Count me in! I can't wait to attend this informative workshop for real estate investors. (PLEASE PRINT CLEARLY,

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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.

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

Bonus Presenter Michael Morrongiello

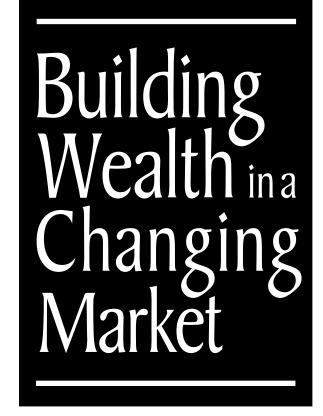
Michael T. Morrongiello is an active investor who specialized in real estate and real estate "paper" investments. Widely known as having one of the most knowledgeable and creative minds in the paper business. Michael started creating paper as a result of his own real estate investment activities in the early 1980s. He has bought, sold, or held for investment multiple properties in several states and thousands of real estatesecured mortgages on all types of residential properties, apartments, mobile home parks, office buildings, development land businesses, and commercial property. He has purchased "paper" in every state in the Union from Alaska to Hawaii and from Florida to California. His tips, tricks, and traps articles often appear in industry publications.

Bay Area Wealth Builders Association

is proud to sponsor a



with Bonus Presenter Michael Morrongiello



Saturday, March 29, 2008 So. San Francisco, California

Buying, selling, and investing in houses is a great business for anyone with the common sense to recognize a good deal and the proper knowledge.

Learn special strategies for working in today's buyer's market.

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 March 22nd 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

You'll Learn About:

- ✓ Buying from sellers and lenders who are in trouble
- ✓ Using investor money for your downpayment
- ✓ Structuring financing that gives you the cash flow
- ✓ Why a short sale should be your last option
- ✓ How to avoid paying taxes today and tomorrow
- ✓ Buying existing loans from both banks and private lenders
- Buying property with the greatest profit potential
- ✓ Attracting and keeping the best tenants in your town
- ✓ Selling quickly at market prices in a soft market
- ✓ Better ways to buy foreclosures and REOs.
- ✓ Getting out of bad loans without ruining your credit
- ✓ How to renegotiate with lenders and get really low. interest rates

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 avoid John's mistakes he'll never make again
- ✓ How to buy on terms that guarantee you big profits
- ✓ How to resell in a hurry to generate cash today

Added Workshop Bonus Material:

Michael Morrongiello, a "paper" practitioner and author of "Paper into Cash - The Convertible Currency," will cover how to effectively create marketable real estate-secured notes which can be used to buy and sell properties during up or down cycles without reliance on traditional mortgage money.

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

Location & Lodging

South San Francisco Conference Center

255 S. Airport Boulevard So. San Francisco, CA 94080 650-877-8787

Workshop is convenient to SFO airport with lodging listed below right next door. (Be sure to mention BAWB John Schaub 3/22/08 workshop event).

Holiday Inn SFO Airport North 275 S. Airport Blvd, SSF, CA 94080 (650) 873-3550 • \$125/night single or dbl.

Good Nite Inn (an Economy Inn) 245 S. Airport Blvd., SSF, CA 94080 (650) 589-7200 • \$65/night single

Date & Time

Saturday, March 29, 2008

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

Seminar Pricing

BAWB Members (pre-registered) \$149.00 Non-BAWB Members (pre-registered) \$169.00 All Others (including at-the-door) \$199.00 (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.