## The end of an era...

Jack Miller has been presenting quality, information-filled seminars for 28 years and it won't last forever...

If you come to this event and/or other Jack Miller events, we know what it cost you. If you don't come, it will be difficult to calculate the cost. Take advantage of Jack's rare visit to the San Francisco Bay Area and these final opportunities to learn from the master.

Don't wait – fill out the registration form on the reverse side TODAY!

# SPECIAL OFFER!

Pre-register and pre-pay for **this** one (1) day seminar event and you may attend the phenomenal, one-of-a-kind three (3) day

## Options Combo Workshop,

to be held at the Holiday Inn,
San Francisco Airport,
on Saturday, Sunday & Monday,
September 18, 19 & 20, 2004, for a
special discounted BAWB price of
\$300 per person instead of the
normal \$495 for one/\$795 for two.
That's four days of quality education
for \$359/\$379!

The Options Combo Workshop is actually two classes in one:

## Option Fundamentals &

#### Advanced Option Techniques

More people have made more money with this seminar than any other Jack Miller seminar event.

#### **Please Note:**

No cellular phones or tape recorders permitted in the seminar.

#### **About Jack Miller**

Jack Miller is an active investor who specializes in single family houses, however, he has bought, sold or held for investment, over 500 properties including apartments, mobile home parks, office buildings, development land, hundreds of time shares, over \$1 million in mortgage paper, businesses, commercial property, and land leases spread over 21 states from Hawaii to Maine and Florida to Oregon. More significantly, all but one property were bought without a single institutional loan being placed on the property and without any personal loan guarantees or personal financial liability.

Jack Miller started the first seminar on single family house investing in 1975 and his course textbooks on Options, Management, and Trusts represent the standard of the industry. Since 1978, he has personally written and published his monthly investment newsletter, *The Commonwealth Letters*, and he continues to present monthly seminars around the country.

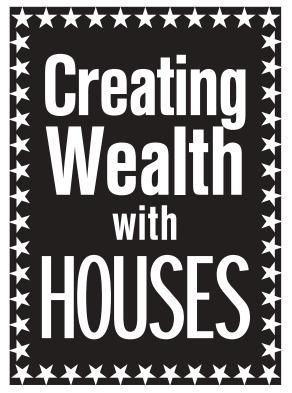
Jack is a member of the Exchangor's Hall of Fame and is a past recipient of Florida's Exchangor of the Year Award, *Creative Real Estate Magazine*'s Educator of the Year Award, and The Academy of Real Estate's Pathfinder Award. He is a founding member of the International Newsletter Association and has been a regular contributor to *Creative Real Estate Magazine* for many years. He is an internationally sought-after convention speaker in Europe, Canada, and America.

#### **Bay Area Wealth Builders Association**

is proud to sponsor a

#### Jack Miller

seminar



#### Friday, Sept. 17, 2004 Mill Valley, California

One Full Day of Money-Making Insights and Concepts on Four Essential Wealth-Building Topics

Jack showed you the tip of the iceberg at **The Millionaire Maker Seminar.** Now you'll get the rest of the story on:

## **BUYING • FINANCING NEGOTIATING • SELLING**

You'll learn the **Who, How, When** and **Why** on each topic from Jack's unique perspective. All the nitty-gritty to help you on your way down the road to real estate success!

#### Creating Wealth with Houses is a seminar that goes several steps beyond

the basics for those who are serious about learning how they can achieve financial security with minimum investment and risk of their money. Merely buying homes doesn't quarantee that you'll make money. You'll need to know which houses will make you the most money and how they should be financed to create the most security while they are being

In Creating Wealth with Houses, you'll learn how to negotiate the best deals when you buy, and how to reap the greatest profit when you sell.

In the seminar, Jack Miller gives you up-to-the-minute techniques and concepts for buying, fixing, financing, negotiating, exchanging, and selling.

You'll learn what you can and cannot legally do with your Roth IRA. You'll discover a nasty little secret buried way down in the tax regulations that could cause you to lose the tax-free sale of your personal residence.

If you've already attended, or expect to attend, Jack's other seminars on Options, Buying from A-Z, Negotiations, or **Trust Strategies**, then you won't want to miss this unique seminar. Call and register today.

#### Take a look at this seminar outline:

#### BUYING

- Using Options to Buy, Sell, and Lease
- Making Money With Houses Nobody Wants
- Buving at a Profit
- The Deal After The Deal
- Five Buying Mistakes That Rob Profits
- Six Buying Secrets that Beat the Street
- Finding the Cash With Which to Close Fast
- Using Options When Fixing and Flipping

#### **SELLING**

- Marketing Hard-to-Sell Properties
- Getting the Price Right
- Guaranteed Sales Programs
- Selling Fast In Changing Markets
- Four Ways to Use Equity to Create Cash
- Ads, Signs, and Flyers that Motivate Buyers
- Looking Good When Buyers Are Looking
- · Preparing a House So It Will Sell Itself
- Five Ways That Appliances Can Sell Houses
- Selling the Sizzle Instead of the Steak
- Closing the Contract So You Can Close the Sale
- Assembling Your All-Pro Selling Team
- Seller Financing That Builds Bigger Profits

#### **NEGOTIATION**

- Negotiating Your Profits "Going In"
- Good Deals Without Beating the Other Guy
- Cooperative vs. Competitive Negotiation
- Discovering and Satisfying "Needs" vs. "Wants"
- Negotiating with Letters of Intent
- Five Negotiating Benefits People Will Trade Off
- Making Multiple Forced Offers to Get Results
- Trade Ins, Trade Ups, Trade Downs

#### FINANCING

- · Fly Now, Pay Less Later, or Never
- Six Choices Created by Financing
- Being a Smart Borrower
- Using Private Lines of Credit
- Private Pension Plan Financing
- Financing Fixer-Uppers
- Nothing Down, Nothing a Month Financing
- Zero Interest Financing
- Trading Cash & Fast Pay-Down for Zero Interest
- Using the Other Guy's Credit While Avoiding the Due-On-Sale Clause
- Five Buyer-Financing Techniques That Sellers Reverse
- Exchange-Pyramiding to Tax-Free Wealth
- Compound Wealth-Building Concepts
- Converting Compound to Simple Interest

#### **Seminar Location**

#### Mill Valley **Community Center**

180 Camino Alto Mill Valley, CA 94941 415-383-1370

#### **Date & Time**

Full Day Friday, Sept. 17, 2004

Registration is at 8:30am Seminar starts 9:00am and runs until approximately 5:00pm

## **Seminar Pricing**

BAWB Members (pre-registered only) \$59.00 All Others (incl. at-the-door) ...... \$79.00 (on a space-available basis ONLY)

**Note:** If pre-registered, there will be no refunds provided without a cancellation notice given one week prior to the workshop date.

### 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: Seminar seating is limited and available on a first-come, first-served basis. Register early to guarantee your seat. Fee covers seminar only. Students are responsible for their own meals, travel, and lodging.

# Count me in! I can't wait to attend this information-filled seminar for real estate investors Ш Z Ш Ш

Name	Two Ways to Register
Address	
City/State/Zip	
Telephone No. () No. of seats you are paying for	
☐ My check or money order for \$ (made out to BAWB, LLC) is enclosed	/07-939-8476
□ Please charge my credit card for amount of purchase.	By Moil
Card Number	To: BAWB 11.5
Exp. DateSignature	P.O. Box 1639 Sonoma CA 95476