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About Scott Britton

Scott Britton, author and publisher of the "University of Real Estate Letter," is an active, full time Investor who has been successfully buying, selling and investing in Single Family Houses and Mortgages since 1979.

Beginners and seasoned pros alike have learned to trust and profit from Scott's down-to-earth, common sense investment advice. Scott is known for his clear thinking and straight-forward problem solving abilities. His strategies for generating cash and building wealth can help anyone accelerate their investment program while improving their lifestyle.

Scott lives in historic Jackson, Mississippi, where he practices what he preaches on a daily basis. Visit www.Real-Estate-Investing-Resources.com for Scott's free list of resources for Real Estate Investors.

About Jeff Smith

Finally find out how to drastically cut your finance costs and how to always have "cheap money" waiting for your next real estate deal. He will unveil how "cheap money" can put at least \$10,000 more in most investor's pocket on each deal. Smith will open the vault to "money secrets" the banks don't want you to know.

Smith is a veteran Tampa-based investor and entrepreneur, author and national speaker. He also personally manages diversified real estate ventures.

Smith has purchased single-family houses since 1980. He has bought, rented and sold houses, negotiated and consulted on hundreds of real estate deals. He teaches seminars on how to find, negotiate, buy, finance, rehab, market, wholesale and retail houses.

He spent 12 years as a financial editor and columnist for The Tampa Tribune and Tampa Times. He specialized in personal finance and investments. Smith also covered banks and financial institutions. He learned what he calls "inside the vault," the inner bank workings we never see.

Smith says, "You have my promise there won't be some expensive boot camp you have to attend to get all the down and dirty secrets about how this Lazy Money system works, just bring your yellow pad, at least two pens and an open mind. You're in for some serious profit-making material."

A Dynamite

"Dual" Workshop

with Scott Britton **"Mastering Short Sales**"

and Jeff Smith *"Finding Lazy* (cheap) Money"

Two Full Days of **Quality Information and Education**

Sponsored by the **Bay Area Wealth Builders Association**

Seating is very limited -Register early to avoid disappointment

Workshop Location

Clarion Hotel SFO

401 E. Millbrae Ave. Millbrae, CA 94030 Phone 650-692-6363 Ask for the special room rate of \$89.00 for this BAWB workshop event

Date & Time

Two Full Days Sat. & Sun. 9/23 & 9/24, 2006

Registration is at 8:00am Workshop Class starts 8:30am and runs until 5:00pm each day

Seminar Pricing

| Existing BAWB Members or Jeff & Scott's newsletter subscribers |
|--|
| (pre-registered only) \$199.00 Non-members (pre-registered) \$219.00 All Others (including at-the-door) \$249.00 |
| Register early for FREE Pre-registration Bonus to be given out at workshop |

Registration

To register, simply use the attached registration coupon and submit via mail or fax. If you would like further information on the seminar, please visit the BAWB, "Bay Area Wealth Builders Association," online at: *www.BAWB.info*.

Please Note: Workshop seating is extremely limited and available on a first-come, first-served basis. Register early to guarantee your seat & FREE bonus. Fee covers two-day workshop and extensive classroom workbooks to be handed out at the workshop. Students are responsible for their own meals, travel, and lodging.

Scott on **Mastering Short Sales:**

These are interesting times we live in. Interest rates are hovering around a 40 year low. The Economy is funky to say the least. Foreclosures are at an all time high – doubling and tripling in many parts of the country. People have lost incomes. Retirement accounts have been decimated. Many of yesterday's paper Millionaires are in the survival mode, not knowing how to replace their lost incomes or inflated fortunes. Are these good times or bad times? I guess it just depends on your perspective. One thing is for sure... opportunity abounds for those who know how to access it. But, you need to have the right tools. Understanding and using the Short Sale technique is just that... an additional tool that will help you access more opportunities.

There are a lot of properties in Foreclosure today. And... there'll be even more tomorrow. The problem is... not all of these Foreclosures are good deals. In fact, you may have to look at hundreds of Foreclosures before you find one that makes financial sense to own.

In some parts of the country, Lenders are selling properties at Foreclosure sales for less than their outstanding Mortgage balances in an effort to ward off bulging inventories. But, you may face stiff competition and unusually high cash-in-hand requirements to access these opportunities.

Is it possible to take advantage of these same price reductions before the properties are sold on the steps of the Courthouse? Is it possible to lessen the threat of competition and buy yourself more time to raise the capital necessary to access these opportunities? Plan on being with us to find out how.

In Jeff's **Lazy Money** workshop you will:

- ✓ Learn how to eliminate an investor's biggest obstacle − where to get the money
- ✓ Discover how to personally make at least \$10,000 more on each house you buy
- Receive a comprehensive 90-page manual complete with all the forms needed
- ✓ Find out the "dirty little money secrets" banks don't want you to know
- Receive all the paperwork necessary to please your private lenders
- Learn at least 11 private sources eager to lend you money
- ✓ Find out the best and worst places to go for purchase money
- ✓ Learn a step-by-step process to create your private money machine
- ✓ Discover how to find the absolute cheapest money for your investment deals
- ✓ Find out how to borrow \$150,000 at 5 percent...or less

You also will receive his "Lender's Financial Package" which includes an easy-to-complete financial overview that gives potential lenders all they need to know. It allows you to put your best side in front of your potential lenders.

What some others have said about Scott and this workshop:

"Scott, ...Your attention to the nuts and bolts of Short Sales is truly a contribution to all of us that are constantly searching for better wealth building tools."

— Lyle Wall Fort Collins, CO

"As a Broker/Buyer in a 'hot market' in southern California, I found the Short Sale Workshop as a safe and proven way of acquiring deals I would have previously left as unworkable. This affords new avenues of working with Realtors, FSBO's, Sellers and other Investors stuck with no way out. Astute Buyers simply cannot afford to be without Scott's Short Sale techniques."

— Ron Burton California Investor

"I landed my all-time best deal using the information I gained from Scott's Short Sale course. This 3/2 house has been vacant for six years. No one could figure out how to buy it. I almost gave up on it, but I love a good mystery. An attorney-friend told me "you'll never get good title...you're wasting your time." After I took the course, I dusted the file off and planned my strategy with the mortgage company. It's now mine. I'll make a bundle retailing this house. What a great tool to have in your real estate toolbox. Thanks Scott!" — Jack Harper

www.121investor.com