Private Money And YOU!

What Is It? How To Get It. And Why You Don't Have It... Yet.



OVER $349.00 IN FREE BONUSES

CHAFFEE-THANH NGUYEN
& JAY CONNER,
"THE PRIVATE MONEY AUTHORITY"

What Others Are Saying…
About Chaffee-Thanh Nguyen…



"If you're looking for a business coach to take you to the next level, then ***Chaffee Nguyen is the person you want to work with."***

-- Master Tommy Lee, 4th Degree Black Belt, East Coast Martial Arts, Baltimore, MD



"This gentleman absolutely blew me away. His concepts, his insight, I mean just his third eye and to be able to see one's business, and how you can take your business and your life to the next level is absolutely incredible... ***I would recommend his business coaching to anyone."***

-- James Dentley, James Dentley Int'l, Tinley Park, IL



Chaffee's training was the bomb! He made me face my fears in order to get over them and it was amazing! ***He made things seems so easy too!*** *I highly recommend his training to anyone both novice and expert alike. Thanks Chaffee!"*

-- Navylia Abele, Orthopedic Physician Assistant



*"****Having Chaffee as my Success Coach, has completely transformed my life,*** *professionally as well as personally. What can I say, the guy rocks!… With Chaffee's no-nonsense approach to taking care of what needs taken care of and NOW, I have literally cut my work time by 5 hours and my business has ramped up 25%!* ***Simply Amazing****."*

-- Eric Armijo, Mission Viejo, CA

What Others Are Saying…
About Jay Conner…



"I met Jay at an event and I've loved him ever since! He's taught me about the world of Private Money, how to protect investors and myself… ***I just raised another $431,000 since his last event!*** *Come to his next event and learn what I've learned!"*

-- Andrew Schlag, Real Estate Investor



"Thanks to Jay Conner, in less than 30 days we had $75,000 in private money. *Before we completed our first purchase, we secured an additional $300,000. As a result of Jay's private money training, we are closing on three houses within the next 30 days."*

– Terrance Shabilion, Racine, WI

"I went to Jay's event and raised $2,000,000 while at the event and I've raised more since them to about $5 ½ million… It's changed my life completely. We're going to make well over $1,000,000 this year… Thank you Jay! ***You've changed my life and my family's life forever!"***



-- Kevin Plocher Jr., Highland, IL



"I thoroughly enjoyed Jay's seminar! We have used private lending in the past but did it wrong, and our marketing efforts were not working at all. ***Jay's methods will change that!"***

-- *Jack* Curley, St. Augustine, FL

Private Money And YOU!

Chaffee-Thanh Nguyen
& Jay Conner,
"The Private Money Authority"

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Free! – Special Bonus Gift

As our way of saying thank you for taking an active role in your success education, we have made additional bonus gifts available to you worth over $349 and are yours free for picking up Private Money And You!

Visit our special book bonus website and get:

- Jay's powerful audio training where you'll discover how to raise over $2,000,000 in 90 Days or Less!
- Jay's Secret "Unlock the Vault" Resource to find Private Lenders right in your local area who are ready and willing to fund your deals-regardless of your credit or experience!
- The simple step-by-step process to securing MILLIONS of dollars in private funding without the banks!

Get them here: http://bit.ly/3PM-Gifts

As an added bonus, we've waived the $2,995 fee for Jay's upcoming 3-Day Real Estate Cashflow Conference! You can now attend for only a $97 registration fee for both YOU and a guest! Or, upgrade to VIP for only $297 for you and $200 for your guest.

Get registered here: http://bit.ly/JayConnerLive

But wait!!! There's more! Get a special discount off of Jay's Where To Get The Money Now system! This program retails for $2,495. Visit this special book link and you'll get a huge discount along with several additional bonuses!

Get the WTGMN System here: http://bit.ly/WTGMN

Thank you and enjoy reading

DEDICATION

This book is dedicated to our friends and family who helped us along this wonderful journey of entrepreneurship.

Special thanks to our spouses Amy Nguyen and Carol Joy Conner who have been by our side, supported us, and helped us through all the ups and downs.

They have been the motivation, inspiration, and foundation of our businesses and our lives.

You are our hearts and we love you dearly now and forever.

Private Money And YOU!

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We appreciate you all and thank you for your support and dedication.

Private Money And YOU!

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Private Money And YOU!

Introduction

Hello and welcome to Private Money and YOU!

Why did we title this book Private Money and YOU!? Well we title the book Private Money and YOU! because as most people will find out, even if they know how to raise private money, they won't! At least they won't until they understand the things that we are going to talk about in this book!

You see, there are thousands of people across the country (and around the world) that will attend seminar after seminar and buy course after course about real estate investing or some branch thereof (wholesaling, lease-options, rehabbing, multi-unit investing, Airbnb, etc. etc.) and they are constantly running into TWO BIG challenges… the two big challenges we are addressing in this book.

First, they don't have the money!!!

Sure, they just spent $30,000 or more to learn how to buy and sell real estate and they don't have the money to buy in the first place! So, they don't do anything! Or they run out of money! Or they get beat out by people who have the money! Or… well, you get the idea! So, as Jay always says, "Get The Money First!!"

In fact, Jay created an entire course called Where To Get The Money Now giving everyone everything they need to get all the money you'll ever want to buy and sell houses regardless of your credit or your verification of income, or your experience!

We're going to cover the steps you need to take in order to Get The Money Now in this book and for all of Jay's scripts, paperwork, and processes on how he raises MILLIONS of dollars in private money, go get the course!

Or even better yet, go register for his 3-Day Real Estate Cashflow Conference and learn exactly how to do business the Jay way! Man! When you have the money first, real estate investing becomes much easier! We'll tell you why in this book!

O.k., let's move on to the Second big challenge people have in this business we call real estate investing and particularly raising private money.

The second big reason is that they know how to do what they need to do and they still don't do it! Hey, "you can lead a horse to water"… and you know the rest (if you don't, then the quote is "but you can't make him drink"). And after coaching thousands of people across the country and around the world, Chaffee is going to share with you why you don't have the money even if you know how to get it!

And that's not all! We're going to tell you what you need to do in order to overcome some mental blocks and go get the money! Get Chaffee's free report on The Simple Truth About Achieving Success! You can get his easy to read 73-page report at his website at http://www.KeyConceptCoaching.com

This book is designed to answer and overcome those two big challenges so that you can go out and SUCCESSFULLY raise MILLIONS of dollars in Private Money over and over again! Before we get too deep into everything though, we want to explain to you what this book is and what it is not.

First, this book is not the end all be all book about Private Money! Although there are many useful and actionable ideas, steps, and tasks that are included in this book, there is absolutely no way a book of this size or any book for that matter can adequately address, explain, and give you the experience of becoming a private money master.

So, this is not a "mastery" book, nor is it meant to cover every aspect of being a private money master, private lender, or real estate investing expert!

That said, this book can be worth WAY, WAY, WAY more than the price paid if you actually take the information and apply it to your business and your life. Or it could be a paperweight on a coffee table if you don't do anything with it – which we totally don't recommend.

So, who's writing this book, Chaffee-Thanh Nguyen or The Private Money Authority, Jay Conner? Well both of us of course!

As the Private Money Authority, Jay will share with you the Step-By-Step process you need to follow in order to raise MILLIONS of dollars in private money.

He'll go through the details and nuances of private money: what it is; why you want it; why people want to give lend you their money; some of the legalese and paperwork required for it; and of course, how to get it.

Super coach, Chaffee-Thanh or just Chaffee to many will add some of his insights and dive into why most people – even if they already know how to get private money – don't have it! And even more importantly, what they need to do in order to get it! And we're not just talking about the physical steps here folks. As Jay always says, we're talking about how to cultivate, grow, and develop the real estate between the ears… i.e. the brain, the beliefs, and the thoughts involved when going out and raising money.

Together, they are going to share with you what they've done to raise MILLIONS of dollars in Private Money with the over 30 years combined experience they have in Real Estate Investing.

At times you'll be able to recognize that Jay is writing (since he may reference his wife Carol Joy) and at times you may recognize that Chaffee is writing (since he's somewhat in your face) and rest assured, Jay reviewed everything and so did Chaffee, and they are in alignment on their thoughts and teachings, so you're getting TWO great minds in one book!

And let's just set the record straight right now, this is NOT a book for all you grammar hawks. This book was written in a purely conversational tone and style, so admittedly, there will be some grammar mistakes throughout. Heck, there may even be some extra words and stuff in here. If you can get past that, then there's a WEALTH of information in this book that you're going to LOVE and profit from!

So, make sure you set aside some time, read everything thoroughly, and take good notes as they talk all about Private Money And YOU!

And oh, by the way, for legal purposes, it's important that you know that this is not a sale, nor an offer to sell securities, which are regulated by state and federal laws and regulations. Any sale of securities must be conducted by registration or under an exemption from registration. And any legal advice and/or activities should come from a certified, bona fide, legalized professional and not from this book.

So, without further adieu, let's start talking Private Money!

What Is Private Money And Who Are Private Lenders

Private Money, Private Lending, Private Equity, Oh My!!!

Hey listen, there are a lot of terms flying out there and there could be some confusion – especially since there are a lot of HARD Money lenders calling themselves Private Lenders and they really aren't.

Of course, they did that on purpose to confuse you to work with them but hey, after you finish reading this section, you'll be clear on who to work with and who not to work with.

But before I discuss banks and Hard Money Lenders, let's be clear on exactly who or what a private lender is and what it isn't.



By the end of this book, you'll know exactly what we're talking about and the differences between everyone.

Private Lenders

Well, first, a private lender is an individual just like you just like me, who loans their money from their investment capital or their retirement account.

And when we say retirement accounts, were talking about private lenders using self-directed IRA's in order to loan money out to us real estate investors.

Now, it will be very, very important… and we'll get into this later… it will be very important for you to establish a relationship with a self-directed IRA account representative, and when you come into my world you get connected to all those kinds of connections and etc., and I'll even tell you the company the company that I personally use for everything.

For now, just know that simply a private lender is not a bank not an institution not mortgage companies… it's an individual that's going to loan money to us from either their investment capital or their retirement account.

The term "private money" itself refers to loans made between individuals. i.e. it's "private" between two parties.

So, when you get a "private money" loan, it's typically from a friend, a business contact, an individual you've built a relationship with.

So again, we're not talking Banks, we're not talking institutions and here's another big writ'er down'er, and that is… **we're not talking about joint venturing with other people**.

You know the old business model is that you joint venture with somebody. Somebody puts up the money; somebody does the work, and then at the end of the deal we sharing those profits.

So, we're not talking about joint venturing here.

A private lender is going to act in the same capacity as a bank. They are the lender.

So, they are going to get the same security, the same protection as a bank. I.e. they are going to get a promissory note. They'll get a mortgage or in some states it's a deed of trust, but they're not going to be sharing in the profits.

So that's a wonderful thing about this world of private money is you get to keep all the profits you don't have to share in that percentage.

Conventional Lenders or Banks

Let's look at some additional differences between "banks" and private money lenders though.



First, most people go to banks to get what we call "owner-occupied" properties. These are properties that YOU live in – i.e. you own it and you occupy or live in it.

If you want to buy a "non-owner occupied" property or investment property, if they even let you get a loan, they'll have VERY strict guidelines you have to follow and even if you do qualify, after a handful of these loans, they cut you off!

Think about it. Even if you have 5 properties all cash flowing and with equity in them, banks don't care. They'll say, "enough is enough! We don't want to loan you any more money! You're cut-off!!!"

Why do they do that?

Because you become too big of a risk for them!

You see, they take your loan, package it up, and sell it into the secondary markets for a profit! If you've got too many loans, you're too much of a risk and they can't sell your loans anymore!

They don't really care about you or care about helping you help others! It's all about how much money they can make!! They only want to help you if you can help them! Once you become too much of a liability, forget about it!

In this world of private money, we get to help the private lender make more money WHILE we help homeowners out of their housing burden and help home buyers qualify for the home of their dreams! And as long as everyone wins, we can do this over and over again for an UNLIMITED number of times!

Oh, and by the way, forget about going to banks to get loans for flips and rehabs. Vacant, non-owner occupied, uninhabitable homes that you want to buy and fix up – forget it. Too much risk for them!!

Sure, you might find one or two banks that will have a "special" program for you and typically, they aren't the big boys like Wells Fargo, Chase, or Citibank. No. If you do find one, it's most likely from a smaller, local community bank or credit union.

Local Community Banks and Credit Unions.

Why can Community banks and Credit Unions give you "higher" risk loans than conventional lenders? It's because they typically do NOT sell the mortgages they originate and service them in-house.



This means they don't have to follow strict guidelines set by Fannie Mae or Freddie Mac to be sold in the secondary markets. This means they keep the loans themselves and so they are more willing to work with investors. They take on the risk (and profit) of working with you.

So, if you do work with banks, find a local community bank or credit union as they are more likely to work with you as an investor.

But hey, they still have a lot of hoops to go through and guidelines to qualify for.

In addition, you'll still need some of your own money!!

Unlike Private Money Lending where you can get 100% of the purchase price and 100% of the rehab expenses (we'll cover that in more detail later in the book!), with banks, you're going to need some kind of money or down payment – and it's got to come from you! Not some other person or lender.

They call this "skin in the game"!

Also, they'll still run your credit score!

Again, we'll cover this in more detail later and if you've got bad credit, forget about working with banks! They just don't want to work with you. You're too much of a liability for them regardless of how good your deal is!

So hey, let's focus on getting PRIVATE MONEY LENDERS and not working with banks!

Now here's a big one.

When I'm talking about Private Money, I'm not talking about hard money lenders.

Hard Money Lenders

Most hard money lenders are middle people. **They are brokerages**.

So, you'll have hard money lenders that will go and attract capital like I'm going to show you right here in this book. They attract capital and then they mark it up and lend it to you – the investor.

They're making money on money.



So, for example, right now, the average interest rate from hard money lenders across the nation is 14%. In my world, it's 7 and 8%.

Also, hard money lenders charge points or origination fees - as much 2, 3, 4 points - which means if you're borrowing $100,000 then that's… each point is 1%.

You have to be bringing 3 or 4 thousand dollars to the table just for origination fees.

As one investor put it, "These are the guys that will eat your lunch and then bill you for it." Simply put, working with hard money lenders can be quite expensive!

There are no origination fees in the world of private money.

Another big difference is hard money lenders will only advance 65 to 80% of the purchase price regardless of how good the deal is.

Well in this world of private money we're going to be able to get 100% of the purchase price and if you're going to need some rehab money, you can get that money as well.

So again, there's some other differences but the main thing is the interest rates and the terms.

Hard money lenders typically only go to 6 months or a year and in this world of private money, typically we'll go up to 2 or 5 years, depending on the deal.

It's much more flexible, has much better rates in this water private money. It's a simple one-on-one transaction with no middle person involved.

What's worse is that they often advertise themselves as "private lenders" which just isn't true.

They are brokerages, not private lenders.

And some of them even run your credit score!

They tell you they'll lend based upon the property and then they'll run your score and if it's bad, they might not even work with you or they'll charge you even more points or a higher interest rate!

In this world of private money, the deal is based upon the After Repaired Value of the property and your relationship with the lender. It's in OUR best interest to have THEIR best interest in mind so we can work together and keep doing deals over and over again! It's not based upon credit score or how much money you have or how much money you make, your tax returns, W-2's or any of that. It's based upon the deal and YOU.

Hey look, there's a time and a place for everything and sure, you can work with banks and hard money lenders, just know that if you do work with these guys, you've either got to go through some hoops, have some money upfront, have good credit or all of the above! And it might cost you quite a bit in the long run.

They just aren't a long-term solution for a serious real estate investor.

The Bottom Line

So, here's the bottom line. A Private Money Lender who gives you Private Money is an individual with whom you have a relationship of trust who chooses to invest in your deals.

A private money lender is NOT a professional lender, brokerage, or bank.

A Typical Private Lender

A typical private lender is a friend, a family member, a neighbor, or a co-worker. If you can't find a private lender from one of those or you have none of those, first and foremost, you should go make some friends or move somewhere with people so you can have some neighbors. Next, while you should never, ever judge a book by its cover, you can go find some private lenders.

A typical private lender that you might meet is your doctor, dentist, or chiropractor. A guy or gal you work out with at the gym or someone on a rec league you play on. Someone from church that you've known for years. Someone going into or already retired that's looking to grow their cash flow for the rest of their lives. A successful business person looking to get higher returns. A fellow parent at the PTA.

Basically, a typical private lender is someone with whom you've already built a relationship with or can build a relationship with that knows what you're doing and is potentially interested in earning more money on their money.

How do you know if they have money to invest and are interested in earning more money on their money or not? Well, yes, you've got to listen to them when you're talking to them and yes, we'll go into a lot more details into how to find private lenders later on in this book, so keep on reading!

And hey, don't forget, if you want the entire course on finding private lenders and raising MILLIONS of dollars in Private Money, go get my Where To Get The Money Now course where I go through step-by-step the exact system I've used to raise Millions for my own business. It's the same system that thousands of my students from across the country have used to raise Millions of dollars of their own Private Money.

Just listen to what Mac Mirza from Raleigh, North Carolina said about my system,

"Jay's system is extremely easy to learn and set up. I'm getting so many private lenders. I have a VIP list.

Jay's system works, period.



Lenders compete, so you get money way cheaper than other investors. I raised $1 Million in 3 days using Jay's system."

Did you get that?

He raised 1 Million in 3 days using my system!

Shannon Boykin from Pittsburgh, Pennsylvania says, "I've been investing for eight years and realized I needed more affordable loans.

In just 45 days using Jay Conner's 'Where To Get The Money Now System' I've raised $200,000 in the warm market.

By using Jay's Private Lender Data Feed I've received another $250,000!"

Absolutely amazing!

Hey, just go to http://bit.ly/WTGMN and you can get the complete system and start raising your own private money today!

Why You Want Private Money

Well the answer to that question should be obvious right?

You want Private Money to do the deals!!!

Easy enough to understand right?

Well that shouldn't be the only reason though!

My lands, there are a ton of reason why you want private money!

But I got first a question for everybody and that is, why do you want to do the deals?!?

Ask yourself, "have you ever imagined what it would be like, what it would be like, to live in a home of your dreams with no mortgage payment?"



I can tell you it feels fantastic!

Have you ever imagined what it would feel like to go to the luxury car dealership and leave and have no payments on the car or travel the world when you want to?





And you know, all this stuff that I'm asking about is really exciting and good, but you know, stuff can come and go, and so really what I've got a question for everybody here is really stop and think for a moment an answer the question, "why are you in real estate investing or why do you want to get into real estate investing?"

And yes, we want the money and etc. and we want the material things, but it's so much bigger than that!!

What's your bigger reason?

What's Your Why?

I can tell you why myself and my wife, Carol Joy, have been in real estate investing now for over 15 years, and that is, it's what it allows us to do when it comes to ***serving other people***.

We're very involved in our local church. We've been members of the same church now for over 30 years! And being able to help out people when people are needing help is just very, very important to us. And it's just not the money, but it's the time that this business can allow you to have to really serve.

So, I just really want to ask you to answer that question.

In fact, go ahead and put this book down now and take out a piece of paper if you don't already have one, and write that question down.

"What is my BIG why?"

"Why am I really interested in Real Estate investing and doing more deals or doing your first deal."



It’s a very, very important question.

So, if you want to make MORE Money really, really fast that will give you the wealth and give you the freedom then you're in the right place.

Private Money Is For All Real Estate Investors

Later on, in the book, we’re going to show you first of all how to never miss out on a deal because you didn't have the money to fund the deals. And secondly, we’re going to show you the five easy steps that are needed to **attract** unlimited funding for your deals.

And of course, we're going to show you why most people don't have private money – even if they know how to get it – and how YOU can avoid their challenges and go out there and raise MILLIONS of dollars in private money!

And by the way, that word **attract** is so important because you know, in our way of raising money and funding for deals we're not chasing, we're NOT begging, we're NOT selling, it's all about ATTRACTING the funding.



I'm also going to show you my complete system that I use, my easy step-by-step design, with your success in mind. So, as I mentioned a moment ago, what I'm going to lay out here before you is what is already working and proven to work!

I'm going to teach you how to buy properties with NONE of your money!

And yes, I said that right.

In fact, with not only none of your money, I'm going to teach you how to get a check (how to actually get paid), when you buy, and invest in a real estate property without bringing any of your own money to the closing table.

I'm also going to show you how to get multiple checks on every transaction that you do. Yes, multiple checks, just not one check, and I'm also going to show you if you're interested in rehabs, how to get all of your rehab money up front.

Now let's be very clear, this book is just not for people and real estate investors that are wanting to do rehabs.

This book is for you if you're interested in real estate investing PERIOD, to get funding for your deals.

And by the way this book is for you if you're interested in doing commercial deals as well

So whether you're doing what some people refer to as the pretty house business where you're just buying a house that doesn't need rehab or you're buying a bank-owned property that's just downright ugly and needs a major rehab, this book and this information is for you for when the seller of a property requires all the money at closing. They require all the cash when you buy.

Before I dive into it, I'm going to give you an interesting statistic right now.

If you are focusing on off-market houses, single-family, commercial, you know duplex, triplex, quadplex, small apartments... it's all the same funding regardless of the type of real estate investment you're going to do.

But back to what I was going to say a moment ago, if you are focused on just negotiating and talking to motivated Sellers and they're not in the multiple listing service or MLS, did you know, that after reviewing thousands and thousands of property lead sheets or information from sellers, that **only 13% of those for sale by owners will sell to us creatively**.

Now when I say creatively, there's only 13%of them that will sell to us say using a method called subject-to the existing note or selling to us using a lease option, or selling to us with seller financing with a seller carry-back or the seller carries back a note.

The bottom line my friends, is that the majority, the high majority, of even off-market sellers are going to require all the money, the entire purchase price, when you buy that property and you close on it.



So that's why private money is for all Real Estate Investors regardless of the type of deal that you're doing. As I said before, you get the money, you can do the deals!!

Let’s look at some other reasons why you want private money though.

You Make The Rules

Well first of all, in this world of private money, you make the rules regarding the deal - the terms, so you set the interest rate, you set the term, etc.

So, I'll get into it later and for now, just know that there's two primary categories of private money.

There's private money that we call the **warm market**.

And the warm market are people that we have some kind of connection or relationship with. You know, people in your cell phone etc.

And then the other category is what we called **existing private lenders**.

So, when I say you write the program, I'm talking about you're making the rules when you are talking with someone in what we refer to as the warm market.

Depending upon the deal, we can structure deals in different ways.

Sometimes we have monthly payments, sometimes we have quarterly payments, sometimes semi-annual, sometimes annual, sometimes they don't even make any payment until we cash out on the deal.

So, it makes it just so much more flexible as to how we can close on deals.

In addition, there are no origination fees and it puts you in control. This is a HUGE benefit to private money over other kinds of money!

Close Quickly And With Confidence

Now here's another big huge benefit as to why you need private money now and that's to close quickly on your deals!

So make a note of this, you will get many more deals accepted, even if your competition is offering a higher price on a property, when you can offer to **close in 7 days or less**.

And yes, I said that right. Seven days or less.

A lot of real estate investors cannot close in like less than 30 days, particularly if they are using a mortgage company.

Well, in this world of private money, we literally can close a deal in 7 days from the time we negotiated and make the offer, and as a result, you'll get many more deals accept any more offers accepted.

And I also said with confidence! Meaning that you know you can close!

When you have to depend upon "qualifying" for a loan or finding an end buyer to purchase the property so you can use their funds to close, you're already on shaky ground. If something happens and you don't qualify or you can't find a buyer, guess what you gotta do?

That's right. You gotta go back to the seller and apologize for not performing and either grovel and ask for more time or tarnish your reputation by giving back the property.

Do this enough times and no one will want to work with you!

So, in the world of private money, you can make offers with full confidence that you can close and close quickly. This of course means you're going to get more deals!!

No Credit No Problem

And here's another big one! All right? And that is no credit check! That's right!

I mean in the world of mortgage companies and banks and institutions and hard money lenders, they're all going to pull your credit. Yes!

And if you got bad credit or no credit, then you got no loan! That means no money and no deal!

I can't tell you how many times I've heard it from students coming to me telling me that they've lost a deal because they can't qualify for a loan! Everyone around them is doing deals and they're stuck! Stuck with bad credit! Stuck with no deals! Stuck with no one accepting their "loan contingent" offers!

But in this world of private money, your credit has got absolutely nothing to do with you getting funding for your deals.

It doesn't matter if you got good credit, bad credit, or no credit! You can still Get The Money Now and do the deals!!

Mo Money, Mo Money, Mo Money!

Another big benefit is an unlimited money supply.



I mean, as of right now, there is 18 trillion dollars, and that's with a T, there's 18 trillion dollars in funding available from individuals, private lenders, to fund deals.

Now the reason I say unlimited is because when you're borrowing money from banks, mortgages, and institutions, there is a limit to your line of credit or the number of deals you can do.

Usually that number is between 5 – 10 deals, depending upon your credit and your income!

But in this world, you can do as many deals as you want, and you can have as many private lenders as you want. As a matter of fact, right now I have 48 different private lenders funding our deals.

Now you don't need 48.

I mean just start out with one or two will get you going, but my point is there's no limit to the number of deals or private lenders that you can work with.

You want to do more deals? Go get more money!

You're only limited by how much time and effort you put in it! And when you attend my Real Estate Cashflow Conference, I'm going to reveal to you how to automate the entire process!

NO Personal Guarantees!

The next point here on the screen is huge! NO personal guarantees!

On my Lands! When I was borrowing money from the banks, you know that last small paragraph of the last page of the promissory note, I had to sign that says individual guarantor, which meant not only was the property or the collateral backing the note, but I also had to pledge and promise that my own personal assets would back it.

I had to sign so many papers it felt like I was promising my first born child to them! Or an arm and a leg if you don't have any kids!

So, in this world of private money, no personal guarantees. You don't have to guarantee anything because the money is collateralized. Meaning it's already protected by real estate! I'll go into that into more details later on, so keep on reading!

So, you can get all the money you want and do all the deals you want – with NO personal guarantees!!

Are you excited yet? Well I'm just getting to the good part!!

Show Me The Money

Now my favorite reason to use private money is because we get cash at least twice on every deal that we do. Sometimes three!

So, let me tell you how you get two.

Well for starters, we always borrow more money than we need in this world of private money when we purchase.

So, since we're borrowing more money than we need to buy the property, then we have excess cash when we purchase.

Let me give you an example:

Let's say you find a property that's worth $200,000 when it's all fixed up.



You can get the property for $115,000 because it’s going to need $30,000 in repairs though.

So that’s:

$200,000 After Repair Value (ARV)
$115,000 Purchase Price
$ 30,000 Repairs

$145,000 TOTAL Needed

When you go to the closing table, the private lender that's loaning you the money, wires you $150,000.



Well that's $35,000 more than you need to purchase.

$150,000 Private Money
$115,000 Purchase Price

$ 35,000 Excess Cash

Don't forget, you need $30,000 for the repair costs leaving you a $5,000 cushion for overages, marketing, carrying costs, etc.

You get ALL that money that you need up front at closing!

My favorite phrase on my real estate attorney's check stubs, because we always pick up a check when we buy, it says on the check stub, "excess cash to close" and I love excess cash right?

So that's when you get your first check in this world or private money, it's when you buy.

Then you'll get another check when you sell.

So, you put it in the multiple listing service and you cash out on it.

Well the difference between what you sell it for and what you still owe your private lender, well there's a second check.

So, in our example above:

You sell the property for its ARV or $200,000.



You pay back the private lender $150,000. Let's say you had closing costs, commissions, fees, etc of $10,000. That leaves you a check for $40,000!!

$200,000 Sales Price
$150,000 Private Lender Payback
$ 10,000 Expenses and Fees

$ 40,000 Profit (Check To You)

But you know, you can get a third check as well in the middle of a deal, and that is if you sell on rent-to-own or lease-purchase to a person that maybe is not ready for a mortgage.

Well you will collect a non-refundable option fee, $5000 - $10000 or more, I'm doing a deal right now where they're giving $60,000 in a non-refundable option fee, so you can get that check in the middle of a transaction as well.

And of course, you can get multiple more monthly CASHFLOW checks until the property sells!

So just to recap that, you will get a check when you buy, if you sell on rent-to-own you get another check, and regardless of whether you're showing rent-to-own or just put it in the multiple listing service of course you get another check when you sell the property.

3 Checks:

1) When You Buy
2) If You Sell On Rent-To-Own *
3) When You Sell

* Monthly Cashflow checks as well!

Forget About The Banks

So, if you haven't picked up on a theme yet, it's that you don't have to work with banks anymore!!!

For all the reasons above, you don't want to work with banks and even if you did, there are just some properties that banks won't loan you money on.

Why banks won't loan on certain properties?

Well, it's usually a combination of two things.

First, the condition of the property. If the property is vacant or damaged, you know, the exact kind of properties you as an investor are looking for, then banks won't give you a loan on them.

And yes, a lot of REOs or Real Estate Owned, which are properties the banks themselves own because they got them through a foreclosure, are either vacant or damaged.

The banks want to get rid of these properties quickly, so they usually sell them to a cash buyer. Plus, they don't want to take on the liability of a vacant house or one that needs a lot of repairs.

If you do find a bank that will lend you money on one of these properties, they're only going to lend you a PERCENTAGE of the Purchase price. So yes, that means you have to come up with a down payment AND the repair costs yourself.



And secondly, and I already wrote about this earlier, regardless of whether they'll loan on these non-owner occupied / vacant and sometimes damaged houses, if you have bad credit, they won't even talk to you.

So, you want Private Money so you can just forget about working with banks because of their crazy strict guidelines.

And The Rest

And hey, there are several more reasons why you want private money. They're in this book in some form or fashion, so I'm just going to list a few more right here for you.

- You Can Save Money On Fees
    - No Junk Fees Like Documentation Fees
    - No High Origination Costs
    - No Broker Fees
- Better Deals (With Cash Offers)
- No Pre-Payment Penalty
- No Points
- Reduced Closing Costs
- No Money Down
- Cash At Closing
- And More!

So, it's clear the opportunity is now.

We've got the perfect real estate storm and opportunities going on.

And there's plenty of funding - 18 trillion-dollar available in private money from private lenders.

And the question, without private money, how are you going to fund your deals?

In fact, when I hear students talk, and I visit with them all across the nation, this is the number one key… I mean this is the number one question, and that is, "**where am I going to get the money to fund my deals**?"

And so again I'm just so glad all of you all are reading this book right now because we're going to fix that for you.

So, one question I sometimes ask is, "when would **NOW** be a good time to get private money?" and of course you know the answer, and the answer is **NOW**.

Why Someone Wants To Be YOUR Private Lender

Now Carol Joy and I, we have been in the trenches for fifteen years!



We've rehabbed over 350 plus houses. We are blessed to enjoy the seven-figure income per year in work in less than 10 hours a week.

I mentioned this private money is for commercial deals as well. I've got a shopping center in a town that's right here close to where we are in Morehead City.

So, I've done the commercial deals. I've done 1-on-1 Consulting with Real Estate Investors for the past eight years. I've been blessed to have a best-selling book called The Masters of Real Estate Getting Deals Done in the New Economy.

So, the short version of my private money story and how I even got involved in private money, I remember exactly where I was… this was… my lands!

This is coming up on 10 years ago.

In fact, it's a little over 10 years ago. Up until that time I was relying on local banks to find my deals.

And my Bankers name that I'm referring to, his first name is Steve. And I called up Steve; I had two deals under contract.

Both of these deals had over $100,000 in potential profits between these two deals, and I caught up Steve and I had this conversation many times with Steve.

I told him I had these two deals under contract, and when I wanted to close, and the funds that were required, you know to fund the deals. And he went quiet on me on the other end of the phone, which is never a good sign, right?

So, he cleared his throat and he informed me that I had been a cut-off.

I had no funding.



And my first thought was… well I wish I had known that before I had her earnest money tied up in these two deals, but my second thought was, "what am I going to do?"

So, I called up my good friend Jeff in Greensboro, North Carolina, and I told Jeff my story, and Jeff said, "well Jay, welcome to the club. They just cut me off last week!"

And so, Jeff told me about private money.

I went to a couple of events. Learn about private money, and I put it on steroids.

I put a system together, as I say, a little over 10 years ago, and I want to share that system with you here in just a bit, the five steps that got me over 2 million dollars from being cut off.



So, you know, as I was talking to my banker over the phone, I knew I was going about this the wrong way. Because I had all of my eggs in one basket.

You all do know the most dangerous number in any business is the number one.

So, you don’t want to have just one relationship with just one realtor, one attorney, or one contractor. And by all means, you don't want to just have one lender okay?

So I will learn from this experience and it was a huge blessing, HUGE blessing in disguise and in fact, it’s for this experience that I'm even here sharing this with you during in this book about private money because if I hadn't been cut off from the banks, I would not have needed a way to find a better way to fund my deals.

And you may recall that during this time, I mean it was a global financial crisis. It wasn't just me being cut off.

I mean all the real estate investors were being cut off and there I was on the phone with my banker with no way to fund my deals.

But thanks to this world of private money, I found the key to never missing out on a deal because I didn't have the funding.

And again, another reason it was a huge blessing in disguise is because I was able to triple my business within the next 12 months of being cut off from the banks because of private money.

And I've got a ton of examples of houses. I'm just going to show you a couple here in this book.

But here's a home here in our hometown.



We profited $80,000 on it and remember we get multiple checks on every transaction.

So, we profit $80,000 on this house, but remember, you get a check when you buy and you get a check when you sell. I got a $18,000 check when I bought and then another $79,000 check when I sold this house.

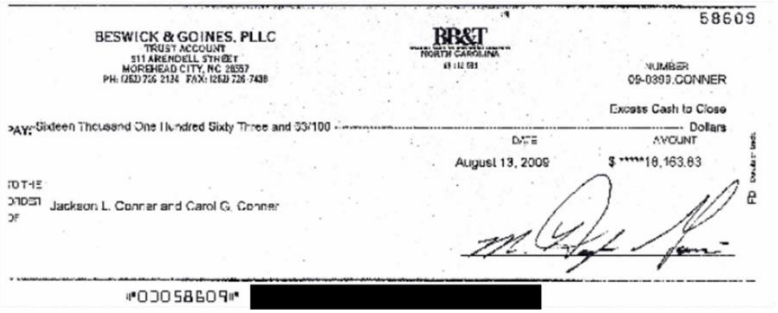
Sold:	$209,000
Repairs:	- $22,000
Purchase:	-$107,000

Profit:	$ 80,000









BESWICK & GOINES, PLLC
TRUST ACCOUNT
311 ARENDELL STREET
MOREHEAD CITY, NC 28557
PH: (252) 726-2134 FAX: (252) 726-7438

BB&T
NORTH CAROLINA

58609

NUMBER
09-0393.CONNER

Excess Cash to Close

PAY: Sixteen Thousand One Hundred Sixty Three and 83/100 ---------- Dollars

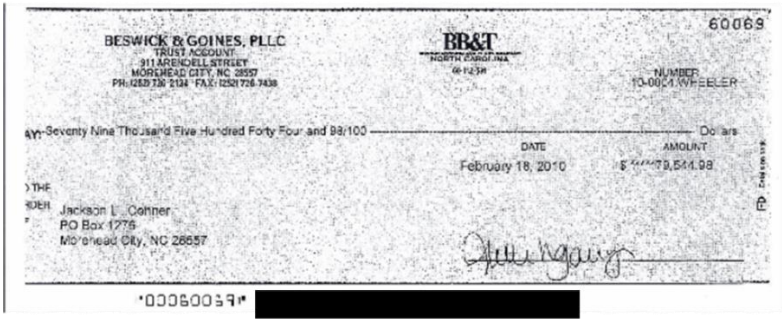
DATE: August 13, 2009

AMOUNT: $ *****16,163.83

TO THE ORDER OF: Jackson L. Conner and Carol G. Conner

#030058609#

$18,163 At Purchase



BESWICK & GOINES, PLLC
TRUST ACCOUNT
311 ARENDELL STREET
MOREHEAD CITY, NC 28557
PH: (252) 726-2134 FAX: (252) 726-7438

BB&T
NORTH CAROLINA

60069

NUMBER
10-0004.WHEELER

PAY: Seventy Nine Thousand Five Hundred Forty Four and 98/100 ---------- Dollars

DATE: February 18, 2010

AMOUNT: $ *****79,544.98

TO THE ORDER OF: Jackson L. Conner
PO Box 1776
Morehead City, NC 28557

#030060069#

$79,544 At Sale

Here's another house over in our neighboring town.



This is in Beaufort, North Carolina, and yes, even though I'm talking about examples here in North Carolina, this world of private money works no matter where you are in the United States or in Canada as well.

So this house, small house, all funded with private money, we profited $77,500.

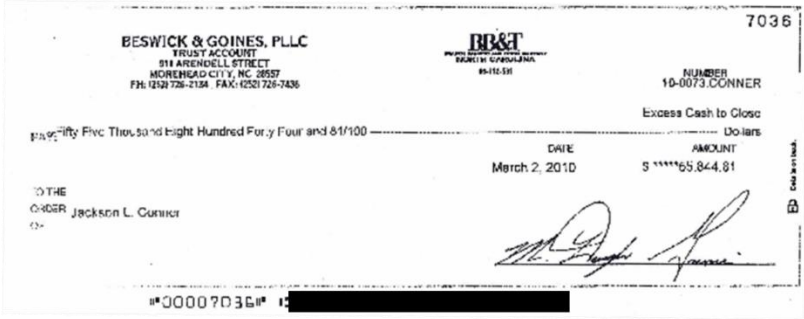




And remember you get a big check when you buy.

Well this house was a gut job! Down to the studs!

So, when I bought the house, we got a check for $65,000 at purchase.


7036

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TRUST ACCOUNT
911 ARENDELL STREET
MOREHEAD CITY, NC 28557
PH: (252) 726-2134 FAX: (252) 726-7436

BB&T
SOUTH CAROLINA

NUMBER
10-0073.CONNER

Excess Cash to Close

Pay: Fifty Five Thousand Eight Hundred Forty Four and 81/100 ---------- Dollars

DATE
March 2, 2010

AMOUNT
$ *****65,844.81

TO THE
ORDER Jackson L. Conner

⑈0000?036⑈ [redacted]

$65,844 At Purchase

So, you know, the private money, once you get started, the referrals start to come in.

And so just in the past 12 months, we've had $1,345,825 in new private money come into our world from private lenders just being referred to us by other private lenders and the same thing is going to happen to you as well.

So, you see what I've done with MY private money, but this chapter is about why someone wants to be YOUR private lender!

So, let's talk for a moment about why would a private lender be interested in doing business with us.

A Lot Of Money

Well, the first reason is they're going to earn a whole lot more money than they can through any other additional resources or strategies.

As of right now, the average 12-month certificate of deposit in the nation is paying less than 1%.

Less than 1%.

I mean, it's been fluctuating over the past year and a half between a 1/2 percent and depending on where you go, 0.9%, but it's all less than a 1% return.

So, you know, you come along and you are paying 7% or 8%, then that's **a whole lot more money** than a private lender is going to get say through a certificate of deposit.

Let's take a look at that.

Say you borrow $100,000 from a private lender.

Well, if they had it in a bank or CD earning .05%, that means after 1 year, they would have earned $500!

Nice! That's half an iPhone.



Now if I paid them 8% interest on that $100,000, then after 1 year, they would have $8,000!

Which would you rather have, $500 (or half an iPhone), or $8,000?

I think the answer is pretty obvious.

And let's take it even further!

Imagine if they stayed my private lender year after year, deal after deal for the next 5 years.

At the bank, after 5 years COMPOUNDED interest, they would have earned a total of $1,507.50.

Working with me as a private lender, after 5 years, they would have earned $8,000 a year for 5 years, or $40,000!!

That's a difference of… well…

A Lot Of Money!!!

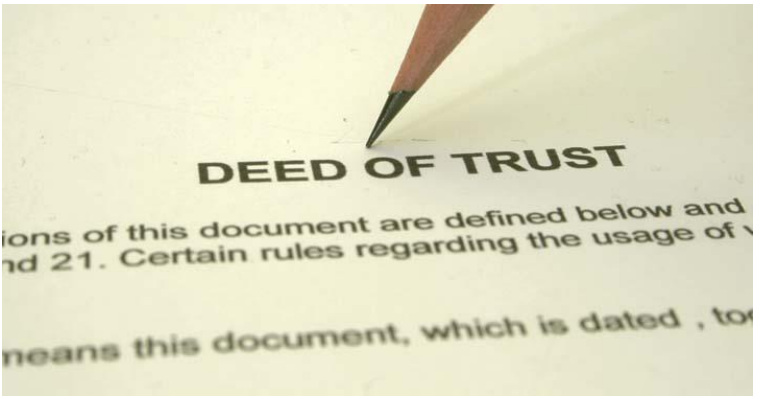
You're Safe!

Secondly, your private lender will want to do business with you because their investment or their loan to you is secure and safe.

And here's that works.

It is secure because were not borrowing unsecured money.

What I mean by that is that everybody's going to get a mortgage or deed of trust which is going to be backing the note. And then their investment or loan to us is safe because it's conservative loan-to-value deal.



So, the maximum loan-to-value that we borrow is 75% of the after-repaired value. So, as a result, the private lender has got a good equity cushion.

What's their risk if it's secured by real estate and I don't pay them back?

First of all, let's be clear, I will always pay them back unless something, God forbid, happens like I get by a bus and I am unable to pay them back.

If something does happen though, then they could get the house itself via the foreclosure process. They could then fix it and sell it and make even more profit themselves!

That's actually not too bad for the private lender!

Smooth Sailing

And then thirdly, their investment and doing business with us is not volatile.

So, what I'm contrasting this too is the stock market.

So, you know when someone invest in the stock market or a stock or mutual funds or whatever, they've already lost money because you got to pay commissions and fees and management fees right off the bat.

But let's talk about the market for a little bit. Nasdaq Stock Market was at 5,000 in the year 2000. 15 years later, the Nasdaq Stock Market was at less than 5,000. That means there has been ZERO return over those 15 years.

Think about it.

If a private lender had invested $100,000 back in 2000 in the Nasdaq, that $100,000 would be worth slightly less than $100,000 15 years later. But that's not all!

The scariest part is that they would have had to watch their $100,000 go down by 70% before it came back.



And if they were like most investors, they would probably have gotten scared and sold everything after they lost a lot of money.

Now let's compare that to investing $100,000 as a private lender at 8%.

That means they would have made $8,000 a year every single year on top of keeping their $100,000 safe and secure!

If they did NOTHING with that $8,000 a year, they would have earned a total of $8,000 x 15 years = $120,000!

More than doubling their money!

Now imagine if instead they would have lent you that additional $8,000 per year and you compounded it for them at 8% annually.

WOW! My head hurts!

And after 15 years, they would have made a total of $193,719.40 ON TOP of their $100,000 for a total of $293,719.40!

Anyway, that's why we use simple interest… to keep everything well… simple!

And I want you to write this down, the way I do private money, the principal loan amount does not or rather **the principal loan amount remains the same until cash out.**

For example, what I mean by that is, you see, we as the borrower, we are paying or accruing same thing, interest-only payments, which means you borrow $100,000, you've been paying or you're accruing interest only, we're not making principal and interest payments.

Now you see, that's a win for the lender and a win for us the borrower.

Your private lender likes and prefers interest-only payments or accruing because if you're making principal and interest payments, you're paying their principal down which means they're not earning as much money.

And we like interest-only payments or accruals because that helps our cash flow.

So, the reason this third point, the private lenders investment is not volatile, that's really, really important to the private lenders that are starting to get up in years and they are elderly and that's because they don't have time for a correction in the stock market.

So, they love it.

They know exactly that their principal is going to stay all in play, and I'll get all their principal back at the time the property sells along with any unpaid or any accrued interest.

It’s all predictable income for them.

Why on earth would anyone choose the unpredictability of the stock market over the predictable income of being a private lender?

Most likely because some guy with a logo of a bull on his card, or some guy on TV told them that investing in the stock market was safe.

What they didn’t tell you was that it’s pretty safe for them! You give them your money and they make money off of it at no risk regardless of whether they make you money or lose your money.

They love it!

Unfortunately, they love it at your expense.

Hey, being a private lender is much more simple, predictable, and safe.

Sounds Awesome!
Is It Legal And How Does It Work?

So hey, for legal reason, we have to include a disclaimer – which we did a the beginning of the book and since this chapter asks about legal stuff, we have it here as a reminder as well. If you've already read the disclaimer stuff and understand it, the answers are below the disclaimer.

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Got it? O.K. Let's move on.

So, let's talk for a moment about when to use private money, and that is, when the seller of the property requires all the cash, which is in the majority of the cases.

Obviously when you purchase a property out of the multiple listing service, well you're going to have to be paying all the money when you buy, and as I mentioned also a moment ago, only 13% of for-sale-by-owners will sell to us creatively, and you going to need all the money for those as well.

So, bank-owned properties, REO's as they are referred to sometimes, you're going to be using the private money.

If you're doing a short sale or purchasing a short sale house, when you're buying from an auction, and as I said, for-sale-by-owners requiring cash, which is 87% of those.

So, if I buy a property using all cash and I get it from a private lender, I get people asking me all the time, "Is this Private Money thing legal?" I mean, they really want to know, "Can I really use other people's money for my business instead of a bank?"

Is Private Money Legal

So well, the simple answer is Oh My Lands yes! I have students all over the country doing this!

Remember, you're borrowing money from individual to individual. That's why it's called "Private" money.

It's like borrowing money from Uncle Joe and Aunt Edna. That's perfectly legal. It's between two "Private" parties or people.

Now of course, the more complicated answer is, "Check your state laws".

So, every state has their own laws.

For example, in a state like, say, New York. If you're in that state, it says that **Private Money LENDERS** that give out more than 5 loans, well, they are required to get a lending license. Someone that's licensed is required to be transparent and tell you what they charge, their interest rates, requirements, and fees and stuff.

Hard Money Lenders, for example, are required to do this. If you know Tom, Dick, and Harry from college and they want to lend you $100,000 each and that's it, then they are perfectly fine and so are you as the BORROWER.

So, this isn't always the case though!

Because they are not banks or lending/financial institutions, private money lenders may not need licensing.

As the BORROWER, not the LENDER, there are different limits. Again, every state has its own limits, so make sure you check with an attorney.

So again, know your States' laws and typically, the laws for LENDERS are a lot more strict that the laws for YOU, the borrower.

So, what about this SEC thing?!?

SEC Concerns

So hey, let me put it to you straight, a loan with a Private Lender IS a mortgage and security; therefore, it is subject to the Securities and Exchange Commissions regulations.



Friends, Family, and Associates

This means that if you've already established a relationship with someone, it's O.K. to talk about mortgages and lending. People who fall into this category are what we commonly refer to as Friends, Family, and Associates (FFA).

If they are strangers and you start talking about mortgages and interest rates, etc., or you started advertising publicly for money, you'd be in violation unless you got permission from the SEC first.

And you CANNOT, I mean, CANNOT even say the word Guarantee as in I will guarantee to pay you X% return. Don't guarantee anything; don't say the word guarantee; don't even have it in your vocabulary for this.

And if they aren't part of your FFA circle, don't mention interest rates or how much money they can make either until AFTER you've built a relationship with them. This means you've talked or communicated with them at least 3 times – which when you follow my Where To Get The Money Now system, you're in good shape!

So, how do you get permission from the SEC?

Private Placement Memorandum

Well, there are Federal SEC laws and every State has their own regulations. So you gotta work with an SEC attorney that knows your States' and the Federal SEC regulations to make sure you are legal. This typically requires you filing paperwork for a PPM or Private Placement Memorandum which is WAY beyond the scope of this book.

So hey, not to scare you and if you're following the steps that I lay out in this book and in my Where To Get The Money Now system, I've already taken all that into account and you will be fine. Just make sure you follow my system and don't start doing other stuff!

I also gotta mention that you shouldn't pay anyone commissions to raise money for you or you could get in BIG trouble!

So, don't do it.

Just follow my 5 Step Process in this book and my system.

And finally, when you use my system, you're NOT pooling money! Pooling money is a big No-No unless you are following the recently released Crowdfunding regulations.

What Are The Crowdfunding Regulations?

Oh boy, now you're getting really serious huh? Hey, the simple answer to all this is just follow my Where To Get The Money Now system and don't worry about all this!

And if you insist on knowing then here's the answer directly from the SEC website (Source: https://www.sec.gov/smallbusiness/exemptofferings/regcrowdfunding) :

The rules:

- require all transactions under Regulation Crowdfunding to take place online through an SEC-registered intermediary, either a broker-dealer or a funding portal
- permit a company to raise a maximum aggregate amount of $1,070,000 through crowdfunding offerings in a 12-month period
- limit the amount individual investors can invest across all crowdfunding offerings in a 12-month period and
- require disclosure of information in filings with the Commission and to investors and the intermediary facilitating the offering

Well hey, that's enough of that. Remember, consult your attorney for all things legal. So, let's move on.

How does this Private Money Thing work?

How It Works

So hey, this ain't much different than working with a bank except your private lender is YOUR bank and you can close quickly at your attorney's office or the title company.

So, let me explain it right simple.

First, I get the money (or at least a Verbal Commitment – Step 5 of my 5 Step Process which we'll discuss in a later chapter in more detail).



Next, I find a property, get a contract, and contact my attorney for a closing date.

Remember, I already have a verbal commitment of how much money the private lender has and when it's available.



Then, I call the Private Lender and tell them I need $XXXX dollars and I need it wired to my attorney (or title company) on XX Date.



On the date of the closing, the Private Lender wires over the money, the attorney (or title company) draws up the paperwork, and I buy the property.



Next step is to fix up the property and make it pretty.

Well, I mean, I actually tell my contractor to fix it up and I just pay him.



Next, I sell the property. Of course, you can sell it either through a rent-to-own or on the Multiple Listing Service.

I do both and whatever method works the fastest is the one I use.



Either way, when the property sells, my attorney (or the title company), takes the money and pays back the private lender and gives me the rest of the profits.



And that's it! Pretty simple huh?

Now this part is very, very important… and that is private lenders' documents.

You know it's so easy to close a deal these days with using private money without, you know, the kind of closings that you have a mortgage company. Those require STACKS and STACKS of paperwork that nobody but the attorneys understand.



So, in the next section, let's talk about the documents that you do need for so that you protect yourself and the private lender.

Private Lenders' Documents

So here they are...

First.

The Appraisal.

Now I will tell you that when you borrow money from your warm market, in all likelihood, you're not even going to be asked for an appraisal.

In fact, in my warm market *for the past 10 years I've never even been asked for an appraisal*.

I haven't even been asked for a CMA or a comparative market analysis, which I always get from my realtor, one of my realtors, before I buy a property.

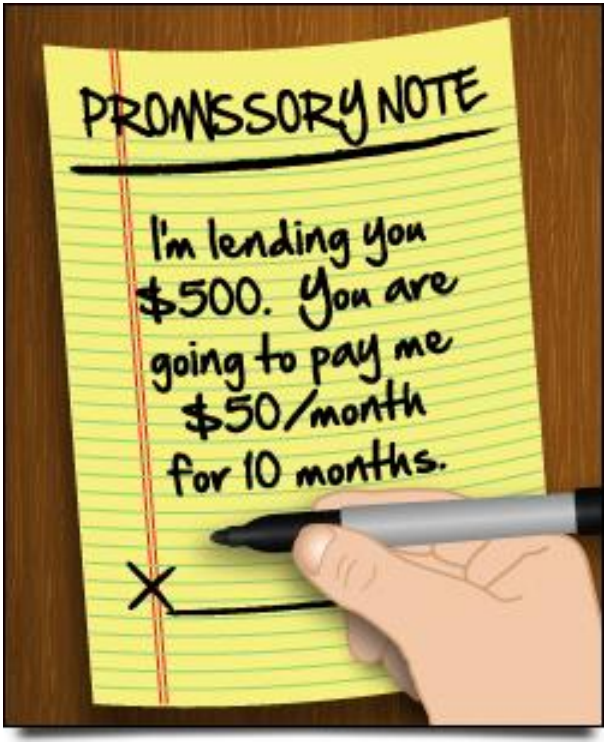
But now, in borrowing money from the existing private lenders they may require an appraisal, and if they, do of course, you're going to pay for it.

The Promissory Note

Next, is the promissory note. So, the promissory note simply lays out the terms of the note.

This means, who's the borrower, who's the lender, what's the interest rate, what's the principal loan amount, you know, are there payments, how often are the payments, the length of a note, etc.

It's kind of like your "contract".



The Deed of Trust

Then we have the Deed of Trust.

So, what is the Deed of Trust?

Well, this is the document that ties the private money to the property. This is the same thing that the banks do to secure the money they lend to the property.

This is the document that allows them to legally foreclose on you if you can't make the payments on the property for some outstanding reason.

It should include things like how much money was borrowed, who's the borrower, who's the lender, the legal description of the property, etc.

So, what's the difference between a Promissory Note and a Deed of Trust?

Well, let your attorney figure that one out and hey, think of it this way. A Promissory Note is like an I.O.U. Like, I promise to pay you back this much money.

A Deed of Trust is what ties the property as security for the loan. It basically says that if you don't pay me back the money in the Promissory Note, I get to take the property as collateral.



Both documents are important to your Private Lender.

So, I will tell you, in my Where To Get The Money Now system, we actually have a one-page document where you simply just fill in the blanks.

It asks those questions that I just said, and then all you have to do is email that one document to either your real estate attorney or their paralegal.

That gives them all the information they need to prepare your documents.

And that's why, when I have a deal ready to close and we email that document to our closing attorney, our documents are ready to close within 24 business hours.

So again, in my Where To Get The Money Now system, you will see this document. It's so easy to use and it keeps you from spending you know, 20 – 30 minutes on a phone with a paralegal or real estate attorney, giving the terms of a deal.

You email it. They got all the information they need, and there you are, putting your business on automatic if you will.

So, the promissory note, the deed of trust or the mortgage, and the insurance policy.

The Insurance (Hazard) Policy

So, the insurance policy… the private lender is named as additionally insured on the Hazard Insurance.

You should have *insurance* on all of your house flipping properties especially where I'm at in North Carolina.

Oh My Lands! In September of 2018, Hurricane Florence came through my area and I had damage on 27 houses!

And then, about a month later, Hurricane Michael hit us with a ton of rain! If I didn't have insurance on my properties… I don't even want to think about it!

Anyway, **the private lender is named as additionally insured** and this protects you and them! If anything were to happen to the house they can still get their investment back as long as it is covered under the policy.

The Title Policy

And finally, we've got the title policy or title insurance. Title insurance protects both you, the owner, and private lenders against loss or damage occurring from liens, encumbrances, or defects in the title or actual ownership of a property. This is pretty standard for any lender including when you use banks and credit unions.

That's it. So the 5 documents that the lender gets at closing again are as follows:

1. The Appraisal
2. The Promissory Note
3. The Deed of Trust (Mortgage)
4. The Insurance Policy
5. The Title Policy

So, the next question I get all the time is, "Jay, do you have copies of these documents that I can use for my deals?"

And the answer is, "NO!"

"Well Jay, if you don't give me copies of the documents, then who prepares the documents or where do I get them from?"

Well you don't! You don't prepare them. I don't prepare them. Your real estate attorney is who prepares the documents!

So hey, remember, every State has its own laws and regulations. I have students all over the country, so my documents probably won't work in your state.

So, you gotta have a good Real Estate attorney on your team and when you do, you work with them to draw up these documents. And once they do it once, you can use it over and over again for all your deals!

So whew! We made it!

Hey if I can tell you one thing about this section of the book, it's don't over-complicate it. Keep it simple! Just follow my 5 Steps to raising MILLIONS of dollars and work with a good attorney.

Don't worry about this or that or you won't ever do any deals! And hey, if you really have a bunch of questions about this stuff, come to my 3-Day Real Estate Cashflow Conference I hold every year.

You can ask me all the questions you want and I'll answer them for you and show you how to really do this business.

And as a special gift for purchasing this book, I've waived the $3,995 fee for you. All you need to do is pay the $97 registration fee and you and a guest can come for all 3 days at no cost.



Just click the link in this book (if you're reading it electronically) or go to:

http://www.bit.ly/JayConnerLive

Whatchu waitin' for?

Go get registered today!

5 Steps To Millions of Dollars

So, are you ready?

Are you ready to learn the 5 Steps you need to follow to raise MILLIONS of dollars in Private Money?

For starters, there are two primary markets on where you're going to get the funding. We have what we call the warm market or people you know… have a relationship with, and then we have the cold market where you can expand your warm market and also find existing private lenders.

I find existing private lenders – people who are already lending on houses in your area – through my Private Lender Data Feed.

With a push of a button on whatever your device is that you use, your laptop, you know your iPad, your notebook, your cell phone, you can locate existing private lenders.

We update that data feed every 30 days and connect with them using an interview process.

The complete method can be found in my Where To Get The Money Now course along with access to the data feed.

In this book though, I'm going to give you 5 Steps for you to follow to use with your warm market – i.e. people you know or people that you've added to your warm market by expanding your network.

This is all about **building relationships** with people you know and meet and offering them an opportunity to get a better rate of return on their money.

You're going to want to write these down, so let's get started.

1. Make The List Of Potential Private Lenders

Step number one in the warm market is you want to identify your potential private lenders from your own warm market. That is, make a list of all the potential private lenders you might know. And I can tell you, you know a lot more people than you think you know.



There's millions of dollars in your contact list and my Where To Get The Money Now system actually reveals three new warm markets that you may not know about.

Now, in a previous chapter about "What Is Private Money", we talked about who might be a private lender. Just a quick reminder, we said it could be your relative, your neighbor, your doctor, your dentist, a guy or gal at the gym, someone from Church, or even a coworker or your attorney. The possibilities are endless!

In fact, here's a partial, "short" list for you to think about:

- The members of your own family
- People in your address book or contact manager
- People in your email inbox or contacts
- People in your cell phone contacts
- Your holidays cards list
- People you'd invite to a wedding
- Your business cards list
- Church members
- Friends & Neighbors
- People you work with
- Those you do business with:
    - Auto mechanic
    - Accountant
    - Car dealer
    - Doctor
    - Dentist
    - Insurance agent
    - Lawyer
    - Travel Agent
    - Mailman
    - Pet Groomer

- Those you have been associated with in the past:
    - Former Teachers
    - Former Co-workers
    - Former Bosses
    - Former Schoolmates
    - Previous Neighbors
- Who lives in a Different City?
- Who Do you Know from a different State?
- Who Do you Know from a different Country?
- And the list goes on!

But you know sometimes, students may say to me, "well Jay, everyone I know is broke."



And you know, I get that. It doesn't matter what age you're at, you could have broke friends and friends that have money.

So, whether you're young and out of college and just getting started to work, or you know you've been in business for thirty years, it's the same concept.

The truth is you just never know until they tell you. Ya know, I had one student who was a landlord of a property and the tenant was this little old lady.

She was his tenant for 5 years, so she knew he was the owner and a real estate investor.

Of course, he didn't think anything about telling her about private money lending until he became one of my students. I mean, she was one of his tenants for the past 5 years. If she had any kind of money, why was she renting from him?

Well, one day he got into a casual conversation with her (you'll hear about that in Step 2 of this system) and mentioned how he works with private lenders and gives them a great rate of return.

And wouldn't you know it. Oh My Lands... That little old lady said she had $250,000 sitting in the bank doing nothing and wanted to hear more about it!

So, here was this little old lady with all this money sitting in the bank doing nothing and here was this real estate investor struggling to find money to buy more rentals and they didn't even talk about it for 5 years!

Imagine how many houses he could have fixed and flipped and even rented out had he used that $250,000 for the past 5 years – over and over again.

So, you just never know.

Just follow the system and let the system do its magic.

Oh and by the way, for those of you that do have my Where To Get The Money Now system, don't forget, you get access to my private lender data feed with existing private lenders that are loaning money out, that have money, and are ready to fund deals.

Ideally, I recommend, get private money from your warm market and existing private lenders, but if it's a business decision if you don't want to do business with people in your warm market or you're convinced everybody's broke, that's why we got the private lender data feed.

So, moving on, as I say, you know, you got contacts in your cell phone, you got your email, you got your real Facebook friends not your fake Facebook friends.

But my live events and actually in my Where To Get The Money Now system, there's an exercise to go through that is called To Identify Your Top 44 For Private Lenders, and these come from different categories.

If you haven't done it yet, you can register for my Real Estate Cashflow Conference at this link:
http://bit.ly/JayConnerLive

So, this is the easy step number one… identify your list of potential private lenders.

O.k. Let's move onto the next step…

2. Casual Conversation

Now step number two, once they're identified, you're going to have your simple opening casual conversation with these individuals. And I tell you, it's just simple, it's easy… my Where To Get The Money Now system has numerous scripts.

I don't like to read scripts word for word. I like bullet points, but just let me give you an example or just a sample of what a conversation would look like.

And that is, you know after pleasantries, I tell people, or new private lenders, I've told them that I'm now opening up my real estate investing business to people that I know and trust, and I've got a program that's paying very, very high rates of return.

It's by referral and invitation-only, and you know, the program may or may not be for, you but simply… and then we have what's called the magic question… and the magic question is, ***"Do you have investment capital or retirement funds not giving you a high rate of return safely and securely?"***

Then SHUT UP and let them answer the question - yes or no.



If they do have that, investment capital that is, then that's going to take us to step 3.

If they don't have any – or say they don't have any – then feel free to ask them to let you know if they run across anyone that does so you can share with them an opportunity.

Then just continue with your casual conversation.

Now you may know some folks that have funding that have capital have retirement funds, but you may be a little intimidated to ask them such a direct question.

And so, what I do, and I have done in the past, and still do, is have a similar conversation with them. But I ask them to just spread the word to people that they know, when they hear that they're not happy with their returns.

The same thing you do if they mention they don't have any capital. This takes any pressure off of them to answer you right away while still piquing their interest.

And of course, if they have investment capital themselves or retirement funds themselves, then they're going to probe for a little bit more and ask you what your program is.

So, let me finish off this step with just some suggestions on how to have a casual conversation with someone at a networking meeting.



First, make sure you're presentable and approachable.

First impressions are very important and if your shirt is halfway tucked or you got some ketchup on your shirt, it doesn't leave the best first impression.

I don't recommend you approach someone wearing ripped up jeans and a t-shirt to a professional networking event.

And hey, I would never recommend you judging a book by its cover AND I know what other people do!

Next, and this makes a HUGE difference when starting a conversation… SMILE!



Do you know how many people forget to smile?!?

A smile is like a ray of sunshine, open and inviting while a frown automatically makes people nervous. So, smile when approaching someone (just make sure it's not a creepy, weird, stalker kind of smile!)

Next, one of the best ways to open up a conversation with someone is to compliment something.

People LOVE, LOVE, LOVE compliments!

So, say something nice about them. Tell them you like their shirt or that their shoes look great. Compliment their hairstyle or their watch if they have a nice one.

A nice compliment goes a long way.

And next, this one is important… LISTEN!

Listen to what the other person is saying. Listen to the things that they're talking about. Listen to anything they say that piques their interest or that they show interest in and ask them more questions about it.

See, here's the thing. People LIKE to talk about themselves. I know, mind-blowing right?

And people like to hear themselves speak and talk about themselves. So, when you can let them talk and listen, it will open up doors for you.

And one final comment about Networking and having a casual conversation in general. And this is probably one of the most important things when talking to people…

Go with a Servant's heart.



Remember, you're not there to ask for money. You're not there to see how someone can give you something. You're not there to get anything.

You're there to offer and opportunity and see how you can HELP people. And when you go with a Servant's heart and genuinely want to help people, you will naturally attract people and they'll want to talk to you!

Focus on giving and your world will change!!!

O.k., let's move on to step number 3.

3. Give Them My 16-Minute CD

So again, step one is identifying them, step two, you have just a casual conversation. And then step three is where the magic really starts to happen.

So over 10 years ago, I recorded this audio titled Stress-Free Investing on a CD. Now due to technology today, I still have the CD, and we convert it to an MP3 audio, and also connect it to a YouTube link.

So, you know, we teach my students to let the tools do the work. Alright?

So, this audio is 16 minutes long and actually I'm going to tell you here in a moment, how I will actually record, personalize, and customize your own stress-free investing CD for you to use and to get out.

So, you don't even have to hand out the CD.

You can email it to your email list.

You can text it to your cell phone list.

Now the purpose of this audio is not to sell people on your private program. It's simply a tool to give an overview of what private lending is.

But the audio does not spill the beans if you will. It doesn't say what interest rate you're going to be paying. It doesn't say, you know, how people can get their money back in case of an emergency or you know, it doesn't answer the question what happens if you die, like how is the private lender protected, but these questions are raised in the audio so it will then lead them to step number four which is a one-on-one visit with you or the appointment.

And yes, of course you can put together and record your own "teaser" CD if you wanted to, but you don't have to.

If you do, as I mentioned, it tells people generally about private money lending and "teases" them about some of the questions to pique their interest so they will ask you more questions!

The quick and easy way of course is to just get my Where To Get The Money Now course!

If you insist on creating your own audio CD, here are some things to include:

First of all, yes, you want to tell them who you are and what you do! This is really your 90 second elevator pitch. Don't go into too much detail as remember, you already had a casual conversation with them.

Next, tell them what they already know – which is how most people are getting returns… bank savings accounts, CD, stock market… and that's about it.

Then you'll want to "tease" them with a new way to earn a higher return on their money.

Of course, don't tell them what it is yet, just tell them what's so great about this new method.

And you know, we covered this in an entire chapter already, so include things like how it's safer than the stock market and how it's protected. Talk about how it's predictable and more.

Then you can tell them that they can become the bank!

Once the cat's out of the bag, go on and answer a few general questions for them.

You know like can you use retirement funds, how they're protected, how long is the investment, is it safe, etc.

The goal here really is to pique their interest, so you want to answer their question without too many details.

And then finally, you want to include something in there like if they want more information, how to get back in contact with you. Who should they call or how they can get in contact with you about this amazing program!

Well, I gotta say, creating this CD is an art! Trust me, I know because I had to test it and change it and rework it and redo it over and over again until I found the perfect combination.

And, I've got students across the country who have used the EXACT same CD as the one in my course, and you know what? Every time one of my students made a change to the CD (someone always thinks they can do it better…) their results go down or they don't get any results.

So, I know the CD in my course works! And here's a HUGE bonus for everyone who gets my course… not only do you get the entire 16-Minute CD Transcript so you can read and record everything in your own voice if you wanted to, but when you get the course, I will also PERSONALLY record a CUSTOMIZED CD for you in a Professional Recording Studio!

Then my team will then send you a copy of that CD along with a link to the MP3 audio!

Why do you want this? Because now, you can use MY credibility as your partner!

So, think about it.

If you've never done a real estate deal, or you've never raised any money, how confident are you going out there raising MILLIONS of dollars for deals?

What if someone asks you how many deals you've done? Or how much you've raised?

Well, what if you can tell them that *Your Partner*, Jay Conner, has raised MILLIONS of dollars and done almost 400 rehabs in the past decade?

How much more powerful is it when you can then give them a CD where I'm talking to them AS YOUR PARTNER and they hear MY Voice talking about you and your business?

Well, when you get my course and you start working with me, you're my partner!

How cool is that?

So again, you can put together your own teaser CD – and you've already got plenty of knowledge to do it with the information in this book – or you can simply use what thousands of my students have already used to raise MILLIONS of dollars all across the country by getting my Where To Get The Money Now course!

Just go to this weblink for more information:

http://bit.ly/WTGMN

And remember, when you go there and follow do what it says on the page, it leads you to a special discount you won't get on my site.

Plus, you'll get a ton of bonuses when you get my system too!

So again, Step 1 identify potential private lenders. Step 2 have a short casual conversation which prequalifies them to Step 3 of giving them the audio.

And then step number four is the one-on-one appointment.

4. Schedule A 1-On-1 Appointment

Now the one-on-on appointment, this is where you spill the beans alright?



So, in my Where To Get The Money Now system it goes into detail as to exactly what my program is.

What interest rate we're paying, how everybody is protected, the documentation, etc.

So also, in my Where To Get The Money Now system, I have a PowerPoint presentation that you can download from my student area at my website, that walks you right through the presentation.

It only takes about 20 minutes, and I'll tell you, **if you can read, you can do this presentation**.

If you want to spend hours upon hours to create your own, you can.

Of course, I know the presentation in my course works as I've got thousands of students across the country that have tested it and hundreds of testimonials from students that have actually raised money using it!

I say use a **SYSTEM** that works to Save Your Self Time Energy and Money, and if you insist on creating your own, here are some things you want to include in it.

Private Lender Presentation

First thing you want to include of course is What Is Private Money Lending. Hey, we answered that for you in a previous chapter in this book, so you should be all set!

Next, tell them WHY you want to use their money instead of going to a bank or mortgage lender. Of course, we had an entire chapter on that in this book too – Why You Want Private Money!

So next, and this important, so really think about this one in your presentation, tell them how you help buyers and sellers.

Now when you get to know us, you know that everything we do revolves around having a servant's heart. Can you make money while having a servant's heart? Well of course!!!

This should be your mantra, "The MORE people I HELP, the MORE money I make!"

Hey, the great motivational speaker, author, and trainer, Zig Ziglar had the quote that goes, "You will get all you want in life, if you help enough other people get what they want."

Oh My Lands! That is more True than true!!!!

And hey, when you share with people how you want to help buyers and sellers, well hey, they want to help you do that too!

So o.k. next, include something about much they're earning now at the bank. This is like a sucker punch in the gut!

I mean, they already know how much they AREN'T making! You're just reminding them of their pain and how you can help them of course earn more!

How much more? Well o.k. remember when I said that this is YOUR program?

You get to decide how much you want to pay them. 6%, 8% 10%...

it's up to you!

Also don't forget to tell them how long you want their money for. Could be 1 year, 5 years, 10 years. Again, you get to decide!

You also get to decide (and include in your presentation), when you are going to pay them (monthly, quarterly, annually, etc), how they are getting paid when you sell the property, what the minimum investment is, and more.

And here's a writ'er down'er for you. Tell them how their money is protected and if there's a guarantee! Again, in a previous chapter, we talked about how all this works and what paperwork they get and how they're protected, so just put all that into the presentation.

So, you can see how this can get complicated real quick right? That's why you can skip the trouble and just get my Where To Get The Money Now system and simply edit my presentation for you. I've already done all the heavy lifting for you.

In fact, it took me over a year to put everything together and of course, thousands of students have tested it out!

So anyways, don't forget to add some common questions and of course, what they need to do next if they're interested in working with you.

And there you have it!

So again, this is where the actual program is revealed to the private lender that we can be done in person, one-on-one, or it can be done in like a group.

So, for example, I have attracted hundreds and hundreds of thousands of dollars at what we call Private lender luncheons to where I'll have 20 or 25 potential private lenders at a luncheon.
It takes the same amount of time to present the

information of your private lending program to 25 people as it does one and you can also use the same presentation and again, it's easy, it’s easy…

You can also use the same presentation as a webinar – an on online class like we're doing right now.

And I tell you I love the Zoom.us video conferencing tool. And I also like also like join.me video tool. Those are free platforms you can use to record your online class.

And that’s a good way to invite potential private lenders that are not in your area that are outside your area but people you know and you can invite them to a presentation and present them the information.

I don't recommend doing the webinar or online class to keep on your area. You want to get one-on-one to them.

So again, this is step four to where you actually present the information, and then step five is a simple verbal pledge.

5. Get A Verbal Pledge

I don't ask the potential private lender to sign any papers or promise they're going to hold any money for any length of time. I simply asked them to tell me what range that they got to work with.

Is it liquid? Is it in retirement funds etc., and then we just got to locate a deal as soon as possible.

So, there's the five steps in the warm market:

1. Make The List Of Potential Private Lenders
2. Have A Casual Conversation
3. Give Them The Audio Or Send Them The Audio By Text Or Email
4. Go Over The Program With Them Using My Presentation
5. Get A Verbal Pledge

Now that was the warm market. And I know I told you that we were just covering the warm market in this book and well, how about a bonus?!?

Five Steps To Cold Market Private Lenders

So, here are the five steps to raising Private Money with a COLD Market. They are similar, but a little bit different.

So, step one is to find a list of existing private lenders.

1. Find Existing Private Lenders

Of course, the easy way is that you're going to use my private lender data feed to locate these private lenders, and again we update the data feed a private lenders every 30 days. So, you can go into it is as often as you like.

First what I recommend you do is you put your ZIP code in, and you can search from 25 miles right on out to 500 miles from around your zip code.

And you can see the private lenders names. You got their contact information. You can see the size deals at they're doing. The interest rate that they are accustomed to receiving.

Remember, you get access to the data feed in my Where To Get The Money Now system.

If you don't have my system, well, why don't ya? Go get it. It'll make your life so much easier! But if you insist on making your own list, here are some ways you can do it.

First, you have to go to your County Court House and the best thing to do is talk to the County Clerk. I mean, you can attempt to figure it out yourself but I don't recommend it. Every County Court House is different, so the best way to figure it out is to talk to the County Clerk and be really nice to them. Maybe even bring them some fresh baked cookies.



So, what you're looking for are all the Deeds of Trust or Mortgage records on file. And once you find those, then you have to look and see who's lending on what.

Make sure you filter out all the banks,

companies, trusts, and just look for people's names. And if you see someone's name on multiple records, chances are, they are an existing private lender.

By the way, if you want to see if your County records are online, you can go do a search on a couple of websites. At the time of this writing, the best one out there is http://www.brbpub.com.

Now let me just add that there may be existing private lenders that you can meet by just networking around your area.

Where?

Well, if you go to a REIA club meeting (Real Estate Investing Association), there may be some private lenders there. You may also find some at like, real estate seminars, or online forums.

What I can tell you though is that of the 48 private lenders I have, none of them are real estate investors.

Why is that?

Because real estate investors want to know EVERYTHING about the deal! Hey look, when you're working with a retiree, someone from Church, or a co-worker, a professional too busy to do real estate, they don't care about the deal. All they care about is their money!

They don't care that the property is a 3 bedroom, 2 bath, split-level home on 123 Street or that you're going to spend this much to redo the kitchen and another xxx to redo the bathroom, put in new carpet, etc. etc.

They just want to know how are they protected, how much money are they going to make, and when are they getting paid.

So be careful going to these places looking for existing private lenders because they may be your worst nightmare!

Now once you've identified someone though, then get their contact information and that will lead us to step two which is contact them.

2. Contact The Existing Private Lenders

So, in my Where To Get The Money Now system, I've already got built into the private lender data feed two custom letters.

One is called the "Fellow Investor Letter" and the other one is called the "Hot Buyers List" letter. These two letters are written to go out to these existing private lenders to establish a relationship.

Of course, by the title of the letters, you can probably figure out the gist of what's in the letters if you wanted to write your own.

The "Fellow Investor Letter" just introduces yourself as a fellow investor in the area and that you want to connect with them and learn more about them and their business.

The "Hot Buyers List Letter" again does an introduction and asks them if they want to be on your "Hot Buyers List" for discounted properties.

Both letters are designed to get them to pick up the phone and call you.

So, if you've got my Where To Get The Money Now system though, I know that my letters work.

In fact, I had two conversations yesterday with existing private lenders that I had never talked to before. And of course, it's the same letters that all my students use across the country.

So, when they respond to these letters by calling you up on the phone, now it's an interview process.

3. Rapport Building

We're in step number three now where you just simply after your pleasantries, you interview them and ask them what you know interest rate they are accustomed to getting and etc., you know, what's the ranges of loans that they do and etc.

What's key here is that you get to know them and they get to know you. As the saying goes, "People do business with people they know, like, and trust."

Your goal for this rapport building process is to get them to know, like, and trust you – and for you to know, like, and trust them – so that you can both feel comfortable doing business together.

So, make sure you take notes about them, their family, what they do, what they're looking for personally, etc. as well as professionally.

If all you do is start talking to them about interest rates, ARVs, terms, etc., they won't warm up to you. Find out what interests them, why they got into the business, how it's helped them and so on.

4. Get A Verbal Pledge

And so, once that relationship is established, just like in your warm market, get a verbal pledge. See step 4 for the warm market verbal pledge section and do the same thing.

5. Go Find A Deal

So, step five is you go find a deal, okay?

Since they are already investors, they usually don't have a lot of questions for you. Once you've built up the rapport, then just go find them a deal!

And there you are, off to the Races doing business with existing private lenders.

So, wow! That's it!

Just by following these 5 Steps, my students and I have all been able to raise MILLIONS of dollars in private money all across the country.

Before we move on to the next chapter though, I want to stress two things about these five steps.

So, first, let the TOOLS do the talking! Remember, this is a 5 Step System. Just follow the system and don't spill the beans too early! If all you do is talk about Private Money before they're even interested, you've just as Chaffee likes to say, "Puked On Them".

I know, that's gross huh?

And he's right. Their eyes start to glaze over; their legs start to twitch; they lose interest; and you've lost a prospect. So just let the tools do their job and follow the system.

And next, notice that not once in this entire 5 Step System are you asking for anything!

We'll dive deeper into this concept later in the book and just know that you're not asking for money.

You're not asking for help.

You're not asking for anything!

What you are doing is offering them an opportunity to earn more money for themselves safely and securely!

i.e. you're helping them!

Remember earlier when I talked about going in with a Servant's heart?

When you help people earn more money, it allows you to help even more people!

First, you can help distressed home owners sell their house to you for all cash and close quickly!

And when that happens, you can help a bunch of people earn more money by fixing up the house you just bought. The people I help are my designer, my project manager, my contractors, my attorney, my real estate agent, and of course my banker! And that's just to name a few!

And then when you sell, you help someone find the home of their dreams!

And all this is possible because I Get The Money First!

And you can too!

Just follow the system!

I Get It, But I Still Ain't Got No Money

If you've made it this far, then you should know how to go out there and start getting money for your deals!

Our esteemed Mentor, Coach, Leader, and fellow Investor (the one and only Mr. Jay Conner) known throughout the Country as the one and only Private Money Authority, told you step-by-step in this book how and Where To Get The Money Now, so you've just got to go do it.

Go forth and prosper!

Go raise Millions!

Go do deals!!!

Take action now and make your dreams come true!!!

Can you do it?

Absolutely!!!

Have you done it yet?!?

Do you have Millions for your deals yet?

What are you waiting for?!?!

Hey look, some of you are new to Private Money and Real Estate investing, and if you are, this book is a GREAT way to start learning about Private Money AND if you REALLY want to succeed as a Real Estate Investor, then go find someone that's been there and done that to show you the ropes, guide you, lead you, and help you avoid the pitfalls.

i.e. <u>Go Find Yourself A Coach</u>.

Yes, yes, I know that it requires an additional investment on top of this book and listen, it's the fastest, safest, and best way to success!

Ask anyone who's successful and they're going to tell you the same thing.

In fact, they'll tell you that you're going to pay for your success one way or another.

Either you pay for education or you pay for the School of Hard Knocks. As a LOT of people have once said, **"If you think education is expensive, try ignorance!"**

Hey listen, if you haven't done so already, register for Jay's 3-Day Real Estate Cashflow Conference and learn how to do things the Jay way!

Once you're there, if you want to work with Jay and his team as your Mentor, you'll have an opportunity to do so.

Whether you decide to hire Jay as a Coach or not, the Conference itself is WELL worth your time to go and learn how Jay AUTOMATES his business so he can enjoy the finer things in life like servicing his Church and community. Learn how he does it and DUPLICATE what he does for your own success!

Trust me, over the years, I've been to A LOT of different trainings and you're going to LOVE Jay's training. So, get registered for it today!

Oh, and by the way, I know some of you are not new to real estate investing or raising private money and maybe you're just stuck.

You know, stuck because you ran out of money.

Stuck because you didn't have money to begin with.

Stuck because you're not sure what to do and don't have anyone you can TRUST to work with.

Stuck because you don't have good credit.

Stuck because you haven't taken all the actions you've needed to take in order to get the deals you know are out there.

Stuck because other investors are beating you to the deals and making better offers than you – and you don't know how.

Stuck because of you "tried" to do some things and nothing seems to have worked for you.

Stuck for whatever reason, then again, go get yourself a coach and let them help you!

And then some of you aren't stuck, you're just moving slowly.

Some of you watched a bunch of videos on YouTube and think you're da bomb!



And hey, maybe you are and you're still kinda stuck because you're trying to figure things out yourself by watching hours and hours of videos from a bunch of different people telling you to do different things – or the same things differently.

Either way, you're spending a TON of time and energy TRYING to figure things out the "cheap" way…

At least it's cheap until you do something wrong.

And further still, some of you already worked with a coach, or are currently working with one and **you STILL don't have any private money yet**.

Come on. You know who you are.

Did you TRY to go out and raise private money and everyone told you no?

Or was it more like you went out there and made a half-hearted attempt to "ask" someone for money for your deals… and it didn't work!?? So, you just gave up on it and started looking for more deals?

Or let's be real, did you give up before you even began and just said, "I need to find a deal first."

Or maybe you convinced yourself that, "Oh, no one is going to lend me any money. I have no experience. My credit sucks. I've got no money."

Oh boohoo… woes me.

Come on. Be honest. It's o.k. Just let it all out.

And by the way, you… yeah you… the one that attended Jay's 3-Day Real Estate Cashflow Conference already where he showed you EXACTLY how he's raised all that money.

When you attended the event, did you talk to some of the Private Lenders that Jay invited there?

By bringing his Private Lenders to the event, Jay gives you the chance to ask them exactly how he approached them, what he said to them, and why they decided to work with him. He shows you EXACTLY what he did so you can go do the same thing!

I mean, who does that? Who brings their OWN Private Lenders to a bootcamp and let's you ask all the questions you want to them?

You know who does it?

Mr. Jay Conner, that's who.

And you know why? Why he does it, why I'm harping on this, why I'm sharing all this about how Jay does it?

It's because he wants to show you that it works.

We want to prove to you beyond a doubt that it works.

We want to show you how there's nothing to hide from you – he shared all the steps that he uses – and that all YOU have to do is go and do it.

And what's more, if you don't want to create your own CD, your own PowerPoint Presentation for a 1-on-1 appointment, your own flyer or brochure or system, then just get Jay's Where To Get The Money Now system and be done with it.

I know, I know, you can do it yourself. There's ENOUGH information in this book for you to do it yourself.

And here's what I want for you to understand. Here's what you WANT to understand for yourself…

You Can't Get Rich With A Broke Mindset.

If you want to be a millionaire – which many of you do for the purposes of what that will allow you to do with your time – then stop doing minimal wage jobs and focus on the activities which will get to where you want to go faster.

Sure, you can spend the time to do all this stuff and then spend the time to go out there, test it, refine it, update it, test it, edit it, and implement it until you get it right.

And when you figure out how much time you spent, you could have just gotten a PROVEN system that works and gone out, raised millions and done some deals.

Vote For Pedro

Take for example this guy I've been working with. Let's just call him Pedro which is not the guy's actual name cause if he's reading this, he'll know who I'm talking about and while I feel for him, I still love him.

Anyway, back in June of 2019, he decided he wanted to work with Jay as his coach and mentor. And hey, I'm not going to lie to you, there's an investment involved with that. Jay don't work for free, and trust me, for the investment you make to work with him, OMG, you get crazy, good value.

Anyway, at this time, Pedro is already doing 2 – 3 Wholesale deals each month, so he's not a newbie. He already knows the Real Estate Game.

Why does he want to work with Jay?

Because he wants more money!!!

See, each deal he does he only makes $1,000 - $3,000. Low profit wholesale deals.

He's young though, so it's been working till now.

Things changed a little bit now though. See, he's got kids, and baby needs a new pair of shoes. So, he needs more money.



Pedro wants to start doing rehabs so that he can make larger profit margins. And doing things the Jay way, once he gets things going, he could do 2 rehabs a year and still make the same or more money than he is now with Wholesaling.

And once he ramps that up to 1 rehab every quarter or 1 every other month, he'll double if not triple his current income or more!

Anyway, we work with him to put together a payment plan with him to work with Jay. Turns out Pedro has been working on getting his credit score up and needed 60 days to qualify for a loan. So, he starts with a down payment and we work with him to help him get financing for the remaining amount.

So now, here's where things get interesting.

You see, we PRE-Qualified Pedro for a financing loan. All he had to do was wait the 60 days and then move forward with everything. He gets the financing; he works with Jay; he transitions from Wholesaling to Rehabbing; it's a beautiful thing.

Jay starts working with him for these 60 days while were waiting for the financing.

Now remember, all he has to do is listen to Jay, do what he tells him to do, go out and start raising private money to do deals, and wait for his financing OR do a deal and to make the rest of the payments for Jay's coaching.

60 days comes and so I reach out to Pedro to complete the financing and guess what Pedro's been doing?

Listening to Jay and raising private money, right?

Wrong.

Ya see, he got distracted.

He's been checking his credit score DAILY.

Why? Because he got a BROKE mindset!

Listen, he was already pre-qualified, so he just had to maintain status quo and **FOCUS** on what Jay was teaching him. Do what he needed to do in order to become that Millionaire.

But, instead of focusing on getting Private Money to do deals like Jay was teaching him to do, he started talking to lenders to get financing for additional lines of credit.

Why? Because he thought doing so, he could get more financing. How much more? Like maybe $10,000 more.

Now remember, when you only make $1,000 - $3,000 a month, $10,000 is like half a year's worth of income. To him, that's a lot of money.

To a millionaire, that's chump change. But you see, he's stuck in his broke mindset.

Hey, remember that red pill blue pill thing?



If you don't, go watch The Matrix.

Anyway, Pedro chose the Blue pill which means he stayed stuck in his own world. Jay offered him the Red pill – to show him what's possible.

And while Jay is trying to teach him how to become a millionaire, since he's chosen the wrong pill, he's stuck in his broke mindset.

The 60 days goes by and we tell him, o.k., let's get the financing going and **KEEP MOVING FORWARD**. ONE deal will net him MORE than $10,000 if he does it the Jay way.

In fact, Jay's AVERAGE deal is $63,000 in profit! At his current rate, that would take Pedro like 5 years to earn!

And do you know what he tells us when we contact him to move forward with the financing?

Well yeah, he says, "Ya know, if I just wait another 30 days, I can get an additional $10,000 in credit."

And yes, even though the program was on hold, had he been doing what we told him to do from the beginning, had he just listened to us and gotten the original financing, chances are he'd be done or almost done with his first deal under Jay's tutelage and his program would have been PAID off along with some extra cash in his pocket.

Yet he was still stuck talking to different lenders.

Stuck in his broke mindset.

Stuck like a turtle on its back.



Stuck like a fish in a bowl.



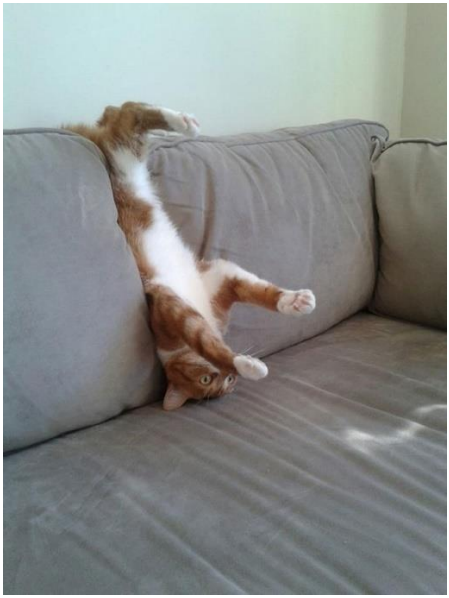
Stuck like a fat rat in a sewer cover.



Stuck like a cow in a bicycle.



Stuck like a cat between two cushions.



Stuck like a dog in a fence.



Stuck like a goat in a chair.



Stuck like a moose in a pool.



Stuck like a … well… you get the point.

He was stuck!!!

Now realize, if he had just been doing what we told him to do, he could have had hundreds of thousands in private money already if not more.

Instead, he's focusing on an additional $10,000 line of credit… which he didn't need because we had already pre-qualified him for what he needed.

Let me say that again, focusing on something he didn't need instead of focusing on doing what he needed to do to get out of his current situation.

Stuck focusing on the WRONG things.

Now Jay, being the kind soul that he is, says "o.k. but, after 30 days, if you don't get any financing or don't make any additional payments, we've got to put your program on hold."

Pedro says, "Oh don't worry about it. The lenders already told me I'm good."

Was he really though?

30 days comes and goes and we talk to Pedro again and ask him about financing continuing with the program and you know what he says?

Yeah, that's right.

He says, "Well, I'm talking to 2 additional lenders who tell me I can get more credit if I wait another 60 days."

How much more credit?

Yeah, about an additional $5,000 - $10,000.

Seriously?

It's been 90 days.

If he had focused, he could have gotten hundreds of thousands in private money by now and probably gotten a smokin' deal or two following Jay's Foreclosure System.

Of course, I let him know this.

I tell him to stop focusing on this little stuff and let's just get what we need done so we can focus on the bigger picture.

I tell him it's been 90 days and he could have been raising private money and doing deals.

I tell him that this credit thing is dragging him down and he needs to just be done with it.

I tell him just choose a lender, ANY lender, and get it done so we can do deals and make money!

And, just to see if I can help him, I contact the finance guys we work with – you know, the ones we got him pre-approved the first time and check where we are at with Pedro.

After they look up Pedro's information, they tell me, "yeah, we can get him the original financing he needs and it will only take 7 – 10 business days."

7 – 10 business days. NOT 60 Days.
So, o.k., it's not the $10k - $15k more than what he needs that he was looking at.

It was what he needed though.

Get it?

What he needed, not what he wanted!

Guess what Pedro decided to do?

Yup. Wait another 60 days.

Now, we've got to put his program on hold.

And remember, as the saying goes, "a bird in the hand is worth two in the bush."



Ya see, we got him financing. That's the bird in the hand in case you didn't figure it out.

Instead, Pedro decided to focus on 2 other lenders for financing and had to go chase after them.

He could have been done with all this weeks ago, and he got in his own way.

AND, if he would have just moved forward with what we put in place for him, he could have paid off Jay's program and been focusing on raising private money and doing deals.

See, he's so focused on the $5,000 or $10,000, he's missing out on the bigger picture.

He's missing out on the fact that he could be making $20,000 - $30,000 a month doing rehab deals. He's missing out that he's holding up his life and his income, monitoring his credit score for something we already got him qualified for.

And what's even worse, he was so focused on his credit score and talking to lenders that he slowed down his real estate business which resulted him only doing 1 deal in 2 months.

So, I rip into him a bit more, hoping that he'll see what's going on.

I tell him that he could have saved hours upon hours of talking to lenders and checking his credit and just gotten the original loan WEEKS ago and been focusing on Private Money and doing deals this entire time!!!

And you know what he says?!?!

He says, "Oh, I know."

WAAAHAHAHAHAHA!!!!!

Well if you know, then why are you still dragging your feet?!?!

So now his income is way down cause he's only done 1 deal in 2 months and he still hasn't gone out to raise private money like we've been telling him!

He's STUCK I tell you!

He's stuck due to his own decisions.

He's stuck due to his LACK of action.

He's stuck because he's not listening to the advice that he PAID for.

He's stuck with a BROKE mindset which makes him afraid of change, afraid of the big picture, afraid of losing what he's already got, not realizing that he's slowly losing it anyway.

And when you're stuck, when you're not doing anything different – even if you "KNOW" – which most STUCK people don't even if they say they do – you get the same results – over and over again.

And as the great, late Albert Einstein once said, "The definition of INSANITY is doing the same thing over and over again – but expecting different results."

And Pedro was / is officially insane.

Let's fast forward another 60 days.

I reach out to him again to see where he is and determine if he wants to resume working with Jay. I even ask him if he's done anything Jay taught him in the first 60 days of the program.

Guess what he's been doing all this time?

Yep. Still talking to lenders. Insanity!

Pedro, my friend, never applied for financing, never implemented what Jay told him, never raised any private money, and was struggling to do deals.

So, I went at him again… in a loving manner of course… and asked him, "Pedro, it's been over 6 months man. Really, you've really gotten nothing accomplished. In fact, you're in a worst position now, waiting for your credit to age and improve for a simple $5,000 - $10,000 maybe and we could have taken care of this last year (it was January of 2020 now). You could be doing deals RIGHT NOW. So, seriously, what the heck is going on?"

And OMG, all the excuses came out.

"My wife this… my kids that… my landlord this… my car that… etc., etc."

Of course, it was all excuses to make himself feel better for not moving forward.

So yeah, I'm still keeping in touch with him and I REALLY do want to help him. And **until he starts helping himself, there's not much I, or anyone else, can do**.

He's got to stop getting in his own way; stop focusing on the little things; and stop operating with a broke mindset. He's got to start with Pedro.

And until he does, join me and Vote for Pedro. Let's give him our support and wish him well.

In the movie Napoleon Dynamite, with his friend Pedro seemingly on the verge of losing his election for class president, he jumps onto the stage (wearing a Vote for Pedro shirt) and does an elaborate dance routine, which earns a standing ovation and results in Pedro winning the vote.



Maybe if we all do a dance for the Pedro in this real-life story, he'll get the message and finally get the financing. Then he can focus on what Jay tells him, and start doing deals and making money!

So please, Vote for Pedro.

Who Wants To Be A Millionaire

And hey, listen, before we move on, if you want to be a millionaire, then you need to be doing millionaire things, not minimum wage things.

And have you ever thought about it? I mean, really thought about it?

Ask yourself, how much does a Millionaire really get paid per hour?

Well, I can tell you and let's reverse engineer this for you.

If you want to make $1,000,000 in a year and you work normal hours, let's figure it out.

> You want to earn $1,000,000 per year.
>
> Working 50 weeks per year (off 2 weeks for "holiday")
>
> So that $1,000,000 / 50 weeks = $20,000 per week
>
> Working 40 hours per week
>
> So that's $20,000 / 40 hours = $500 per hour

So, are you doing things that cost less than $500 per hour? If you are, you're either working on your "own" time – not your "millionaire mindset" time, or you're not a millionaire yet.

Hey, math don't lie.

And by the way, that's PRE-TAX.

So, after Uncle Sam takes his share, you're closer to like $750 per hour.

Thanks Uncle Sam!



And anyway, let's get back to this Private Money thing or as we were saying, "Why ain't you got none hun?"

And you know, even if you haven't gone to his 3-Day Real Estate Cashflow Conference yet (why the heck not?), if you have **ever** heard Jay speak anywhere, you've probably already heard him say time and time again that if you want to negotiate BETTER deals, if you want to BEAT the competition, if you want to WIN at this game of Real Estate that you have to, "**Get The Money First!**"

So why after all that, why after reading this book, watching YouTube videos, coaching with other people, working with Jay, or whatever it was…

Why, gosh darn it, haven't you gotten the money first yet??!?!

Why don't you already have MILLIONS of dollars of private money?

Now, if you already have MILLIONS or went out and got it already, well then congratulations!!! GOOD FOR YOU and great job!!!

You listened!! You took action!!!

You implemented what you were taught!!!

And guess what?!? It worked didn't it?!?

Keep doing it and keep on raising more money for your deals!

And for the rest of you… if you haven't raised millions yet, "Why The Heck Not?!?!"

I love you and can I be blunt?

As if I haven't been so already and really, I asked that question just to be nice and well, I'm going to be blunt even if you would have said no.

Although, here's my disclaimer…

Whether you're new or you've been around for a while, or whether you've never tried to raise money before or made several attempts and couldn't do it…

IF you get offended easily or IF you think you already know why or come up something that can "justify" why you haven't raised any money yet, then please, **just stop reading, go do what Jay tells you to do, follow his 5-Step Process and go get some money.**

Hey, I know. Life happens.

Things get in the way. And some of you know what you need to do – you just haven't done it. If that's you, go do it.

There Is No Substitute For ACTION!

So, go take some action!!!! Just go make it happen. As I said above, just stop reading, do what Jay tells you to do and go get some money!!

As for the rest of you… if you want to hear (or in this case read) some potentially hard truths, then by all means, please, please keep on reading.

What I'm going to share applies to both new and seasoned investors.

And if you are new and you haven't raised private money yet, instead of stopping and just going to get private money right now, please keep reading the rest of this book because hopefully, once you read through this section you can avoid these pitfalls that are being mentioned and just go out there and succeed on your first get go!

And before I really get into it, let me just share with you one of MY mentors once told me…

He said, "If you're going to pay me a lot of money for me to teach you want to do, then just do what I tell you to do. If you're not going to listen to me, then don't hire me or just send me a check once in a while when you feel like you need to waste some money."

O.k. so, I kind of paraphrased that and for all intents and purposes, that's what he said.

By the way, I worked with him almost 20 years ago and when I started listening to what he said and doing it, I doubled my business and made millions within 6 months. To this day, he still calls me his favorite idiot.

Of course, that's an entirely different story for another time, so when you see me at one of Jay's 3-Day Real Estate Cashflow Conferences, come up and ask me about it.

Anyway, so, remember, if you've read this book, heard him speak, or attended Jay's 3-Day Real Estate Cashflow Conference and/or you joined Jay's Platinum Plus JV or Mastermind program, you probably PAID Jay and his team in some form or fashion to teach you how to build a real estate business and raise millions of dollars in private money.

AND he, they, we have taught you time and time again what to do and how to do it. I know! I work closely with the coaching program and I know what is covered and when. I know Jay shares his 5-Step program all over the internet. I know we discuss it over and over again at the 3-Day Real Estate Cashflow Conference. And I know it's covered REGULARLY in the coaching programs.

I mean, hey, raising money is the FOUNDATION of Jay programs! There's really no excuse for you NOT to do what he tells you to do.

And what he tells you to do first is to Get the Money First!

So, listen to him!!!

And yes, it can take time to put all the pieces in place, so on the Platinum Coaching calls he does teach you how to find deals, analyze deals, talk to sellers, etc. etc. and even with all that, you should **Get the Money First!**

And if this book is your first exposure to Where To Get The Money Now, then you've got the 5 Steps you need to succeed! And again, simply follow those 5 Steps and make it happen!

What?!?!

Forgot the 5 Steps already?

You just read them!

Well, here they are those 5 steps again – and this time commit them to memory!

Jay Conner's 5 Steps To Raising Private Money – A Review

1) Make A List of Private Lenders - Find Your Target Market - Where are you going to go to talk to people about your business? Rotary club, Chamber of Commerce, REIA, Church, etc., Who Do you already know? Write them down!

2) Have a Casual Conversation and Qualify the Prospect – Ask them a simple question, "Do you have any investment income or retirement funds not earning you the rate of return you want?"

3) If they say yes, give them Jay's 16-Minute CD. If they say no, then you can ask them if they know anyone who might or just wish them well and tell them to contact you if they ever run across some funds down the road that they want to receive a higher rate of return on than the average bank or savings and loan (Mr. Potter reference).

4) When they say, "Hey, that CD was COOL! Give me more info!!!", set up a 1-on-1 appointment with them and show them Jay's Private Money Lending PowerPoint in your Course.

5) Get A Verbal Commitment From Them! Find out how much they got available and when!!!

So that's it!

Next step is to Go Find A Deal and Use Private Money to buy it!!!

By the way, that was just one method that Jay teaches on how to Raise Millions of dollars in Private Money.

He also teaches you how to approach and expand your warm market, hold private lender luncheons, and provide his students with the Private lender data feed.

So, it doesn't really matter if you know anyone or not, you just need to go out there and do it.

"But Chaffee (in a whiny voice), it's so hard!"

"But Chaffee (in another whiny voice), I'm so busy!"

"But Chaffee… [FILL-IN-YOUR-EXCUSE]!"

So, let me start by saying this, "Whatever your reason for not raising money yet, it doesn't matter."

Why?

Because All Excuses Are Equal.

They all take away from your PRIMARY objective – to **Get The Money First**.

And the results are all the same – you have no money!

If you have no money, offering ALL CASH deals that can CLOSE QUICKLY seems somewhat disingenuous.

Why?

Because you have no money!

And unless you find an end buyer quickly, you won't be able to close quickly!

Which means you will have to give the property back to the buyer… and that makes you (and your business, your brand) look bad – especially if you do it multiple times!

So, **Go Get The Money First!**

You already know how! If not, go read this book again from the beginning!

We've already told you how over and over again!

So why aren't you doing it?

Do I have your attention yet?

Or are you just getting upset at me for something you're not doing?

Yikes!

You hate me now I know it.

And I'm telling you this out of love so that you can go out and Get The Money! And SUCCEED in real estate!

So, let's keep on going!

And if something here makes sense to you, then maybe you can look at things differently and then go out there and get the money!

Hopefully this will help you, "Go Forth and Prosper!"

5 Reasons Why You Don't Have Private Money

After talking to literally HUNDREDS of students and hearing all kinds of excuses (remember, they are all equal), there are a handful of reasons that pop up time and time again.

Let's be clear, most of you know what these reasons are. The challenge is that even if you know about them, it hasn't sunk into your head that you're actually doing them – or thinking about them this way.

My goal in pointing these challenges out is that you actually think about them and if you are doing them yourself, then you can stop doing them or at least change your behavior. Then you can go out there and start raising MILLIONS of dollars in Private Money!

So the first reason why you might not be going out there and getting the money is…

1. You Think That Getting A Deal First Is More Important

Let me put it another way, **it's not a priority for you**. Instead, finding a deal is a priority for you. Why is that? Because you think that if you can find a deal first, then you can find the money to go with it easier.

Of course, if that was the case, then you probably wouldn't have found Jay to begin with. You'd just go out there, find a bunch of deals and the money would just start raining down on you.

And what's worse, there's all this training out there by all these gurus that teaches you how to go find deals first and so *it's ingrained in you*.

You've been PROGRAMMED to go find deals first. You've been PROGRAMMED to believe that finding deals first is what you should do. You've been PROGRAMMED WRONG.

And because you've been programmed WRONG, you go look for deals. Then you have trouble getting deals. Why?

Because you DON'T have the money!

So, let's just do a quick reminder on what having the money first can do for you.

One, you can make better offers!

Remember, Cash is KING!



People LOVE cash offers!

Cash offers mean no contingencies.

Cash offers mean a "qualified" buyer.

Cash offers mean, "I get my money!"

All things being equal, who's offer do you think a seller is going to accept first – someone who offers all cash or someone who needs 60 days to obtain financing?!?

Two, you can close quicker!

Did I mention no contingencies?!?

You don't have to depend upon banks asking you for your first-born child.

You don't have to depend upon hard money lenders who pull credit checks on you and ask you additional information only to either take longer than they promise or not fund you at all.

You got cash ready to go! Close in 14 days or less!

Go crazy! Close in 7 days!



Who's offer is the seller going to accept – someone who can close quickly with cash or someone who needs a lot of time for financing?

Three, you can be confident in your performance!

You can close quickly and with cash and not worry about something going wrong with financing, finding and end buyer, or something else.

You can make strong, CONFIDENT, offers and know that you'll perform.

Wholesalers often times think they got a good deal and make cash offers only to find out that they can't find an end buyer. Then they look like **MUD** as they have to go back and ask for more time or give the contract back!

Sandwich-Lease-Option? Well you need to find a tenant-buyer – preferably one who has enough of a down payment that you can use for your consideration fee. And if you can't find one – again, **MUD**!

Need some rehab on a subject-to deal with tons of equity? No PROBLEMO!!!

You got CASH from a private lender!

You're good to go!!

Get the Money FIRST!!!

Statics show that there are over 138,000,000 houses in the United States. Think you can find one or two deals from there?

Yes! Just follow Jay's Foreclosure system!

In 2019 alone, there were over 1,000,000 foreclosure filings! If you just did 1% of 1% of those, you'd have 100 deals last year!

I see real estate deals! They're everywhere!



So, **Get The Money First**! Make it a PRIORITY and you'll find the deals!

They're everywhere!

O.k. Let's move on to the second reason why people don't get the money first.

2. It's So Scary!

So, you're scared. Scared to talk to people.

Specifically, you're scared of two things.

First that they'll say NO!

Scared of being turned down. Scared of being rejected.

Boo hoo.

Hey, it's not personal. Who cares if they say, "NO!" It's not you. It's them. Unless it's you.

Duh right?

Got it? I mean, it's got to be one of you right? So, who is it? You or them? Well, it depends, so let's dive into this bit.

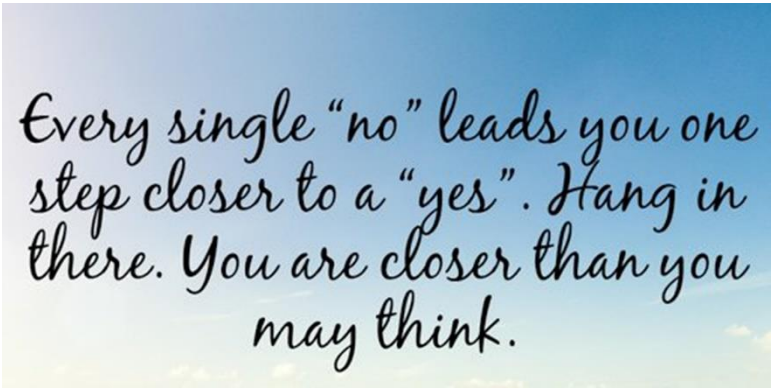
First, it's not you, it's them.

When you present someone with an offer, if it's a good, valid, true offer, and they say no, then water off a duck's back.

It's their loss. It's their missed opportunity. It's their decision, so who cares?

Just wish them luck and move on to the next person.

Every NO leads you closer and closer to a YES! Get enough NO's and you'll get a YES!



For me personally, I EXPECT people to say YES to me, so I tend to get a lot more people saying YES than others.

Why?

Because I tend to get what I expect!

And so do you, and you, and you, and you.

People tend to get what they expect.

If you expect to get a NO, then you will.

If you expect to get a YES, then you will.

At least you WILL get more of what you expect. And the reason is because it's not them, it's you. Well at least it is now.

You see, when you expect something, you tend to communicate that expectation through to someone else even if you don't intend to.

If you expect someone to say NO, then maybe your voice will sound negative or your body language will convey nervousness, fear, or something that will lead them to say no.

When you expect someone to say YES, then your communication style, voice, language all conveys, "SAY YES!!" and that leads someone to say yes.

Now if you expect someone to say YES and you truly believe that they'll say, "YES", and then say NO, then it's not you anymore. It's them.

Got it?!?

See if you can relate to this story. Way back when, when I was in high school, my best friend was this guy who was well, kind of a gigolo. That is to say, he was always going out with some girl.

One time, he was going out with 3 girls from 3 different schools at the same time. That didn't last long though because he said it was too expensive!

Anyway, he was an O.k. looking guy. He had decent grades. He wasn't particularly rich or anything. Just your normal, average looking high school kid.

It was amazing though because he could go up to any girl in school, ask them out and they would say yes.

It didn't matter how popular they were or if they were on the Student Council, the Cheerleading squad, etc. The probability of them saying "yes" if he asked them out was extremely high.

Now of course I got other friends who got shot down all the time. Me, I wasn't allowed to date in high school (I had a very strict Asian upbringing), so I just observed everything as an innocent bystander. So, no, I can honestly say, I never got shot down in high school! Haha and I digress.

This phenomena of why my buddy was always getting girls to say yes to him even though my other buddies got turned down was astonishing to say the least.

One time I asked him what his secret was in order to get all these girls to say yes to him and go out on dates.

His answer was, "I just asked them."

That answer of course did nothing to help me understand **what was this magic he had over these girls?** It only caused to increase my curiosity over this seemingly innate power that he had over members of the opposite sex.

I say that because I'm not even sure he realized what it was that he had or what he was doing. And it frustrated the heck out of several other guys in our class that got turned down regularly.

Since I was on the Cheerleading squad at my high school (yes, I was one of a few male cheerleaders in my high school. I figured since I wasn't allowed to date, I could just hang out with the girls instead), I had an opportunity to talk to a few of them about my buddy.



And wouldn't you know it, when I asked the girls about my buddy, the answer was quite surprising.

I asked them, "What is it about Pedro that you all say yes to when he asks you out? Like what is it? What do you like about him? Do you think he's cute? Is he funny? What?"

Now of course my buddy's name wasn't Pedro. And as you know, that's just the default name I'm using in this book in order to protect the identities of the people I'm talking about in these real-life stories.

After asking a bunch of girls what the deal with my buddy was, the answer boiled down to one word. <u>They all said he was, "Charming."</u>

Interesting. So, how does one go about becoming "charming"? What are the characteristics, traits, and behaviors of a "charming" person?

A quick Google search returns this answer…

"A charming person is someone who can be okay even when external factors, such as the surroundings and environment, are challenging," says psychologist Dr. Iris Pachler over email. "They're able to find peace and strength from within and also have the ability to be flexible and accepting no matter the situation."

Wow! That hit the nail on the head about my buddy Pedro (not Pedro).

Of course, back then, Google wasn't even around so I had to figure it out for myself. And what it boiled down to was that **Pedro never expected anyone to say, "no" to him.**

He was confident in his asking and confident in the answer. In addition, he was always prepared to accept the answer regardless of whatever it was and just move on. He didn't let any answer really affect him an any way – it wasn't about him. On the EXTREMELY rare occasions that someone said no, he just moved on and asked someone else.

Now as for all my other buddies who got turned down a lot was that they all got nervous when asking. This almost always made them seem a little "weak" when asking.

In addition, they had an emotional desire for a "yes" answer and were CRUSHED if they got a "no". This made them seem even more pathetic really and not charming whatsoever.

You see, it was all about them at this point. While Pedro was asking girls out, he was really offering them a good time. It was more like, "Go out with me and we'll have some fun."

With my other buddies, it was more like "I really want to go out with you because I think you're beautiful and I like you." Instead of offering them something – just hanging out and having some fun – they wanted something – "fill an emotional need inside of me".

Pedro's attitude was, "if you say no, you're missing out… and I'll just ask someone else."

Completely different attitude. **Offering instead of asking and expecting a "Yes" instead of expecting a "No".**

And his results were outstanding!

As for my other buddies, the more times they received a "no", the more difficult it got for them.

After a while, some of them just expected to get a "no" and stopped asking. I kind of felt sorry for them. It didn't really matter who they asked at that point, they probably would have gotten a "no" anyway.

Ah… high school life can be so difficult.

And on a happy note, I can say that all my friends went on to find significant others and grow out of their high school awkwardness!

In the end, it's the journey that matters!

And hey, it just might be that you're scared to talk to someone about Private Money because you're not confident, you're scared, and you've received "no" answers in the past.

This maybe led you to expect a "no" answer going forward and so you haven't really been talking to as many people as you should have been.

I get it.

Incidentally, **MOST people are just plain scared to talk to other people about money**.

You can talk to someone about the weather all day long.

Ask them how their day was.

Talk about what they're wearing, what they do, etc. And when it comes to MONEY, forget about it!

I mean after all; it's a TABOO topic isn't it?

At least that's what a lot of people are taught when growing up.

You don't talk about money at home.

You don't talk about money to strangers.

You don’t talk about how much someone makes.

You don’t talk about your net worth.

You don’t share your salary with anyone.

You don’t ask someone how much their mortgage is or their rent is.

You don’t tell someone how much you spent on something.



It’s personal!!!

Why?

Because people have no idea how to measure it and some people are ashamed of it.

Financial Advisor Shannon McLay (previously of Merrill Lynch who started The Financial Gym) says that, "It's difficult for people to discuss money because there's no real agreed upon standard of measurement for financial metrics…. Because of a lack of agreed upon financial metrics, people feel fear or shame around what their finances look like."

According to financial data from Fidelity Investments, 43 percent of Americans don't know how much money their spouse makes, yet fighting about money is the TOP predictor of a divorce!

O.k. Let's put this all in another, more easy way to understand why talking about money is so taboo… In other words, **money is hard to talk about because it is easily equated with status.**

In the book The Money Game, it is written, "The irony is that this is a money game and money is the way we keep score. But the real object of the Game is not money, but it is the playing of the Game itself. For the true players, you could take all the trophies away and substitute plastic beads or whale's teeth; as long as there is a way to keep score, they will play."

And I know, you're saying, "I'd never treat anyone differently based upon the number of commas in their bank account." Well, at least that's what most people would say.

Is that really true though?

Do you think that people would treat a homeless man the same as a rich man?

Would you?

Would you treat Warren Buffet the same way as you did a guy standing on a street corner holding up a sign asking for money?

Probably not.

In fact, most people get nervous when they know someone has a LOT more money than they do.

And let's face it, if you are approaching someone because you want to "ask" them for money, then that means you don't have any! Or don't have enough. And of course, this can be embarrassing!

Money – or lack thereof – can cause shame, joy, anxiety, stress, and worry!

Well get over it I say!

Who cares?

You don't know how much money they have or don't have.

For all you know, they could be broke, on the verge of bankruptcy, or already there.

They could be putting on an act, a show, just so they don't feel embarrassed!

I've known people who leased fancy cars that they don't have money for just to make themselves feel better.

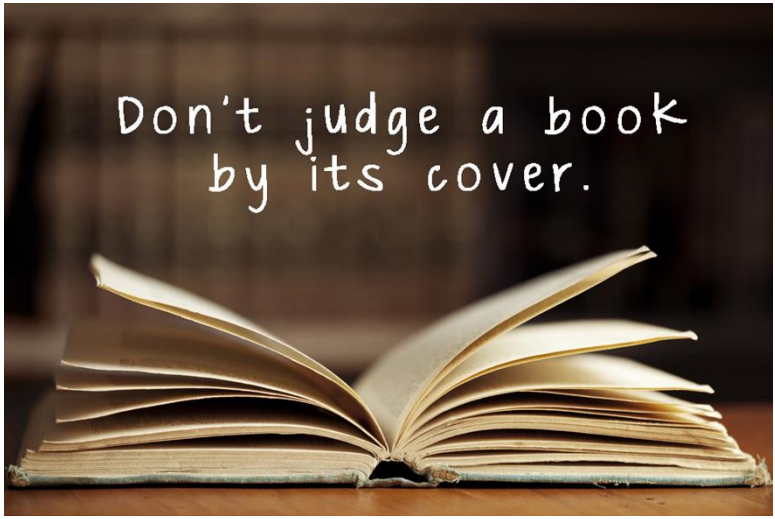
I've met people who wear jewelry and fancy watches to look impressive when they couldn't pay their own rent.

Then again, I've met 9 figure earners who wear jeans and t-shirts and hang out in the back of the room to just observe things.

I've known millionaires who drive around in 20-year-old cars because they were reliable and of good quality.

Cars they bought before they hit it big.

You cannot and should not judge a book by its cover.



So why feel embarrassed when approaching someone about private money?

Because again, you're asking!

Or at least you feel like you're asking!

And that's the third reason why you're not getting the money first!

3. You Don't Want To ASK For Money!

Oh, for shame!

Asking for money makes you feel like a little kid who wants a piece of candy at the candy store and you don't have any money.

Asking for money makes you feel poor, broke, and hungry.

Asking for money makes you look weak and unsuccessful.

Asking for money makes [FILL-IN-THE-EXCUSE]!

So STOP ASKING And START GIVING!

Jay Conner says again and again, "I've never asked for money!"

Sure, he teaches you to go Get The Money Now.

He just doesn't ask it for it.

Where in the 5-step process that he teaches does he even mention asking for money?

Sure step 2 asks people if they HAVE money which is not giving them the return they want. It doesn't tell you to go ask for that money!

No, it's just a qualifying question so you can GIVE them something.

And it's not just a CD you're giving them.

It's an opportunity! It's an offer. It's a chance to HELP them!

YIKES!!!

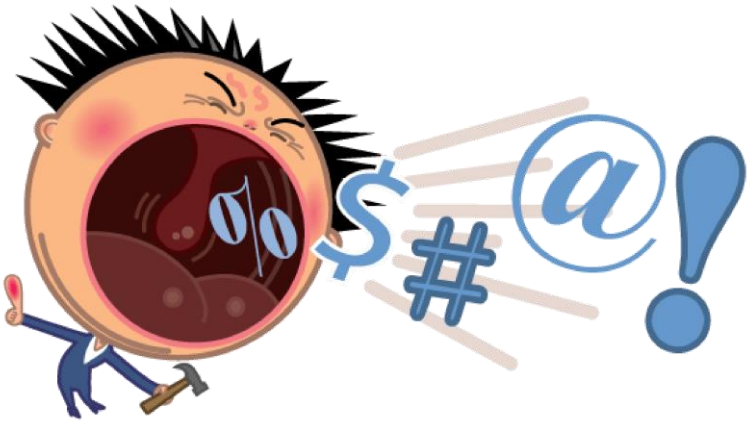
On a SIDE note…

There's that 4-Letter word… HELP.

What?!?! Aren't 4-Letter words BAD?!?!?

When you were growing up, didn't the adults around you tell you that 4-Letter words were bad?

Didn't they say that you shouldn't use 4-Letter words in public?



4-Letter words like LOVE and HELP and SAVE.

As in I'd LOVE to HELP you SAVE MORE!!

You see, **words have power**.

Words have meaning. And that meaning can either help us or hurt us. That meaning can beat us up, or be used as a tool to build us up.

You know that saying, "Sticks and stones can break my bones but words can never hurt me."



Wrong.

Words can hurt you… if you let them.

Words DO have power.

What most people don't realize though is that words ONLY have the power or meaning that YOU give them. Not anyone else.

You see, you've been PROGRAMMED to believe that certain words mean certain things. And because of that, you've placed a certain amount of power into those words.

And when certain words are used in certain ways. Unless you CONSCIOUSLY interpret them the way YOU WANT to interpret them, your programming will revert to what you've been taught – which could be hurtful to you.

Wow. Let me go over that again as it's SO POWERFUL!

Words ONLY have the power that YOU give them.

So, if you find certain words have a NEGATIVE effect on you, that means that YOU'VE given them the power to negatively affect you.

If certain words EMPOWER you, you've given them the power to make you stronger.

Words – are just words. The POWER behind them is YOU.

SO, if you THINK 4-Letter words are BAD, then you're right.

If you THINK talking about money is bad, then you're right.

If you THINK getting the money first is HARD, then you're right.

So STOP it.

See, there's another 4-Letter word.

STOP giving WORDS the power to NEGATIVELY affect you.

Instead, REINTERPRET them into something that empowers you.

Something that gives you STRENGTH! Something that motivates you! Something that pushes and pulls you forward for everyone's benefit!

How about when you hear that something is a 4-Letter word, instead of thinking that they are SWEAR words and that something bad happened for someone to use them, how about thinking that they are EMPOWERING words and that something GOOD happened when someone used them.

How about thinking something like, "You know, the other day I heard a bunch of 4-Letter words and it changed my life! I couldn't believe how GOOD I felt after I heard them!"

How about getting the money first is EASY.

How about I love to GIVE people the opportunity to make MORE!

How about I HELP people make more money.

I HELP people relieve themselves of their financial burden when I buy their house from them.

I HELP people live the American Dream when I sell them a house.

I HELP people in every part of my business.

Talking about money is FUNN.

Ok. So, I cheated and spelled that wrong and you get what I mean.

And O.k. End Side note.

Let's get back to well, whatever it was that I was talking about. Oh yeah, asking for money instead of giving an opportunity!

Don't be scared to talk about money.

Don't be scared to Get the Money First!

There's nothing wrong about talking about money especially when you're looking to help someone by offering them a chance to make more of it.

When you follow Jay's system, you're not asking for money. You're not asking for anything.

While you are asking questions – it's only to get to know the other person better and to be able to offer them something that will help them.

Remember, when you offer them the 16-Minute CD, you're giving them a potential lifeline. You're giving them a chance to make more doing very little – safely and securely.

You're giving them an opportunity to PROTECT their money secured by real estate versus lose it in the stock market or some other unsecured investment.

You're giving them a chance to make more so they can enjoy more.

More, more, more! (Another 4-Letter word!)

And I say that because LIFE is abundant!

You should want MORE!

More for yourself.

More for your family.

More for your friends.

More for your charity.

There's so much out there for everyone that if we all just helped each other get more, learn more, do more, then we'd all have more.

And I'm not talking about taking from one person and giving it to someone else. I'm not talking about giving something you don't have just so someone else can have more.

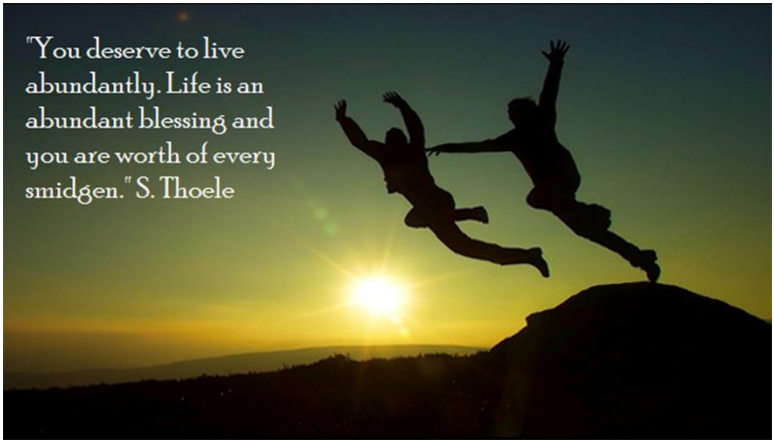
I'm talking about creating more from mutually agreeable parties who see the benefit in working together so that EVERYONE benefits.

I'm talking about partnerships and relationships that HELP each other.

I'm talking about synergistic, symbiotic relationships where everyone ~~NGUYENS~~ WINS!

And I want you to understand that!

Life is ABUNDANT!



There's so much out there that we just have to reach out and grab it.

You just have to go get it!

It won't just come to you if you sit around and do nothing.

It won't just appear out of thin air if you do nothing except wish for it.

You have to go out and get it!

When you operate from a place of abundance, oh my goodness! Everything changes!

You see, most people operate from desperation, fear, or selfishness.

This is what we call as Scarcity mindset.

In a scarcity mindset, there's a belief that there's never enough of anything out there. For example, did you know that we've almost run out of oil several times since the 1970's?



Well not really and a lot of people thought we would. Oil prices rocketed in 1973 and 1979 until new technologies developed production methods gave us an OVER supply of oil by 1983.

People with a scarcity mindset who thought we were going to run out of oil started cutting back on energy usage.

Even the Presidents at the time, Presidents Nixon and Carter, asked people to "conserve energy" by cutting back. "Do you really need that third car?"

Others with an abundance mindset went out and developed new production methods which gave us an oversupply of oil!

So, we went from almost running out to now an oversupply just by depending on how you looked at things and then what you did to follow-through on that belief.

If you look in Wikipedia, we've had additional oil crisis's in 1990, 2000 – 2001, 2004 – 2005, and 2007. Guess what though? You know this thing called fracking? Well this "new" technology has made the United States energy independent and multiplied the amount of oil many fold.

Did you know that fracking was actually developed in 1862? Yeah, crazy right?

New ways of thinking and new ways of using fracking – and safely according to some – have produced an energy surplus like we've never had before.

Listen, I'm not a proponent for fracking or oil usage versus natural energy, etc. I'm just using an example of how thinking differently – scarcity vs abundance – can change your results.

Instead of cowering away in fear and depression, you can be out there, producing more, creating more, making more, doing more.

Live in abundance!

Living in abundance means that there's enough for everyone!

Enough money, enough deals, enough tools, systems, networks, everything.

Living in scarcity leads people to think they can't do anything, makes them reluctant to share and contribute ideas, resources, and time, and it only promotes self-accomplishments instead of helping others achieve and grow.

People with a scarcity mindset often think in terms of defense, escaping loss, being paralyzed, and are reactive while people with an abundance mindset focus on growth and going on the offensive, seizing opportunities, and thinking win/win and working with others instead of against others!

There are enough real estate deals for everyone. There's enough private money for everyone. There's enough MONEY for everyone to make!

You just have to go out and get it! Get the Money Now!

Having the RIGHT mindset is KEY to your Success!!!

Whether it comes to giving POWER to words or living in Abundance, you have to BELIEVE you can do it and then Go Do It!!!

And here's the beautiful thing…

When you understand all this and start implementing this into your every day life, your life will change! Your results will grow! Your success will spread!!

Let me recap a bit so far.

I've reviewed Jay's 5 Steps to Raising Private Money. We've discussed at least 3 Reasons Why you haven't gotten it yet:

1) You want a deal first
2) You're afraid – to talk to people
3) You're asking when you should be offering

We've gone over giving POWER to words and Living in Abundance.

Now let's go over two more reasons why you haven't gotten the money yet.

The fourth reason you haven't gotten the money yet is that…

4. You Don't Believe You Can.

I mean, who's going to give you money right?

You might be too young. You might be too old. You might be broke. You might speak with an accent. You might be unemployed. You might have never done a deal. You might not have done enough deals. You might have failed at deals in the past. You might…. You might…. Etc. etc. etc.

Whatever the reason is again, it's all made you doubt in your ability to go out and get the money for your deals.

So, you come up with some excuse to not to go talk to people.

You come up with some excuse not to pass out CDs.

You come up with some excuse NOT to Get The Money Now when you KNOW you should!

And it's because of your DISbelief in yourself, your abilities, your potential.

Start believing in yourself.

See how easy that is!

"Well yeah Chaffee, it might be easy for you…"

Guess what?

That's a belief.

Yes, it is easy for me. Why? Because I said so.

Listen, when I was growing up, I was a little tiny Asian boy who was poor and didn't know the language. My family was on food stamps – back in the day when they were actually stamps. As refugees, my parents didn't speak English, so I grew up speaking Vietnamese.

When I went to school, I didn't know what anyone was saying. Plus, I was tiny… skinny and short.

Yes, I know, I've had a few growth spurts since then and back then, all that made me shy, quiet, and nervous around people.

In fact, it wasn't until High School that I finally changed.

And you know what changed?

I did.

I got sick and tired of being shy.

I got sick and tired of being nervous (especially around girls).

I got sick and tired of being who I was at that time.

So, what did I do?

I pretended that I wasn't shy.

I pretended that I wasn't afraid.

I made myself BELIEVE!

I made myself BELIEVE that I was this awesome, outgoing, fun loving, guy that everyone wanted to hang out with. And because I BELIEVED in my mind that I was this awesome, outgoing, fun loving guy, I did what I thought an awesome, outgoing, fun loving guy would do.

I joined the Cheerleading squad filled with members of the opposite sex that I previously couldn't even really talk to.

I mean, what better way to put yourself out there for the ENTIRE school to see than being one of the FEW men on the Cheerleading squad?

Especially if you were shy?

I joined the Debate Team which forced me to get up in front of people and argue stuff instead of being quiet and sitting in the back of the room.

In fact, I joined every club and organization I could just to put myself out there – French Club, Student Council, Mu Alpha Theta (Math Competitions), Special Olympics Committee, Special Choir (think Glee Club), and National Honor Society – along with Cheerleading, Soccer, Track, and Wrestling.

I did everything I couldn't before – just because I changed my thinking – and did what I thought that kind of person would do.

And then after a few years – and yes, it took some time, I wasn't pretending anymore and everything I wanted to be, I was.

And there's the key…

Believe And Then Achieve

You have to believe you've already achieved something BEFORE you actually achieve it.

For example, an overweight – o.k. fat – person, who doesn't believe they are a thin person will inevitably revert back to a fat person. A fat person who BELIEVES they are a thin person and then does what a thin person does will then eventually become a thin person!

Think of it this way… where is your thermometer set at?



If you set your thermometer at 70 and a heat wave hits, the temperature outside might be 105 degrees. What temperature is it in your house though? That's right, it REVERTS back to 70. It actually WORKS to be or REVERT to where you set it.

If a winter storm hits, it might be 10 degrees outside. Inside, the heater kicks on and it's 70 degrees.

Why? Because that's where you set it!

If you want it warmer or colder, you have to CHANGE the temperature on the inside!

Just like your beliefs.

You have to change on the inside before you can change on the outside.

You have to CHANGE your BELIEFS first if you want to achieve a different level.

If your BELIEFS are stuck, then you're stuck. Your INTERNAL temperature or BELIEF is set to where YOU put it. Change your BELIEFS and change your life!

BELIEVE you can raise MILLIONS upon MILLIONS EASILY and you will.

Believe you can't and you won't.

O.k., let's move on to the final reason why you haven't gotten the money yet (well, final MAIN reason – there may be more and boy, overcome these 5 reasons and you'll be well on your way!)

The Fifth Reason why you don't have the money yet is because…. Drumroll please…

5. You Don't Want It Bad Enough.

Yeah, you heard me. You don't want it bad enough.

"But Chaffee…" (in a whiny voice again)… "I want it!"

Oh do you? Do you really?

How BAD do you want it?

I've been a coach for over a decade now and I've worked with entrepreneurs, business owners, couples, families, singles, students, and just regular old ordinary people who want more for themselves and their families.

They want to accomplish more, do more, achieve more.

They want to start their own businesses, leave their jobs, begin anew in life.

They want to pursue the life they always wanted.

They want; they want; they want;

And it's awesome.

I love working with people who want more for themselves – legally, ethically, and responsibly that is.

It tells me that they realize that there's more to life than what they already have.

It tells me that they know that there's more out there for them.

Life is abundant! You SHOULD want more!!

Of course, wanting is all well and good and wanting and not doing anything about it is a tragedy.

Knowing there's more, wanting more… and then sitting around wishing for it and not doing anything to get it, unfortunately, is all too common.

A handful of people get it though.

A handful of people want and then go get.

A handful of people making things happen and open themselves up to receiving.

Others, just complain.

They sit around wishing.

They dream and they hope and they wish.

They just don't do anything to achieve.

So why do some people who want something go and make it happen and others just continue to want and want and want and end up getting nothing?

I think the answer is obvious and let me recount a story I heard from a friend of mine.

The Old Man And His Dog

It's a story about a guy who moved into a house and decided to go over and meet his neighbor one evening. The neighbor was an older gentleman who was sitting on his front porch in a rocking chair. Next to him lay his dog, who seemed up there in years as well, resting with his head down as if he was sleeping.

The old gentleman offered the guy a beer and told him to have a seat in another rocking chair. It was still early and he didn't have anything to do that evening, so he said, "sure," and took a seat.

So, the two neighbors started talking for a few minutes and then all of the sudden the dog lifted his head and lets out a loud howl, "ARRRROOOOOOO……!" The guy was so shocked he almost spilled his beer! Once the dog was done, he put his head back down and seemed like he went back to sleep.



The old gentleman didn't say anything and just continued with the conversation. Since the old guy didn't seem to make a big deal out of it – or any deal at all, the neighbor decided to ignore the dog and get back into the conversation. Still, it was kinda weird.

So a few more minutes passed and the neighbor was just starting to relax again when all of the sudden the old dog lifts his head again and let's out another loud, painful howl, "ARRRRRRARRRRRRRARRRRRRROOOOOOOOOOO……..!"

This time the guy was rocking backwards in his chair and almost completely fell out!

"Holey Moley!!! What the heck was that??!?" he thought!!

Again, the dog finished and put his head down, and the old neighbor without a beat picked right up with the conversation as if nothing happened.

The guy looked around expecting to see something and well… nothing.

The old guy didn't even seem to notice and the dog looked like he was sleeping again. "I must be going crazy," he thought.

He shook his head and continued on listening to the old neighbor.

He decided to keep one eye on the dog though just in case he wasn't imagining things.

Several more minutes passed and nothing happened, so the guy started to let his guard down again.

It was starting to get late, so he decided to finish his beer and get going and wouldn't you know it?!?

Just as he pulled up his can to take a drink, the old dog raised his head and belted out another long, drawn out howl just as loud as the previous two, "AAARRRRAAAARARRRROOOO!!!!

The guy almost choked to death on his beer and quickly jumped out of his seat!

He looked over at the neighbor and flustered, he yelled out, "What the heck!!!! Why does your dog keep howling like that?!?!?""""

The old man just looked at him for a bit with a bemused looked before answering, "Oh, he does that all the time, don't mind him."

The guy looked at the dog, who was now resting again, and then back at the old man and said, "Why does he keep doing that? That's not normal you know!"

"Well you see," said the old man, "he's lying on a nail and it bothers him, so he lets out a whine every now and then."

"What," thought the neighbor? "Well why doesn't he just get up and move then," he asked the old man?

"Oh," said the old man, "well that's because it doesn't bother him enough yet to get up and move."

And there you have it...

How many people do you know that once in a while they'll complain about something that's bother them, or talk about something they want, or get annoyed at something happening around them – and yet they don't do anything about it?



Every time you see them, they talk about the same thing over and over again and yet…

They're Stuck

Stuck in their own head.

Stuck in their own way.

Stuck in their own self-made rut – because something doesn't bother them enough or they just don't want something bad enough.

Often times I'll start off an event and I'll ask the audience, "How bad do you want it?"

It's interesting because people will inevitably answer something like, "really bad!" or "Oh yeah, I want it!" or how about, "So bad it hurts!"

Not sure if I ever heard anyone say, "well, not that bad. I'm just here wasting my time."

That of course is the truth for a lot of people though.

Think about it… when was the last time you wanted something REALLY, REALLY, bad?

What Did You Want?

How did it make you feel to want something so bad?

What were you willing to do in order to get it?

Did you want it so bad that you could taste it?

Did you want it so bad that it hurt?



Did you let anything stop you?

Did you let anyONE stop you?

Did people call you crazy? Determined? Fixated? Committed?

How BAD did you want it?

Think about your first crush!

How bad did you want to be friends with that other person? How bad did you want them to like you? How bad did you want to just hang out with them?

How bad did you want them to care about you?

How bad did it hurt?

Did it feel like there was a hole in your heart?

Did it feel like the birds started chirping and the sun came out every time they approached you? That the clouds parted and there was now world peace?

O.k. life isn't a cartoon and some of you get my point.

What else?

What else have you wanted in your life? What else have you really, truly desired?

And again, what were you willing to do in order to get it?

And boy, did I digress!

The Truth

I digress though because often times, people tell themselves something that's just not really true.



They're just fooling themselves.

For many people who are "looking" to start a new career, job, vocation, it's just a "nice to have".

For some people looking to start "something on the side", it's just to scratch an itch.

Some people tell themselves, "Well if I can only make enough money over here, I can quit doing this over here."

Unfortunately, someone doing something just for money usually doesn't work because they just don't want it "bad enough."

So, before you go down a path of doing something, achieving something, accomplishing something, ask yourself, "**How bad do I want it?**"

And then… here's the trick… **be honest with yourself.**

You see, most people tell themselves that they want something really bad, and then when push comes to shove, they give up.

When the going gets tough, the not so badders (o.k., that's not really a word), just give up.

Everyone falls down.

Everyone makes mistakes.

Everyone fails.

The ones who want it bad enough, get back up.

The ones who don't, make up some excuse as to why they failed, and then give up.

If you want to succeed…

If you want to accomplish something that you've never accomplished before…

If you want to do something that not everyone can do…

Then you've got to want it so bad that you're willing to face the music…

You've got to want it so bad that you're willing to put up with the pain…

You've got to want it so bad that you have a singular focus of achieving that greatness…

You've got to want it so bad that you do whatever it takes to achieve it – legally, ethically, and responsibly again of course.

I've seen it over and over again.

If you don't want it bad enough, you won't get it.

So, ask yourself, "**How bad do you want it?**"

If you want it BAD enough, you'll get it.

You want to do deals?

You want MILLIONS in Private Money to do Multiple Deals?

Then don't be a dog – specifically, that old dog that laid their wailing and whining about a nail he was laying on and not doing anything about it.

Want it.

Want it bad.

And then go get it!

6. Bonus Reason: You Think You Get It

O.k., so I just covered 5 Reasons Why You Don't Have Private Money… Yet.

It's true that those are the some of the biggest reasons why you haven't gone out there and really raised Millions upon Millions of dollars in private money yet.

And, after some thought, I felt compelled to add this sixth reason.

And while I felt compelled to add this sixth reason, I also realize that without further coaching, reiteration, and understanding that some of you may not really comprehend this sixth reason why you haven't gone out there to raise millions of dollars yet.

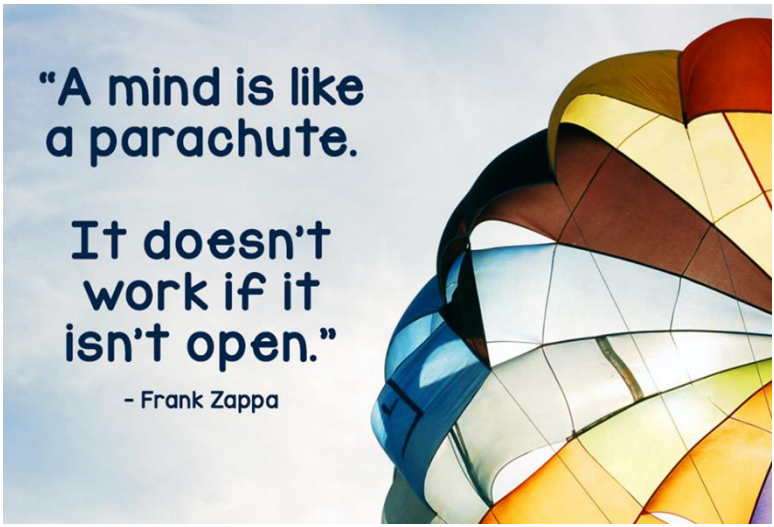


Therefore; I'm just going to lay it out there and if you get it, a little light bulb of enlightenment might pop on above your head and if you don't, well, you might just be insane – and keep doing the same things over and over and getting the same results.

And we all know who originally said that right (it was shared here in this book after all)?

So here it is, the sixth reason is because you're fooling yourself into believing that you "get it".

First, let me just quote Frank Zappa and say, "A mind is like a parachute. It doesn't work if it is not open."



Next, let me add another VERY, VERY important concept before I dive into this bonus reason, and that concept is that the 3 MOST Dangerous words in business (and in life) are, "I Know That."



Why are these words so dangerous?

It's because it's like a closed parachute. When you say, "I know that" to yourself (or out loud), you automatically close your mind off to new thoughts and ideas.

Both of these statements / quotes go right along with this bonus concept of, "I get it!"

So, here's the rub…

If you've read this entire book up until this point and you tell yourself, "Wow, that was some really good information. I get it!" AND you STILL don't go out there to Get The Money FIRST, then you really don't get it… even if you think you do.

You know, it's funny. I'll be coaching someone and we'll talk about different ideas and concepts. And they'll AGREE with me. 100%.

And if they understand what we just talked about, then that typically requires them to make some changes and do some things.

So, then we'll discuss what needs to happen or what they need to do DIFFERENTLY in order to achieve the concepts and ideas we just discussed.

And they'll tell me, "I get it! You're right! I understand exactly what you're staying."

Then here's the kicker… they'll either keep on doing the exact same thing they were doing – without changing anything, or they'll do something completely different than what we discussed.

Or, even better, they'll tell me, "I get it, BUT…" and then ignore our entire conversation by continuing to do what they've been doing.

Now maybe they are saying it facetiously and they don't really mean it. Maybe they are just flat out lying to my face that they understand. Maybe they are saying that they "get it" because they really don't and have no other idea what to say – which of course is a horrible reason to say it.

And usually, they say it because they **ACTUALLY** believe they "got it" and they really didn't.



I'll just give you the easiest example of what I'm talking about so you can easily understand it.

First though, bear with me as I start by saying that I became a coach for 2 reasons.

The first reason was because I saw the incredible results I got in my business and in my life when I started working with my own coaches. Or, should I say, I noticed the dramatic decrease in results when I wasn't working with coaches.

And I have multiple coaches for different aspects of my business and life.

The results are so dramatic, that I cannot doing something of significance without a coach. As of right now, I'm currently working with 3 separate coaches on 3 different things.

Yes, it is a big investment and the results far outweigh the investment itself.

The second reason I became a coach was because I simply love working with people and helping them.

I remember when I was in the 3rd grade we did a career assessment. It was just one of those things that you answered some questions so they can determine what they think you'll be good at when you grow up.



My results came back saying that I would be a great teacher.

And I remember that vividly because in my small childish mind at the time, I'm not sure how I knew and I just knew that teachers got paid peanuts – and that just wasn't for me.

So, I vowed not to become a teacher because they simply just didn't get paid enough.

Turns out, being a coach is just another name for being a teacher. The only difference is that my definition of teacher has greatly expanded.

Instead of thinking that a teacher is only someone who teaches 25 – 30 kids in a classroom for an entire year, I've redefined my definition of teach to be someone who teaches.

Therefore, consultants, coaches, mentors, advisors, counselors, are all some form or type of teacher.



As a coach, I get to teach people all around the world and instead of just influencing a small group of kids for an entire year, I can influence thousands of people all over the place for a matter of hours or a matter of years depending upon where I meet them and how involved they want to work with me.

I've been both teaching and learning from Jay now for over 5 years! It's been a mutually beneficial relationship and I intend to continue to work with Jay for the foreseeable future!

There is a third reason I became a coach as well.

And that third reason is that Mastery of a topic only comes when one can teach that topic to others. It's one thing to be able to do something. It's another thing to be able to teach it.

And so, becoming a coach is another way of learning, and in my opinion, the BEST coaches in the world are also some of the BEST students in the world.

Now I mentioned earlier in this book what one of my very first mentors ever told me – which is that if I'm going to pay someone for their advice, then I should listen to that advice.

I've discovered that every time I tell one of my coaches that "I get it" and then I don't do what they told me to do, then I don't get the results that I want.

I've also discovered that when my students do that with me, they too don't get the results that they want.

And why is that?

Why it's obvious isn't it?

It's obvious that we really didn't get it – otherwise we would have done what we were told.

It's really no more complicated than that.

So, the real question you have to ask yourself is, "Am I being honest with myself when I tell someone, 'I get it'?"

And if you are being honest with yourself and you "get it", are you going to do what needs to be done in order to achieve it?

Here's another important concept you need to understand… and this is as Jay says, a writ'er down'er.

So here it is…

If you truly "get" something, then it becomes part of you.

OMG! The nuggets of gold are just pouring out into this book.

If you really, truly, understand something, it no longer just becomes something you say. It becomes something you do. More importantly, it becomes something you ARE.

When you truly "get" something, you embrace

it and it becomes you. It becomes habit. It becomes second nature, and you just do it – whatever it is.

Otherwise you're just blowing smoke – to yourself and to whoever else you tell.

To further explain this concept, I'm going to give you some very simple and straight forward examples.

The first example is a smoker. Smoking kills you. No, not it CAN kill you, smoking actually kills you.

Studies have shown that for every cigarette you smoke that you are actually killing 3 days of your life. It's a DEADLY habit and to many, an addiction.

People know this. Smokers usually know this. And I haven't found a smoker yet who doesn't tell me, "Yeah, I probably shouldn't smoke," or "Yeah, I want to quit or I've tried quitting in the past."

And I'll say something back to them like, "You know you're killing yourself, right? You're DYING every time you smoke a cigarette."

And they'll respond, "Yeah, **I get it**."

No they don't. I'll tell them that straight to their face. "You're dying." "You're killing yourself."

"Is your life not important to you?" "You're literally sucking in poison and killing yourself."

You know, I can be somewhat in your face sometimes. i.e., I don't beat around the bush.

"Yeah, I get it," they say again.

"No. No you don't."

Now what if I was their doctor and I told them, "You've got 3 months to live unless you stop smoking." Do you think they'll get it then?

Do you think they'll stop smoking then?

Let me ask you a question. Why are some people able to STOP smoking or drinking or drugs COLD TURKEY while other people struggle?

There has been case after case where people just DECIDE to quit and they quit while others TRY to quit time and time again and fail.

How is it possible for someone to stop something that physically addictive at the turn of a dime while others struggle over and over again?

The simple answer is that some people actually get it and the rest just think they do.

Those that "get it", stop whenever they want.

They embrace the change that needs to happen and they don't look back.

They just accept it as fact that something has to be done and then they go do it. They don't question it. They don't think about it. They don't struggle with it. They just do it.

Everyone else, just pays it lip service.

They go through the motions as a third-party observer HOPING to get results and not really believing that they could get it for themselves.

They WISH, DREAM, and HOPE for change which never really happens because they haven't really accepted it into their being yet.

No matter what they do, they simply revert right back to the mean. They go right back to where their thermostat was set – as a smoker in this example.

Their thinking hasn't changed one bit, so their actions haven't really changed, so their results haven't changed either.

Do you get it? Do you understand what I'm saying yet?

Let me give you another simple, straight forward example.

Research has shown and everyone knows,

without a doubt, that if you simply walk 3 times a week for 20 minutes that your body is going to be healthier and happier.

Study after study has shown this. Self-test after self-test has proven this. And unless you are physically incapable for some reason, there's really no doubt to this truth.

So why don't you take a walk at least 3 times a week for 20 minutes?

You know who I'm talking to. It could be YOU or it could be someone you know.

If you walk or exercise 3 times a week for at least 20 minutes, then good for you! No seriously, GOOD for you! It's good for you. You should feel good physically. You should also feel good mentally knowing that you're extending your life. You should feel good knowing that you've embraced this concept and made it a part of who you are – like brushing your teeth or breathing.

You don't think about it. You just do it. Why don't more people do it?

Do you know that the United States is the most obese country in the entire world? We're literally the United States of Obesity.

Why don't more people walk 3 times a week for 20 minutes?

There are 168 hours in a single week.

You cannot tell me that you cannot spare 1 hour a week to stay healthy and prolong your life.

If you "get it", it makes absolutely no sense not to do it regardless of whatever else is going on in your life.

If you don't "get it", well, then you just don't do it.

It's not hard. You either get it or you don't. You either do it or you don't.

If you understand that Getting Private Money FIRST before you do anything else makes EVERYTHING else easier, then you'll go out and Get Private Money First.

If you don't "get it", then you'll focus on getting a deal or do something else – like optimizing your website, setting up your Facebook account, or maybe even, I don't know, checking your credit score every day for some financing you don't need.

Only YOU can DECIDE if you really, truly understand something or not.

The true KEY to your success though is to be as absolutely honest to yourself as possible.

This means that you should never tell yourself, or anyone else for that matter, that you understand something is better for you if you do it, and then don't do it.

If that's the case, then you're purposely hurting yourself for some reason or you really, just don't get it.

And that's fine if you don't get it or you don't agree with something.

And if you do agree with it and don't do it, then you're possibly lying to yourself – and that will cause you the most damage down the road.

Remember, honesty is the best policy… especially to yourself.

So, there you have it.

5 Reasons (Plus a bonus 6th reason) Why You Don't Have Any Private Money… YET!

Here they are again:

1) You want a deal first
2) You're afraid – to talk to people
3) You're asking when you should be offering
4) You don't believe you can
5) You don't want it bad enough

And I say YET because WHEN you overcome these 5 Reasons, the money will come and it won't stop.

When you start believing in youself and wanting it bad enough and then going out and offering people an opportunity that helps them, then they'll start saying YES and giving you money!

Start with the DESIRE.

BELIEVE that you can.

Take MASSIVE Action.

And then watch the results!

Two Options

Well, you know Chaffee,

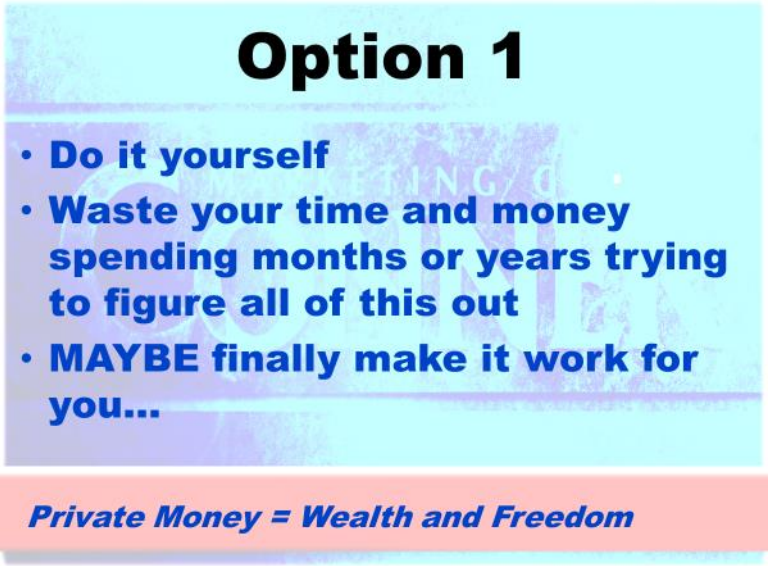
Everybody loves choices and they got options.

Everybody's got two options on getting started to get their funding for their deals and doing the real estate business.

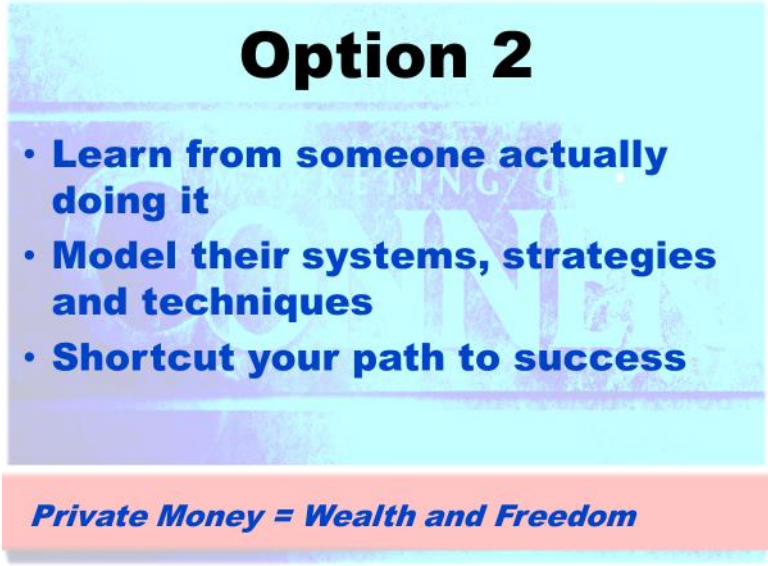
And by the way, these two options refer to people whether they have already done real estate deals or are seasoned Real Estate Investors… or these options apply to people that have never done a real estate investing deal and they're still looking to do their first deal.

So, option number one for everybody is they can do it themselves; however, if they're out there doing it by themselves, unfortunately they're going to be wasting time, wasting money, spending a lot of time, months or even years, trying to figure all this out by themselves, and MAYBE…

and I've got **maybe** a big caps here, MAYBE they can finally make it work and get some private funding and locate some real estate deals.



Or option 2, what I recommend, is work with somebody, actually learn from someone that's actually doing the business, that is actually doing the business and in learning from that person, model their systems, model their strategies, model their techniques and as a result this is going to shortcut, you know, everybody's path, to success.



I heard someone one-time say years ago, "I can either spend my time or I can invest my money and get there a whole lot quicker."

I mean you know, I've been going to Real Estate seminars and I'm a member of more than one mastermind right now. It's so important for my own experience to invest in your success, to get you there so much quicker.

Both Chaffee and I have spent quite a lot of money in training and education and more importantly, mentorship and coaching, and that's how we got where we're at.

So, if this sounds like some you might want everybody, then let's just jump on the phone and have a conversation.

So, what we're doing, we are opening up our time in our schedule for FREE, and I emphasize that, FREE Real Estate Investing strategy sessions.

Actually, let’s be clear though, it's not a free strategy session per say. It's free for you for getting this book and the strategy session itself is actually worth quite a lot.

A lot of people have they paid a lot of money for these strategy sessions past because well, they get a lot out of them.

Here's an overview of what will happen on the call.

First of all, you're going to be talking to somebody on the phone. i.e. it'll be Chaffee, myself, it'll be one of us, or one of our top team members that's actually doing what you want to do.

We'll talk about your business. We'll look at your SPECIFIC situation.

It's just not some general here some steps that you want to follow, 1, 2, and 3, it's… what's going on in your business, what's going on in your life, that we can help you move forward, get over some of your challenges and move you forward and help you apply some of the things that we've covered in this book.



As I said, whether you're a seasoned real estate investor or you're still looking to do your first will analyze your first deal.

We'll analyze what your current situation. We'll get clarity on exactly what it is you want and what you can expect by using my systems and working with me.

Then you'll decide and we'll decide together if it makes sense to invite you to work with me and my team on improving your business, getting funding for your deals, and really being a position of never missing out on a deal because you did not have the funding.

It's customized exactly for the person that we're talking to on the phone.

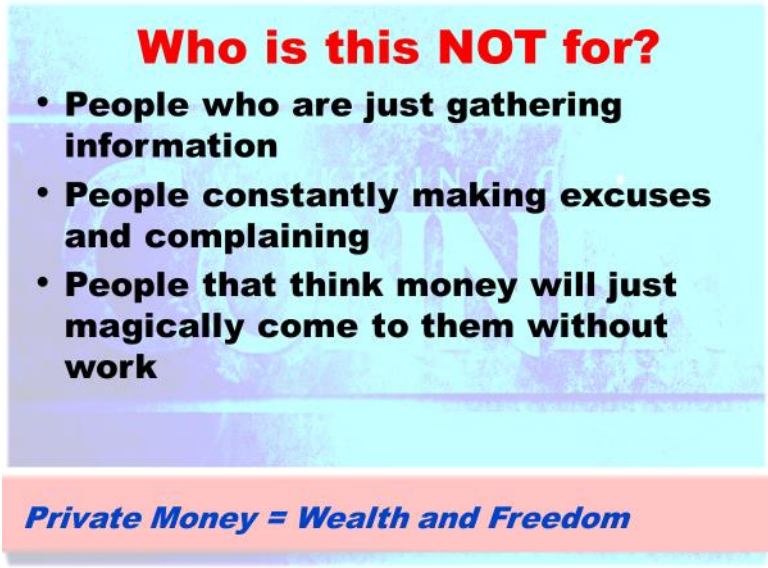
So again, who is it that this strategy session is for?

Well, as I said, it's for new or it's for experienced investors, and this is very, very important, this strategy session is for **Action takers**.

People that are willing to put in the work that is needed in any business, and this is for someone looking for a system, for a way that can reliably put money in your pocket.

Now, who is this not for?

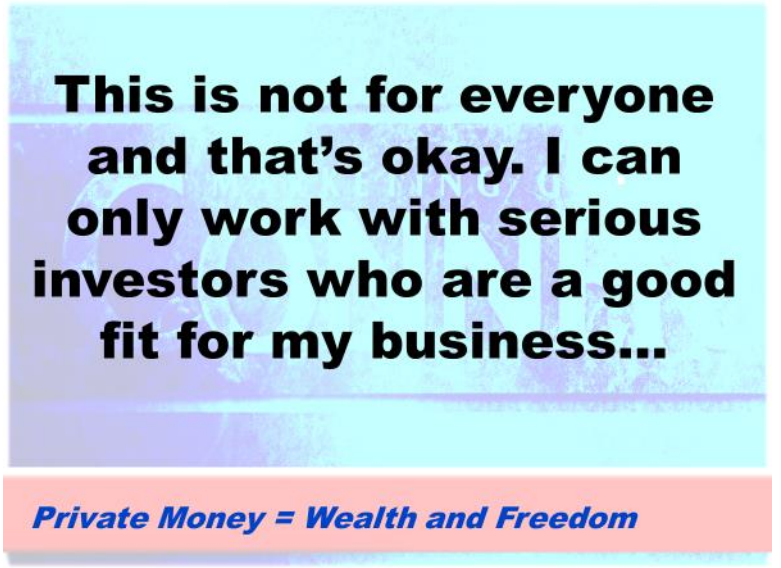
This is not for people who are just gathering information.



This strategy session is not for people who are constantly making excuses and complaining about why, you know, why everything is so negative.

This session is not for people that think money is just going to magically rain out of the clouds and come down to them without doing any work at all. This is not for everyone folks. And that's okay.

I can only work with serious investors who are a good fit for my business and we're good fit for each other.



So, here's the deal, by now simply go to http://www.JayConner.com/schedule to sign up for your real estate investing strategy session.

And I just want everybody to know you are not going to get what we call a cubicle coach.

A cubicle coach is really, well, not a real Coach. All they are is somebody that's hired to answer the phone, and they have a script, usually it's in 8 to 10 or 12 step process, and they just go through that script, and say, "here follow the system".

And so again, the goal of the call is to get specific to each individual, in their situation, and not really go through just a 12-step program and good luck o.k.?

We want to know where exactly everybody is and where they want to get to, and how I can help them accomplish that.

So, folks, there is a very real limit to how much time that we are able to devote on these calls. I mean, you're not going to be getting as I just said some cubical coach. You're actually going to be talking to probably Chaffee and they're going to fill up fast.

So, get on over to http://www.JayConner.com/schedule.



Schedule your call right now while it's fresh. Get right on over to the website.

You simply just go to this website.

You'll see the calendar come up.

You choose a time that is convenient for you and you'll be able to see the times that we have available for you to get on.

And you get the strategy session scheduled and start earning more from your real estate investing business right away.

I just want to add one other thing.

There are a lot of people doing a coaching calls out there whether they're a cubicle coach or not and what I want to stress is that when people are working with Jay and his team, there's a difference between somebody that is successful at real estate and somebody that knows how to coach.

So, you can be doing deals and flipping deals, only you don't know how to coach somebody, you don't know how to talk to somebody, and really get some information out of them.

Everybody that's on Jay’s team is both a real estate investor and a coach, and they know how to ask the right questions to help people move forward.

That's so key when you're talking with somebody and you’re sharing your situation, that they understand what you're going through and what you're thinking, not only as a real estate investor, but as a coach as well, in order to ask the right questions to help you move forward.

And I want to give everybody also a guarantee and that is, I guarantee everyone, whether you decide to work with Jay or not, you will get a lot of value, advice, and coaching from the strategy session.

If you want, Chaffee will give you actionable step-by-step things that you should do to move your business forward and if it ends up being a fit, as I said, it's not for everybody, but if it ends up being a fit, then we’ll have the opportunity to work together 1-on-1.

So, get on over to
http://www.JayConner.com/schedule.

Private Money Q & A

Let's wrap up with some questions that we've heard students ask at Jay's 3-Day Real Estate Cashflow Conference and over some of the strategy sessions we've conducted.

Chaffee: You know Jay, when I started investing, I was what we called "Equity Rich and Cash Poor". And I know that there are a lot of students out there in the same boat, if you're looking to do rehabs or if you have a ton of rentals with a bunch of, again equity and no cash, you got to get this system. I mean, Jay breaks it down so simple, step-by-step.

And the question that some people ask Jay, is, "I've got these properties but my cash is tied up in them. Can I use this private money to refinance the properties and pull my cash or some of the cash out?"

Jay: And the answer is a resounding yes! It's the same funding, the same private money, if you want to pull cash or equity out of some properties or a property that you own.

Jay (Cont.) And that's a great idea that people don't think about. Getting your cash out and also giving a great investment to someone else.

Again, it's a win-win situation.

Chaffee: So Jay, here's some questions that I know that some people asked and you showed me some testimonials and really, what's a realistic time frame to get some money, to raise some money?

What's really true using your system?

Jay: Well you know, I've got the full year guarantee, but one thing I can't do Chaffee is I can't guarantee what somebody is going to do with my information, but I can tell you this… I have had testimonial and story and feedback from hundreds of my students that got in the six figures of private money in less than 30 days of getting the Where To Get The Money Now system and that was it for even get into one of my live event.

Jay (Cont.) So the answer is, it is very realistic, and it is common with my students that have simply implemented what I teach to get six figures, $200, $300, $400, $500 Thousand dollars in 30 just days or less.

Chaffee: So you're just being really generous with the 90 day guarantee right?

Jay: Exactly. Exactly!

Chaffee: I think you've answered this a few times and does this work for newbies as well as seasoned investors?

Jay: Oh absolutely. So, you know, like sometimes students will ask me, "Who is going to loan me money and I've never done a deal?"

Well as you mentioned Chaffee, when someone gets my Where To Get The Money Now system and gets the entire package that were talking about, well you now are working with Jay Connor.

Jay (Cont.) And so, working with me, I mean you get to leverage my experience. I've done over 350 rehabs, almost 400 now, and so you get to leverage that relationship.

What's more than that is, when you lay the program out to your new potential private lender with the security that you're giving them, if you didn't pay them, they are actually going to make more money from the profit and equity in the house that was backing the note.

So, it's a win-win situation and everybody's risk are greatly reduced.

Chaffee: And I just want to reiterate with that too about leveraging your experience, is that, when you can present or when the students can present a custom CD where you're actually saying the students name, saying the students business and referring to them, that's more than just buying a course and saying here I got this course and I'm using materials and they're my partner right?

Chaffee: (Cont.) You're actually, calling them out and so they can share that with someone and say "hey, I'm actually working with this guy."

Jay: That's right. That's right. That's very powerful and very, very valuable.

Particularly for the new real estate investor that is needing that leverage and to leverage that relationship with me.

Chaffee: Absolutely! Now here's one I get a lot Jay and I want to ask you again so that everyone can get the answer down, which is, "everyone I know is broke. Can this work for me?"

Jay: Yeah, I get that question. Jay my warm market, I mean, my people are broke!

You know that's why included in my WHERE TO GET THE MONEY NOW system is access to the to my private lender data feed. These are existing private lenders that are loaning money out, that have money, ready to fund deals.

Jay (Cont.) And so, if you don't have, you know, the relationships… or for some people, they make a business decision that they don't want to do business with people that they know.

And you know, I get that.

I understand it and you know I actually do both. I do a lot of private lending business with people in my warm market, and I also get money from existing private lenders.

In fact, I had two conversations yesterday with existing private lenders that I had never talked to before.

So ideally, I recommend, get private money from your warm market and existing private lenders, but it is a business decision if you don't want to do business with people in your warm market or you're convinced everybody's broke, that's why we got the private lender data feed.

Chaffee: Jay, in my area where I live, I can't pick up a property for $50,000 - $60,000 so can I have multiple private lenders on one deal?

Jay: Absolutely you can!

In fact, I've got multiple properties and deals right now where I'll have three or four private lenders.

And the reason for that is, you know, some of my private lenders only have like $30,000 to lend out while obviously I can't buy a that, but each of them can get their own notes and they get their own mortgage or deed of trust secured by that property, so yes, multiple private lender secured by the same property is very common.

Chaffee: So, doesn't that mean I'm pooling money and doesn't that mean I'm getting in trouble with the SEC?

Jay: Alright, good question and that is not pooling money.

Jay (Cont.) What pooling money is when you create what's called a private money pool or private placement where you have a number private lender investing into one entity such as an LLC, and then they're all either getting a set rate of return or they're sharing in the profits.

The thing about a private money pool is that the only security that they have is a piece of paper, like a stock, right?

But in this world of private money, everyone's notes are actually being back and secured by real estate.

Chaffee: Awesome! So what you teaches complies completely with the SEC. You have all the information, the steps, the paperwork and scripts and everything I need in your course.

Jay: Absolutely! You got it one hundred percent!

Chaffee: Perfect! You know, I'm in Chicago - the Chicagoland area - so I have like eight million people where I live and I know you don't have that many in your area only sometimes people little from small areas say, "hey this doesn't really work in my area!" What would you say to that?

Jay: Well, I say this works in any area, and here's why.

You can borrow private money from a private lender anywhere in the nation, so like, you know, I'm here in North Carolina.

Well I've got Private lenders in 10 different states, right? So, you know, of course, people have money anywhere, but I get it.

There are some rural areas and there's some areas of the country that are not wealthy, not large areas etc. Maybe in a small population, and again that's why it's important to know you can get private money from anywhere in the nation. Any private lenders.

Jay: (Cont.) You are not limited to the number private lenders you have. And again, that's another reason that we can include access to the private lender data feed.

Chaffee: And that reminds me of one of the students that attended your boot camp, and I'll ask the question, before I go into that, and can I use private money from a person that doesn't live in my area or state?

Jay: Oh yeah absolutely, and here's why. We as individuals, Real Estate Investors, entrepreneurs, and private lenders, and by the way, I'm a private lender myself. I like both sides of the coin.

I like passive income to where, you know, I don't do anything except receive checks in the mail, but we're not regulated as individuals by the commissioner of banks. Banks and mortgage companies and most of the hard money lenders, they're all regulated. Well we're not regulated.

Jay: (Cont.) All those institutions have got to be license bonded and etc. in every state that they do business.

But in this world of private money with us as individuals, as being Real Estate Investors, and private lenders, we can cross state line, do business across state lines, because we are not regulated like the banks are.

Chaffee: Awesome! So I can have a private lender in New York and buy a property in North Carolina and I'll be fine with that.

Jay: You got it! Absolutely! No problem with it, whatsoever.

Alright! Thank you so much.

I'm Jay Conner, The Private Money Authority. Wishing you all the best and here's to taking your real estate investing business to the next level.

I'll see you on the inside.
See you soon!
And we'll talk soon!

So Long And Thanks For All The Fish

So, wow! Here we are at the end! Thanks for coming along with us on this journey so far and hey, it doesn't have to stop there.

Join us at Jay's 3-Day Real Estate Cash Flow Conference. Pick up Jay's Where To Get The Money Now Course. Schedule a time to have a 1-On-1 Consultation with Chaffee.

And take a looksee at our websites:

http://www.JayConner.com
http://www.KeyConceptCoaching.com

Private Money can open a whole lotta doors for you in this real estate business. If you're doing real estate, regardless of the strategy, there's probably a way of using private money, and you've just got to go out there and get it.

Just follow Jay's 5-Step System, believe you can, prioritize it, and go out and get it. Here's Jay Conner's 5 Steps To Raising Private Money again:

1) Make A List Of Private Lenders - Find Your Target Market
2) Have A Casual Conversation And Qualify The Prospect
3) If They Say Yes, Give Them Jay's 16-Minute CD
4) Set Up A 1-On-1 Appointment With Them
5) Get A Verbal Commitment From Them!

Remember, you WANT private money for your deals and people WANT to lend you their funds.

And when you use Other People's Money to do your deals, you get to HELP Motivate Sellers get rid of their houses and HELP buyers find and qualify for the home of their dreams, HELP private lenders earn more money on their money, and HELP a ton of people get jobs and stay in business along the way from Realtors, Attorneys, Contractors, Designers, and more!

So, go out and Get The Money FIRST and start doing some deals. The More Money you raise, the more deals you can do, and the more people you can help! It's a beautiful, beautiful thing!

We also want to invite you to check out Jay's YouTube Channel and Podcast for some additional GREAT Content.

Here's Jay's Youtube / Podcast Channel.
http://bit.ly/ConnerYouTube

And here are a couple videos which both of us discuss some important Real Estate and Mindset topics together:

Real Estate Investing Minus The Bank:
http://bit.ly/RENoBanks

Powerful Real Estate Investing Secrets:
http://bit.ly/RESecrets

The Successful Entrepreneurs' Mindset For Real Estate Investors Part 1:
http://bit.ly/REIMindset1

The Successful Entrepreneurs' Mindset For Real Estate Investors Part 2:
http://bit.ly/REMindset2

So let's close everything out with Jay's Daily Affirmation which if you've been to his 3-Day Real Estate Cashflow Conference, you've heard several times:

Raise your right hand and place it over your heart.

Raise your left hand and read this out loud:

I BELIEVE in Myself!

I BELIEVE in Others!

Others BELIEVE in Me!

I TRUST Myself!

I TRUST Others!

Others TRUST Me!

I Attract Millions in Private Money!

And, I Have a Millionaire Mind!!!"

BONUS: The Attitude of Action
By Chaffee-Thanh Nguyen

Have you ever wanted to feel better about your life and have more fun? Have you ever wanted to make life work for you instead of you working for life? Have you ever wanted to live a life of Action and Achievement, accomplishing things in your life that you always knew you were capable of achieving?

If you answered yes to any of those questions then you Now need to get into the Attitude of Action!

Before I go any further though, let me ask the question, "What is the secret to losing weight?"

Are you ready? Do you want to know how to lose that extra tire around the waist or those extra pounds on the thighs?

Do you really want to know?!?!?

The secret to losing weight is… eat less and move more.

Yes. For almost everyone, the answer is really that simple.

Did you already know that?

Do you already information that would help your life if you would just apply it?

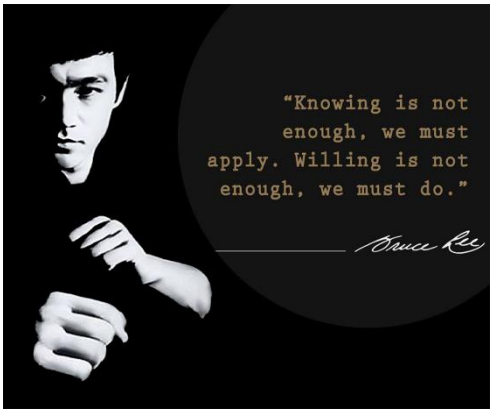
Of course you do!

So why haven't you done it yet?

Why haven't you applied the knowledge that you've learned and take Action now to achieve everything you've ever desired?

The truth is that it's not just knowing what to do, it's actually doing it.

The actual quote is from the late, great Bruce Lee.



Now we have all heard clichés of, "just think positive" and "go for more", and yet, there is more to it, isn't there?

There are some people that "do and have", while others just "don't and don't have".

What's the difference?

For every desire there is to improve oneself in a certain area, only 5% ever really do something about it. While the other 95% live in hope and would of, could of, should of.

And why is that?

Why is it that 95% of the people live in a world of hope instead of world of Action?

Again, the reason is simple.

You need to be in a place where you truly desire more and want a change for the better in your life.

And you need to be open to doing things in a new and different way. You need to make a decision to not just gather information. You need to make the decision to do something and start living life. And if you're ready to start living life, then keep on reading!

Plato once said that we are in a constant state of growing or dying. In other words, we are either getting more or we are getting less. **There is no state of standing still.**

Are you getting more or less? More importantly, what is the price you pay when you aren't living your life to the fullest?

You end up living a life not happy, feeling unfulfilled, knowing you can be and have more. Or even worse, accepting that you can only have less!!

It's amazing how many problems would be solved if we would just be happy.

Notice I did not say we would be happy if so many problems were solved. I said "how many problems would be solved if we would just be happy."

So, there is your answer to everything, <u>just be happy</u>.

That's it. Problem solved. Right?

Well, how do you live a happier life?

It goes beyond just thinking good things. Positive thinking is just the start. This is where most people stop.

Positive thinking is a skill - skill of the mind, which we develop.

We develop that skill by thinking beyond our current mindset. Or we start getting left behind, not having as much as we could have.

We all need to learn more and grow.

The internet allows someone to spend hours, days, weeks, months, and yes, even years researching information! Only truth be told, life's too short to be spending years learning what you need to do in order to achieve what you need to achieve!

Most people's method of learning is just doing the best they can, and figure it out.

Let me ask you a question. How many of you would go to a doctor that has had no formal training and yet was doing the best that they could, figuring out by trial and error?

There's a better way of learning. Learning on purpose with strategies. Don't leave it to chance.

And you have got to step up to the plate and Commit. Believe you can live the life you've always dreamed of and step up to the plate and COMMIT!

Heck, in this world today, I wonder if people remember what the meaning of commitment is.

Do you know what commitment means?

Commitment means sticking with it. Eliminating all other possibilities; Willingness to do what it takes; Even if that means change or pushing beyond our current limits; doing it regardless of our circumstances;



And one area of commitment that is highly over looked is the commitment to training, growing, learning and taking action.

In this world today, distractions and problems get in the way of our focus. If you don't stay committed you can get labeled as a flip flop. **The reality is, often lack of "commitment", comes from lack of "confidence."**

Work on your confidence, and the strength of your commitment will be stronger.

How do we gain confidence?

The fastest way is by doing. TAKING ACTION!!

Effective people take action!

Without action nothing happens. Let me say that again… **Without action, Nothing happens.** Things only get worse; other people get what you want, and you end up talking about the one that got away, missed opportunities.

Don't let any more opportunities get away from you. Start taking action now!

Get yourself the Attitude of Action!

Charles Swindoll once said, "The only thing we can do is play on the one string we have, and that is our attitude... I am convinced that life is 10% what happens to me and 90% how I react to it. And so it is with you...we are in charge of our attitudes."

You are in charge of your attitude!!

And when you have an attitude of action, things start getting done because you start doing it!

Wow. See how that works?

Simple right?

I didn't say it was easy. I said it was simple.

You know what you need to do.

So now it's just a matter of doing it.

So, what are you waiting for?

When would **NOW** be a good time to get starting living the life of your dreams?!?

Celebrate Life!
Chaffee-Thanh Nguyen
Executive Business And Success Coach
http://www.KeyConceptCoaching.com

P.S. Stop by my site and pick up my Powerful 73-Page report on the Secret of Success in 4 Easy Steps. Simply go to this link and get it today!

https://www.KeyConceptCoaching.com/achieve-your-potential-today

BONUS: The Successful Real Estate Entrepreneur's Mindset
By Jay Conner

Watch and listen as Jay talks about this via his YouTube channel:

https://youtu.be/6_d33bqJVKY

"You are the average of the five people you spend the most time with" is a quote attributed to motivational speaker Jim Rohn. While I don't know if this is absolutely true, I do know there's great benefit to surrounding yourself with kind, successful people. One such person I'm fortunate to have in my life is my good friend, real estate investor, and business coach, Chaffee-Thanh Nguyen.

Chaffee is the embodiment of the American dream. When he was a kid, his family immigrated to the United States with just the clothes on their backs. They didn't even speak English. But his family worked hard and Chaffee learned to seize the opportunities around him. Today, he is a successful real estate investor with experience investing in rehabs, assignments, short sales, raw land, community developments, wholesaling, and more. He's also a success coach eager to share his knowledge with other people.

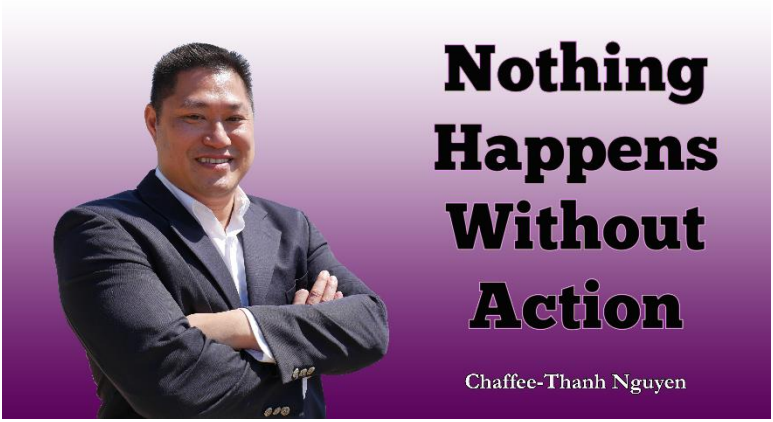
"I know this country is so full of opportunity," Chaffee told me recently. "Anybody can be successful, regardless of where you live, what ethnicity you are, what religion you practice, or where you were born, you can make it in this country. But you have to take advantage of the opportunities that are available to you."

According to Chaffee, the key to taking advantage of those opportunities is to have the right mindset. After seeing what he has been able to accomplish in his life, I knew I wanted to have him as a guest on my podcast, "Real Estate Investing with Jay Conner." During the interview, Chaffee shared his secrets to having a successful real estate entrepreneur's mindset. Here's what he revealed.

1. Take action.

"There are a lot of factors that prevent people from being successful," Chaffee explained.

"I would say the biggest one is not taking enough action. Nothing happens without action. I wouldn't be where I am today if I hadn't taken action. I invested thousands and thousands of dollars in training to be here."

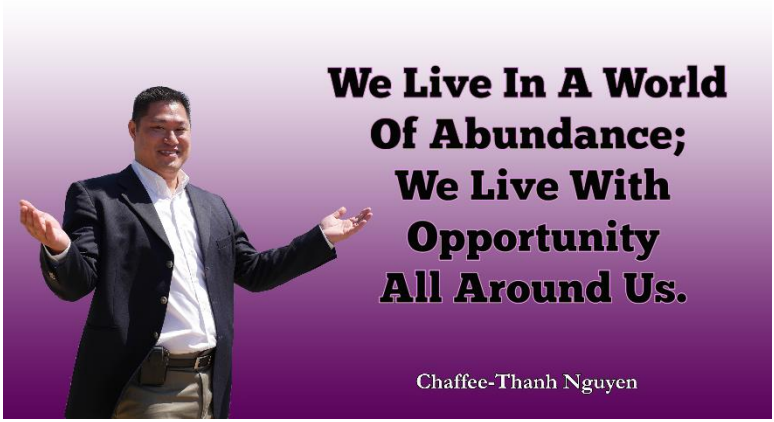


If you aren't experiencing success, ask yourself, "Have I been taking action? Am I doing all I can?"

2. Adopt an abundance mindset.

According to Chaffee, a scarcity mindset is when you think there's not enough of what you need and want. Fearing a lack of resources, finances, education, coaching support, or anything else, will keep you from pulling the trigger and doing deals.

"An abundance mindset is the opposite," Chaffee continued. "We live in a world of abundance; we live with opportunity all around us."



Not only is an abundance mindset more productive than a scarcity mindset, it's also a more accurate way of viewing the world. There's no reason to be afraid of not having enough of what you need to take action and be successful. You have to get out of your own way and simply take action in spite of any fears.

3. Understand your "why."

Chaffee challenged my podcast listeners by asking, "When you were younger, what did you want to be when you grew up? How has that changed? You were put on this Earth for a reason, and it's not to work a 9-to-5 your entire life, retire, and hope you can travel the world before you die. It's to accomplish your purpose and serve the ones you care about. Understanding your why – the reason that drives you – is key."

Chaffee calls his why his "North Star."

Anytime he's doing something that's not guiding him toward his North Star, he adjusts. One of his mentors encouraged him to ask himself great questions.

One of which he shared with me: "Is the thing you're working on the highest and best use of your time? If not, why are you focusing on that?"

If you don't know the reason that drives you, you can't be passionate about your work. Ask yourself, "What is my passion? What's my why?"

4. Resist Shiny Object Syndrome.

Shiny Object Syndrome is when we get distracted because something looks new and exciting.

"I actually do have Shiny Object Syndrome," Chaffee laughed. "The most successful individuals I know have it the worst. I think **everybody has Shiny Object Syndrome. The trick is managing it.** Unfortunately, a lot of individuals who aren't successful tend to jump, jump, jump from one new and exciting thing to the next without managing that desire."

I've found the best way to manage Shiny Object Syndrome is to focus on your passions.

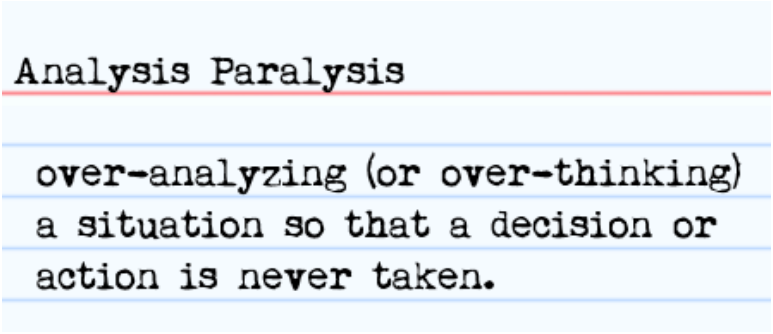
You should always be making progress toward your end goals.

This is where having a coach is helpful.

They keep you focused and prevent you from getting distracted from your goals.

5. Don’t overanalyze.

Chaffee explains a phenomenon called paralysis by analysis, which occurs when our focus is on continually gathering more information instead of taking action.



“Before you know it, you’ve analyzed a deal for three weeks, and then discover that deal is gone because someone else bought it while you were still busy analyzing.”

We should always aim to make educated decisions, but overanalyzing is a surefire way to get stuck and miss out on highly profitable deals.

6. Learn to prune.

There are many different challenges in our business and personal lives that occupy our time.

Chaffee shared that, in the past, he started to feel overwhelmed because he had all kinds of branches that needed attention. Sometimes, you have to cut back your branches and get rid of what's distracting you.

Make sure you know where your priorities are. What are the strongest branches that will produce the most fruit?

Take care of your main branches – your main priorities – and prune the rest.

What will give you the most beneficial business, financial, or personal growth?

7. Listen well.

One of the most powerful mindset strategies we discussed was being a good listener.



Many people are not good listeners.

They are not focused on the person in front of them.

My advice for being a good and active listener is to turn off your inner voice.

Don’t think about how you’re going to respond, listen to what the person in front of you is saying.

8. Take advice from Warren Buffett.

During our conversation, Chaffee and I spent a lot of time talking about the benefits of having a coach. Chaffee's first real estate deal without a coach was a huge disaster. Finding a good coach is key to developing a successful mindset. One such brilliant business coach is Warren Buffett.

Buffett's secret to success is intense focus — instead of doing more, he does less. Buffett once told his pilot that in order to reach his goals, he needed to do three things:

1. Write down his top 25 goals.
2. Circle the top five goals.
3. Put 6–25 things on a "Not To-Do" list.

This is a very simple process you can do. Once you identify your top five goals, ignore everything else until you've achieved those five.

You may have heard me say, "Until you own the real estate between your ears, you can never successfully own conventional real estate." Developing the right mindset is key for success

in any venture, not just real estate. If you're tired of feeling stuck or you're not as successful as you want to be, start reprogramming your mindset.

Consistently listen to educational and positive podcasts, read motivational books, and develop relationships with people who will help lift you up to where you want to be.

Your future is determined by your choices and actions.

Choose wisely.

This is Jay Conner, The Private Money Authority

I'm looking forward to seeing you on the other side. Bye for now!

P.S. Don't forget to pick up my Complete and Unique System for Raising Private Money. You'll get a special book discount and several bonuses when you get it through this web link:

http://bit.ly/WTGMN

In Case You Missed It... Free! – Special Bonus Gift

As our way of saying thank you for taking an active role in your success education, we have made additional bonus gifts available to you worth over $349 and are yours free for picking up Private Money And You!

Visit our special book bonus website and get:

- Jay's powerful audio training where you'll discover how to raise over $2,000,000 in 90 Days or Less!
- Jay's Secret "Unlock the Vault" Resource to find Private Lenders right in your local area who are ready and willing to fund your deals-regardless of your credit or experience!
- The simple step-by-step process to securing MILLIONS of dollars in private funding without the banks!

Get them here: **http://bit.ly/3PM-Gifts**

As an added bonus, we've waived the $2,995 fee for Jay's upcoming 3-Day Real Estate Cashflow Conference! You can now attend for only a $97 registration fee for both YOU and a guest! Or, upgrade to VIP for only $297 for you and $200 for your guest.

Get registered here: **http://bit.ly/JayConnerLive**

But wait!!! There's more! Get a special discount off of Jay's Where To Get The Money Now system! This program retails for $2,495. Visit this special book link and you'll get a huge discount along with several additional bonuses!

Get the WTGMN System here: **http://bit.ly/WTGMN**

Thank you and enjoy reading.

ABOUT THE AUTHORS



Chaffee-Thanh Nguyen is an **International Speaker, #1 Best Selling Author, and Business and Success Coach.** He holds a Bachelor of Science in Industrial Engineering from the University of Illinois, Urbana-Champaign. He has bought and sold Real Estate all over the country and has been an Executive Business and Success Coach for over a decade, teaching people around the world how to reach their highest potential. He is also a 10th Degree Jaycee, US Jaycee Senator #70583, and a JCI Certified National Trainer. To find out more about Chaffee-Thanh Nguyen and how he can help you achieve YOUR highest potential, go to his website at http://www.KeyConceptCoaching.com.



Without using his own money or credit, Jay Conner maximizes creative methods to buy and sell properties with profits averaging $64,000 per deal. And…. with little to no risk. He has been mentoring Real-Estate Investing Students across the U.S. and Canada and is known as "The Private Money Authority". Jay's passion in real estate is to enlighten, teach and inspire other investors how to raise lots of money fast and easy for their Real Estate Deals. In 1997 Jay formed Encore Music, a private record label, where he records original piano compositions and produces other artists. He also founded and directs The Carolina Chords, an a capella chorus in great demand. Jay and his wife, Carol Joy, reside in Newport, NC. Jay can be contacted at 252-808-2927 or at http://www.JayConner.com.

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How To Get MILLIONS Of Dollars For ALL Of Your Real Estate Deals!

Chaffee-Thanh Nguyen has dramatically changed and impacted the lives of thousands of people around the world. He transitioned into Real Estate Investing from Engineering and then found his passion as an Executive Business and Success Coach which he's been doing for over a decade.



Jay Conner has been buying and selling houses for over 15 years and has been involved in over 52 million dollars in transactions. He is the leading expert on private lending, once raising over $2m in less than 90 days. He teaches real estate investors how to get unlimited funding for all of their real estate investment deals.

Praise From Other Experts...

"Chaffee Nguyen is the man for you! He is an extraordinary coach. he's an extraordinary human being, and most of all, he's committed to take your business and your life to the next level."

– Karen Hoyos, International Transformational Trainer

"Jay's private lending scripts alone are worth the price of his entire system, and are the best I've ever heard … including mine!"

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