

## Sample Chapter – Ghostwriting

*“Walking With the Wise in Real Estate” Mentor’s Publishing, 2004*

### **The Money Is Out There: Finding Riches In Real Estate Through Private Lenders**

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If anyone had told me how successful I’d become, I would have hardly believed it. Today, my company buys and sells real estate through private lenders all over the nation. I’m considered at the top of my field and have two home study courses available in multiple countries, and national TV appearances and speaking engagements on the methods of my success. I’m earning more money than I could have imagined, and my business only continues to grow. But it wasn’t always this way.

A Few Short Years Ago...

Just a short time ago, I was in serious debt, bored with my job, and miserable. I’d held a corporate position in the same aerospace firm for over seventeen years. I have two children, had just gone through a divorce – and I just wasn’t making ends meet. The money was never enough. What’s more, I was spending eight or nine hours a day in a job that failed to fulfill or excite me in the way I’ve always believed a chosen career should. Weekends were often spent juggling bills and trying to face my growing debt and fear of the future. When a friend of mine told me a startling statistic, that 93% of workers in the United States will retire below the poverty level, I started to really worry. I knew if I continued on my current path, this would definitely be me.

I searched for any way I could boost my income and change my life. I’d even looked into purchasing a franchise – a big money-maker like a Wal-Mart or McDonald’s. But this required a cash investment of around \$75,000! I didn’t have seventy-five dollars to spare let alone seventy-five grand! Now of course, I could purchase many franchises, but why would I want to? My current business affords me nearly limitless earning potential.

The Breaking Point – Luckless or Lucky?

Finally, in February 1995 I got \$300 back on my tax return. Desperate and hopeful, I used this money to buy a heap of lottery tickets. I will always be grateful for my luck that day. Every single ticket lost. You’ll see what I mean shortly.

At the time, of course, I was pretty disappointed. Looking back, I can see

that buying those lottery tickets clearly showed two things: I had the drive and motivation to take action, and I lacked the knowledge of what action would lead me to success. It was an issue that would follow me along my journey and I suspect it's a problem that keeps many people from finding the success they desire.

That very night I was up at two a.m., anxious and frustrated, not knowing what to do to make my life the way I wanted it. I sat in my favorite chair in my two-bedroom apartment and absently surfed through the channels on the television. Then, I stopped on an infomercial for a real estate investing course. I was interested at once, but cautious. These guys said they were making real money, but how could I be sure it would work for me? The course was \$159. Thanks to my lottery purchase, I didn't have \$159, but I did have a credit card. The course offered a money-back guarantee, so I decided to give it a shot. I dialed the numbers on the screen, not yet aware that I was changing my life forever.

Step 1 – Hello Real Estate, Goodbye Debt!

The course was a pretty good primer. It didn't cover everything, but it did take me to the first step of my success: it got me into real estate. I didn't quit my day job, but I did start investing. During my first year I bought two properties. In my second year of investing I bought five properties, and in my third year I bought eighteen. The fifth property I ever purchased, in itself, completely eliminated my long-standing credit card debt! This was when I knew I was onto something big.

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