrate.com and searched "amortization schedule" and "mortgage schedule".

+++++

Also, try out <https://www.mortgagecalculator.org>

Also, search on your phone for “mortgage calculator” and “amortization schedule”. On Android phones, search on Google Play store. On iPhones, search on iTunes. Using my Samsung Galaxy Note 9 (Android) phone, I found some “mortgage calculator” apps that looked promising ...

Financial Calculator

Karl's Mortgage

Loan Amortization

+++++

This is the mortgage agreement I came up with ...

Sales price: \$37,500

Downpayment: \$2,500

Balance: \$35,000

Owner Financing - I would “hold” the mortgage note

Owner Financing offered at 10% interest over 20 years

The buyer agreed to the terms.

Let's go over the numbers.

Bought for \$7,500, sold for \$37,500 at 10% interest over 20 years

Our purchase price: \$7,500

Sales price: \$37,500

Downpayment: \$2,500

Balance: \$35,000

Mortgage: 20 years at 10% interest with no pre-payment penalties

Here is the breakdown ...

Monthly Payment: \$337.76

Total payment: \$81,062.40

Total Interest: \$46,062.40

Annual Payment: \$4,053.12

Mortgage Constant: 11.58%

You see the Total payment: \$81,062.40

On an investment of \$7,500 + another \$1,500 or so that I spent on gas, food, and the \$500 dollar lawyer fee required by the State of Georgia to handle the real estate transaction, I stood to profit \$37,000 dollars and change over a 20-year period. And my friend, Ryan, would profit the same amount.

This is the power of financing.

This is the power of you being the bank.

And you don't need money to do it.

This does not require a high credit score.

What it does require is this ...

Identifying good deals.

Getting an investor, with money, who will agree to partner with you.

What else is required?

Handling the paperwork, securing the property, your own up front costs associated with title company searches, and any lawyer fees or real estate attorney fees.

You get your investor friend to give you a 50% split on the net profits with you. (Net profits are the profits after related expenses.)

You need determination, to do the research.

You need persistence and dedication to see it through.

You need the ability to be flexible in order to deal with any unforeseen circumstances that may arise.

You'll end up with a monthly income (if your investor friend agrees to cut you a check every month) or an every-other-monthly income if he agrees to pay you the entire net profit every other month.

And you'll end up with good, interesting stories.

Sometimes, you'll just end up with stories.

Still, it's fun and interesting and profitable.

If you like freedom, if you're disciplined and focused to figure out what and where the deals are, and if you're up for an adventure, operating as a maverick real estate investor might be for you.

If a college dropout can do this, so can you

If a college dropout (me) can do it, so can you.

Anybody can do this.

Seriously.

I am a college dropout.

And not just any college ...

Palm Beach Community College.

Community College.

Ha ha ha ha ha ha ha.

It's okay. You can laugh. I am laughing, too.

And guess how many years I attended community college.

3 years.

The first two years, I majored in Business Administration.

The classes were so boring. I'm not blaming the teachers. Maybe they were amazing teachers. It's just that I was not interested. At all.

On the way to the cafeteria, where I'd usually buy candy bars or potato chips, and ice-cold bottles of Yoo-hoo, pretty much the 5th, 6th, and 7th food groups for college students, at least this one, I'd walk past "The Beachcomber", the college newspapers. I would peek inside and see a group of students talking, laughing, typing, and I wanted to be part of this secret community of journalists, of reporters. Finally, one day, I got the courage to enter the room and ask if they needed any help.

“We always need help,” quipped Ron, a photographer who had a burley orange beard, a twinkle in his eye, and the merry attitude of someone who’d just stepped out of a Santa costume.

They invited me in.

I joined their team, assisting in however they needed me.

Eventually, I was made “Editorial Page Editor”. And I loved it.

I loved writing.

I still do.

I spent hours every day in that office.

During classes for Business Administration, I wrote, sketched out ideas for the newspaper, and my grades spiraled at terminal velocity into the D category. D’s across the board. Give me an A+ for consistency.

Around a year-and-a-half in as a Business Administration major, I changed my major to journalism.

I had a fantastic journalism professor named Mr. Parbhoo. Loved that guy. He was this petite Indian fellow with Superman style glasses, polyester pants, and fat ties. He was encouraging and interesting and shared memorable stories of what it was like to be a journalist in his younger years ... the din of the typewriters as skilled hands hammered the keys, the roar of conversations, the shrill birdlike chirping from ringing telephones, the smell of printers ink, the stale and restless fog from burning cigarettes. To me, it sounded like a place worth visiting. For Mr. Parbhoo, it was a place worth remembering.

Wherever you are, Mr. Parbhoo, I hope you are well.

I spent the next year completing the courses required to get my Associate of Science (A.S.) in Journalism.

I needed one more course to graduate—College Algebra.

I took that course, College Algebra, three times.

The last time I took it, I literally spent hours, every day, after school, in the college library, pouring over the Algebra equations, studying, learning, soaking it in. When it came to the tests, however, something happened.

For some reason, the carefully planned and well-thought out homework assignments, the hours and hours of study, and the accumulated knowledge was not coming to the surface.

All that accumulated knowledge, was stacked up like a mountain, thousands of ears of freshly-picked corn, stored somewhere, in some silo, in the farm of my mind.

When test time arrived, and I put my pencil to the paper, that silo, the farm, had all but vanished.

At some point or another, a storm had arrived in my absence.

Thunderclouds rolled in, dark and glowing, full of water and electricity. Winds roared in from the East, clapping and clapping against the overstuffed, pillow-like clouds. And a tornado formed ...

The roaring tornado ripped the silo from the earth and the corn got sucked up into the hungry funnel ...

The tornado had become a ...

Cornado!

I searched the farm and found nothing left.

The entire farmhouse, the barn, the silo, the corn, the cows, chickens, pigs, and horses, all gone.

For the third time, I failed College Algebra.

I almost graduated with a two-year degree.

Almost.

After leaving community college, I began a string of jobs working as a line cook in a variety of restaurants in West Palm Beach and Palm Beach, Florida.

Eventually, I got into real estate investing and a number of other creative projects.

Some were financially successful. Others not so much. At the end of the day, though, I had interesting stories.

As a writer, I feel that sometimes, at the end of the day, when it comes to making a decision, make the decision that will leave you with the best stories to tell.

This is the story of how I almost-graduated community college.

If a college dropout can do it, so can you.

And if a college dropout, who failed College Algebra, can learn to make money with real estate investing, so can you.

You can do it.

How to get checks in your mailbox every month

Sell it with owner financing.

Imagine getting checks in your mailbox every month. Think how good it would feel to open up the mailbox and pull out a stack of checks written out to you.

If you are like most people, you are pulling out a stack of junk mail and bills. But, you are not like most people. You want to change your life for the better. You want to work smarter, not harder. That is why you bought this book.

In order to get checks in your mailbox, you structure the sale on payments, meaning, instead of selling your land, house, or mobile home for one flat price, you sell it over a period of time, for smaller monthly payments, with interest. This type of transaction is called "selling with financing" or "selling with owner financing", since you (the seller) are financing (selling with payments) the property to the buyer.

Basically, this is where you sell your land for payments that are agreeable to you and the buyer. You set a downpayment and monthly payments that they can afford and that you will be happy with as well. If you don't know anything about financing, that's okay, because I didn't either.

When you do this, you use a "contract for deed" or "contract for purchase" or "contract purchase". Essentially, this contract states that the buyer will be paying you a series of payments, over time, that amount to your selling price. Usually, there is an interest rate attached to this.

The beauty of selling a property with financing is this: You are giving the buyer an opportunity to own something with affordable monthly payments, that he would, in most cases, not be able to buy outright. At the same time,

you are making additional money on your property from the interest payments. This is a win-win scenario for both buyer and seller.

This kind of sale is beneficial to both the seller (you) and the buyer (them), because:

- 1) You are giving the buyer an opportunity to purchase something that is valuable to them (land, house, mobile home) that they could not afford otherwise.
- 2) You are allowing the buyer to buy the property with no bank qualifying, no credit check, no begging and no hoops to jump through.
- 3) You can sell the property for a higher price, since you are financing it (selling it to them on payments)
- 4) You can make big profits from the interest attached to the financing.
- 5) You can sell it as Agreement for Deed or Contract for Deed, with terms favorable to you, including the conditions that
 - 1) if they are late on their payment, they pay a late fee
 - 2) they agree to pay property taxes
 - 3) they agree to purchase property "as is, where is"
 - 4) they agree not to hold you liable for accident, injury whether accidental or intentional that happens to them while they are on the premises, and whatever other safety clauses you want to add.
- 6) The buyer is likely to pass your name to relatives, friends, and acquaintances who might purchase a property from you as well.

Setting up this kind of payment is, like most everything else, steps.

This is what you do:

- 1) Find a property (land, house, mobile home).
- 2) Buy the property. Offer a low cash deal.
- 3) Once you own the property, post it for sale at free classified sites online, social media sites, real estate websites, local newspaper, fliers at local restaurants, wherever people go, leave fliers there
- 4) This is how you write the ad:

Here is your chance to _____ !

Fill in the blank with one of the statements below, or make up your own.

1. get out of the rent trap
2. finally own your own house
3. make a new life for yourself
4. have a yard for your kids
5. get your own place
6. fire your landlord
7. not have to rely on your landlord
8. finally call yourself a homeowner
9. (write the benefits of owning your house, land, mobile home)

Here is your chance to _____ !

(own your own home, mobile home, land, investment property)

(put picture of the house here)

No bank qualifying. No credit checks.

Tired of paying rent?

You can own this house with _____ down payment
and payments of _____ a month.

note: In the first blank, put a money/dollar amount.
In the second blank, put a money/dollar amount.

Call/Text me:

Email me:

Tired of _____ ?
(paying rent, crummy roommates, that lazy landlord)

You can own your own _____ !
(house, land, mobile home, investment property)

Simple and easy transaction.
No lawyers. No realtors. No closing fees.

I will pay all closing costs and take care
of all the paperwork. Here's how it works.

- 1) You tell me what you can afford for
down payment and monthly payments.
- 2) I'll see if I can make the numbers work.
- 3) If we both agree that the payments are fair and reasonable,
then we meet at the notary office to sign paperwork.

You bring certified check/cashier's check/bank check.

4) At notary office we fill out paperwork.

5) You can move into the property!

Call me right now. This is a great opportunity
and I don't expect this place to last.

your name
your phone number, your e-mail

Mortgage Calculators

Determine mortgage payments, amortization schedule, interest rates. Adjusting the interest rates could translate to additional thousands of dollars in your pockets.

www.calculator.com

www.ez-calculators.com

<http://www.ez-calculators.com/free-amortization-calculator.htm>

www.bankrate.com

Legal help

Legal help for issues concerning real estate investors.

www.nolo.com (free)

Conversion equivalents

Converts acres to square foot, width & length to acreage, and more. Use this to determine the dollar-amount-per-square-foot, and the size of the property.

www.onlineconversion.com/area.htm

www.convert-me.com/en/

http://www.ez-calculators.com/land_acre_conversion_calculator.htm

Mortgage Apps for your Phone

Search on your phone for “mortgage calculator” and “amortization schedule”.

On Android phones, search on Google Play store.

On iPhones, search on iTunes.

Using my Samsung Galaxy Note 9 (Android) phone, I found some “mortgage calculator” apps that looked promising ...

Financial Calculator

Karl's Mortgage

Loan Amortization

Free Real Estate forms & Mortgage Contracts

<http://www.freelegalforms.net>

<http://www.ilrg.com/forms/>

<http://www.lectlaw.com/formm.htm>

<https://www.lawdepot.com>

<http://www.alllaw.com/forms/BuyingandSelling/>

<http://www.free-real-estate-forms.com>

<https://www.template.net/business/contracts/real-estate-contract-template/>

<https://freelegalforms.uslegal.com/real-estate/>

<https://www.simplerealestatecontract.com>

<https://www.legalcontracts.com>

<https://www.printablerealestateforms.com>

<https://www.findforms.com/search.php?q=real%20estate>

Additional Resources

Real Estate websites

REIClub.com

BiggerPockets.com

Research people

www.whitepages.com

www.anywho.com

www.whowhere.com

www.four11.com

www.411.com

Social media sites can be helpful, too.

facebook.com

instagram.com

linkedin.com

twitter.com

Calculators

Determine mortgage payments, amortization schedule, interest rates. Adjusting the interest rates could translate to additional thousands of dollars in your pockets.

www.calculator.com

www.ez-calculators.com

<http://www.ez-calculators.com/free-amortization-calculator.htm>

www.bankrate.com

Legal help

Legal help for issues concerning real estate investors.

www.nolo.com (free)

Conversion equivalents

Converts acres to square foot, width & length to acreage, and more.

Use this to determine the dollar-amount-per-square-foot, and the size of the property.

www.onlineconversion.com/area.htm

www.convert-me.com/en/

http://www.ez-calculators.com/land_acre_conversion_calculator.htm

Bonus Tip

Use DuckDuckGo.com

The search results are vastly superior to other search engines.

You're likely to find extensive resource material that is not controlled by the behemoth search engine Google, whose search results are severely restricted, indicating that the powers that be have taken control of the wheel.

A lot of Google search results are pushing politically-correct narratives that are blatantly false, erroneous, and lack evidence. For this reason, Google lacks credibility.

Google is not longer a search engine. Google is a propaganda machine.

Use DuckDuckGo.com

Use brave.com

Use opera.com

You'll find a treasure of search results.

Thanks

Thank you for reading this book.

Now is the time for action.

Find a bargain property.

Sell it with owner-financing.

Hold the note. This means that you “hold the mortgage note”.

This put you in a position of power.

You, essentially, are the bank. You sell it with terms (conditions) that you control. If the buyer quits paying you, you “hold the note”, and you can resell the property to someone else.

You can buy your first bargain property and sell it “with financing” to earn a monthly check every month.

It’s easy.

When you purchased this book, you took action.

When you read it, you took action.

That goes to show that you can take the next step--purchasing your first bargain property.

Expect success. Take action to make it happen.

Thank you and God Bless You!

Kris Kemp

bicycledays@yahoo.com

Are you going to Heaven or Hell when you die?

Visit these websites:

www.eternalsecurity.us

www.evangelicaloutreach.com

<http://www.divinerevelations.info>