Count me in! I can't wait to attend this informative workshop for real estate investors.

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# Who is **John Schaub?**

John has survived eight Presidents and prospered for 30 years as a landlord. He authored the original single family house seminar in 1976 which launched thousands on their way to successful investing. He is still an active buyer and engaged in managing his business and investments, when not traveling with his family, or building homes for Habitat for Humanity.



John is a reformed "Big Deal" guy, who discovered that most of the big talkers had small bank balances. John stresses keeping it simple. He talks only about what he has done and what has worked and sometimes not worked for him. John spends nearly all of his working time making deals and managing his properties. He teaches only three seminars a year.

He stresses buying better, well located houses as opposed to less expensive houses or other income properties. Better houses are much more profitable and far less trouble. He advocates paying off debt, owning properties free and clear, and maximizing cash flow by only buying properties with larger profit potential, financed so they produce immediate cash flow.

John graduated in 1970 from the University of Florida College of Business, was an active Realtor for 10 years and served as President of both the Sarasota and Florida Real Estate Exchangers. He is listed in the Hall of Fame of Who's Who in Creative Real Estate, featured on the cover of Personal Finance magazine and was recently quoted in Forbes.

He is an advocate for privately owned affordable housing. He served 7 years on the International Board of Habitat for Humanity and has served four terms as President of the Sarasota Habitat Affiliate and served 17 years on their board.

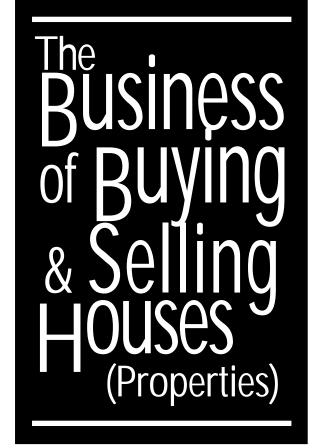
John's wife Valerie, a real estate attorney, and their three perfect children enjoy skiing, boating, diving, horseback riding, and touring the country in John's plane. John is a instrument rated pilot and has been flying his own plane since 1973.

Don't miss this wonderful opportunity to listen and learn from John Schaub.

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

is proud to sponsor a





## **Saturday, Oct. 30, 2004** San Rafael, California

Buying and selling houses is a great business for anyone with the common sense to recognize a good deal and then the knowledge to resell it in a hurry. Profits of \$10,000-\$20,000 or more per house are typical, and as you get better, the profits get bigger, too!

# Buying One House a Year Can Make You Richer than 98% of All Americans

Nine out of ten of your peers will be dependent on the government or on their relatives when they reach age 65. Why? It's really simple. They just keep putting off investing for their future. BAWB's October 30th Workshop Speaker, John Schaub, says: "Investing is a habit, and like every habit you need to develop it. It's a simple choice that you make every month when you spend your money. Some invest part of what they earn each month. Others spend all or even more than they earn. I force myself to save thousands of dollars each month by owning houses with loans that require payments of principal and interest. My tenants pay their rent and I use their rent money to pay off my loans."

# It sounds simple, yet 98% of all Americans just don't get it. John Schaub will show you step-by-step...

- ✓ How to make a little money every day
- ✓ Seven sources of good deals
- ✓ How to judge a property seller's motivation
- ✓ How to buy and sell on lease options
- ✓ How to upgrade your portfolio and your debt
- ✓ How to choose your investment properties wisely
- ✓ How to set your target profit
- ✓ How to take properties subject to existing loans
- ✓ How to structure joint ventures with other investors that work
- ✓ How to set goals that lead to success

#### Buying and selling houses not only will make you big money, it is fun!

When you buy a house that needs work, the neighbors will love you, as will the lucky folks you will sell to. Generally you will make more money quicker by reselling houses in their "as is" condition to people who are willing to work for part of their down payment, than you will by fixing them up. Often, those who buy from you are buying their first home. They will like you because you can give them a deal they can't find anywhere else. Since there are no commissions involved, you can sell cheaper than the competition and still make a fair profit.

#### Discover How To Get Cash Flow Today By Learning...

- ✓ How to buy the right house for quick resale
- ✓ How to find cash for down payments
- ✓ How to set up business entities to minimize taxes and risk
- ✓ How to buy on terms that guarantee you big profits
- ✓ How to resell in a hurry to generate cash today.
- ✓ How to avoid John's mistakes that he'll never make again

#### Look What John's Students Have to Say:

- "John's straight forward approach to making good deals on quality houses has helped us make several purchases and avoid costly mistakes." — Rick & Judy Holmlund
- "John explains clearly how to make these deals. You leave the class knowing fully what to do when you get home. It was fantastic!" Susan Robinson
- "Very clear, easy to understand for a novice. Very encouraging and supportive presentation. Not unrealistic." Sally Ucci
- "I don't endorse too many individuals...I can honestly say John Schaub has so much practical, down-to-earth knowledge about buying and managing properties that he shares with an audience that it would be a big mistake not to attend this event."

- Michael Morrongiello, BAWB Program Director

**Please Note:** No cellular phones or tape recorders permitted in the seminar.

# **Workshop Location**

#### **Four Points Sheraton**

1010 Northgate Dr. San Rafael, CA 415-479-8800

## **Date & Time**

Full Day

#### Saturday, October 30, 2004

Registration is at 7:30am
Workshop starts 8:00am and runs until
approximately 5:00pm

# **Seminar Pricing**

BAWB Members (pre-registered) ....... \$99.00 Non-BAWB Members (pre-registered) \$129.00

All Others (including at-the-door) ....... \$149.00 (on a space-available basis ONLY – no exceptions)

**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.