



Post Office Box 6517 Westlake Village, CA 91359 (800) 845-3055 (818) 865-2322 FAX (818) 865-2323

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## **Straightforward, Honest, Fair ... The Way It Should Be**

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## **Straightforward, Honest, Fair ... The Way It Should Be**

Thank you for your interest in Armstrong Capital!

Armstrong Capital was established in 1991 for the sole purpose of brokering **seller financed real estate notes**. Since then we have purchased and brokered notes on all different types of properties including residential, commercial and land. We have purchased and brokered notes with different security instruments including Mortgages, Trust Deeds, Indentures and Land Contracts. We have purchased notes in over 44 different states.

As a **Master Broker/Buyer** in the field of **private mortgages** and an experienced professional in the cash flow industry we have a sincere desire to assist people in achieving success.

Over the years we have added additional cash flows to our arsenal that can be brokered and purchased by different funding sources. Some of these additional types of cash flows include **business notes, lotteries, and structured settlements**. If we can't assist you with a particular cash flow we can probably refer you to someone that can.

As you review this package, we hope that you will agree that our exceptional service and trusted advice approach will assure your success in this ever-growing industry. We will do everything possible to provide you with **straightforward, honest and fair** service.

Please take some time and visit our website at [www.armstrongcapital.com](http://www.armstrongcapital.com) and click on "Note Brokers". There is more information on how to work with us including helpful and insightful articles, books and information on our Mentorship Program.

I invite you to contact me at any time in the event that you could use any of my services at 1-800-845-3055 or e-mail me at [jeff@armstrongcapital.com](mailto:jeff@armstrongcapital.com). Thank you for your time and consideration. I look forward to serving you in the future.

Sincerely,

Jeffrey R. Armstrong  
President



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## **Straightforward, Honest, Fair ... The Way It Should Be**

### **How to Work With Armstrong Capital**

Dear Note Broker:

Hello! Congratulations on entering the seller-financed note business!

Enclosed please find my short biography (so you can get to know me a little better), my Master Broker/Buyer Information Sheet, a Mortgage Worksheet, Credit Authorization Form, a sample of my one page Purchase Agreement, a note purchase Document Checklist and much more. Copy the Mortgage Worksheet and as many times as needed for future use.

The Mortgage Worksheet is the first step in pricing and negotiating with the potential note seller. It is very important that the worksheet is filled out as completely as possible before you send it to me for pricing options that are available to the seller. At that point we will give you a "soft" quote with several options. Once the seller is somewhat agreeable or wants to know if we can pay more or "firm" up the offers, you then have them provide you with a copy of the Signed Note, a copy of the Settlement Statement and the completed and endorsed Credit Authorization Form. When you fax these items to us we will be able to verify the information given, verify the buyers' credit and give you "firm" prices and options (subject to approval of appraisal and title). After you have an offer accepted you would then have the seller sign the Purchase Agreement to get the transaction started and collect the remaining necessary copies of documents.

Whether you are having trouble getting your first deal or any deal after that, I would be more than happy to assist you in any way that I can. You can do as little as refer a name and phone number of a warm lead to me (if the transaction closes you usually receive at least \$1,000 referral fee) OR if you chose to be more involved I will help you through the entire transaction from giving a price to gathering documents and closing the deal (if your commission is less than \$5,000 I will take \$250, if more I may take up to 20%).

What are your reasons for wanting to succeed in the "Cash Flow Industry"? To create or achieve something new, for family needs, to acquire the confidence to move ahead, or because it just makes good sense now. You decide.

I know what a struggle it can be in the beginning and I would like to help you alleviate some of the stress and frustration of trying to obtain and close deals. If you have any questions please feel free to give me an e-mail at [jeff@armstrongcapital.com](mailto:jeff@armstrongcapital.com) or a call toll-free at 1-800-845-3055. I will be more than happy to answer any of your questions.

Sincerely,

Jeffrey R. Armstrong  
President

P.S. Check out our website at [armstrongcapital.com](http://armstrongcapital.com) and click on "Note Brokers" to sign up for our free monthly email newsletter, read helpful articles, products, workshops, mentorship and additional information.



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## **Straightforward, Honest, Fair ... The Way It Should Be**

### **My Biography**

Armstrong Capital ([www.armstrongcapital.com](http://www.armstrongcapital.com)) was established in May 1991. Jeff has been working in the note business full time since October 1993. He acquired his California Real Estate Sales License in June 1992 and then his California Real Estate Broker's license in June 1996. Jeff became a member of the American Cash Flow Association's Million-Dollar Club in April 1996 and was designated an American Cash Flow Association Master Broker in the field of private mortgages in November 1997. He was appointed a visiting instructor position for the American Cash Flow Corporation in August 1998. With over 1300 closed note transactions closed since the inception of Armstrong Capital, Jeff's knowledge and experience in the note industry is unsurpassed.

In February of 1999 Jeff wrote and published his first book entitled, "Scripts and Tips: A Handbook for the Serious Note Broker" to assist new brokers in obtaining the success they are looking for in of the cash flow industry. Jeff became a Certified Appraiser of Mortgages in September 1999 through the American Appraisal Institute of Privately Held Notes and Mortgages. In July of 2002 he wrote and published a marketing book entitled "Every Single Profitable Note Marketing Idea in the World (almost)" together with Jon Richards of NoteWorthy. In March of 2005 he wrote and published "Personal Cash Flow Prosperity" detailing how he successfully operates his one-man business. In November of 2007 Jeff updated and added to his popular "Note Holder's Handbook".

Jeff is a recognized and requested speaker on seller financed notes at industry conventions and conferences nationwide. His motivating and inspirational style as well as his step by step approach has quickly made his Secrets of Paper workshops top rated and one of the most sought after note courses in the country.

Jeff is also a contributing columnist for the American Cash Flow Journal, Growing Wealth, Noteworthy Newsletter and other publications. In May 2005, he was awarded the "Contributing Writer of the Year Award" by the American Cash Flow Journal (recently renamed Growing Wealth Magazine). From April 2006 through April of 2008 Jeff was the Editor of the NoteWorthy Newsletter ([www.noteworthyusa.com](http://www.noteworthyusa.com)), a seventeen-year monthly printed publication for experienced Buyers and Brokers of Notes, Mortgages and other cash flows on the secondary market. In February 2008 Jeff became a visiting instructor for Nouveau Riche Real Estate College in Scottsdale AZ.

Prior to establishing Armstrong Capital Jeff worked his way up through the ranks at various supermarkets to the night manager position for 9 years and worked the graveyard shift for the last 4 years of that. Since he worked at night he had to do something with his days. So, Jeff had several other businesses before starting Armstrong Capital including a landscaping and gardening business called the "Caretaker's" and a handyman business called "Handy Dandy Fixer Upper"!

Jeff is 43 years old as of this writing (January 2009). He owns a bass boat and enjoys competing in bass fishing tournaments. He also enjoys doing other activities with his family including snow skiing, camping, golf, biking, water skiing, swimming and surfing (not to mention traveling and the outdoors). Jeff can often be found on a mountain, beach or lake.



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**Straightforward, Honest, Fair ... The Way It Should Be**  
**Master Broker and Buyer - Jeffrey R. Armstrong**

*Day # 818-865-2322, Fax # 818-865-2323*

*E-mail: jeff@armstrongcapital.com*

*Website: www.armstrongcapital.com*

**Type of Information Requested:**

- A completed Mortgage Worksheet by fax, email attachment or our AC online worksheet
  - Name of Note Seller
  - Address of property on which note is held with nearest cross street to the property
- We will give you a soft pricing first based on best possible scenario. Then when you get a verbal yes we will need the Name, address, and Social Security Number of the Buyer AND a copy of the RECORDED Security Instrument, SIGNED Note and Settlement Statement for firm pricing (subject to verification of information given and acceptance of appraisal and title)

**Types of Debt Instruments Considered:**

- Mortgage - Trust Deed - Land Contract (Contracts for Deed)
  - All Real Estate Secured Notes
- Note Holder must have owned the property for at least a year before they sold it and carried back the note OR the note must be seasoned for 12 months
  - **NO SECOND POSITION NOTES**
  - **NO SIMULTANEOUS CLOSINGS (minimum of 1 month seasoning)**

**Types of Real Property Accepted As Collateral:**

Single Family Residential - Multi-Family - Commercial - Land  
(Improved and unimproved) - Mobile Homes with Land  
No co-ops or properties with hazardous waste potential

**Geographical Preference:**

- USA

**Length of Time Needed to Assess a Deal:**

- Same day quotes on most deals

**Contacts:**

- Our office will usually contact Brokers within 24 hours of receiving your completed worksheet

**Further Comments:** We are very willing to assist new brokers on their path to success in this industry. We receive preferential rates, which we pass on to you. We offer a full range of assistance in your effort to establish your private mortgage business. We can also assist you with **business notes** and many other cash flows. Call and ask us about these different programs. If we can't assist you with a particular cash flow we can probably refer you to someone that can. We have come out with several helpful books for note brokers with scripts, tips, forms, marketing ideas and much more. As a designated a Master Broker/Buyer in the field of private mortgage notes, feel free to call or e-mail anytime with any questions you might have about the industry, a particular note, or a particular situation. Armstrong Capital is here to help you!

## Master Buyer/Note Broker Agreement

This Agreement made this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, is between Armstrong Capital (hereinafter referred to as "Master Buyer") and \_\_\_\_\_ of \_\_\_\_\_ (hereinafter referred to as "Note Broker"), hereinafter collectively referred to as the "Parties". Under the following terms and conditions:

1. Note Broker is a student, member or subscriber of (circle all that apply):
  - American Cash Flow Association
  - Secrets of Paper
  - Armstrong Capital monthly E-letter
  - Nouveau Riche
  - NoteWorthy
  - Paper Source
2. Note Broker agrees to put diligent effort forward towards learning and working in the note business which includes marketing, negotiating and calculator skills.
3. By signing this Agreement Note Broker represents and warrants that he or she is in DIRECT CONTACT with the note holder on any notes and worksheets submitted to Master Buyer for pricing.
4. Note Broker understands and acknowledges that experience has taught Master Buyer that unless Note Broker is dealing directly with the holder of the notes, they will be doing no more than wasting a whole lot of time and expense. Furthermore, Master Buyer will not give Note Broker prices if Master Buyer knows there is another broker in the middle. In addition, Master Buyer will not price notes that come off of internet "note boards". If Note Broker has a prospect and is in direct contact with the note holder (meaning Note Broker has personally spoken to them, filled out a worksheet, verified that they are currently receiving payments on a note and they would be interested in a lump sum of cash now) Master Buyer will be ready and willing to work with Note Broker. Broker Daisy Chains will not be tolerated and may be cause for termination of this agreement.
5. Note Broker understands that Master Buyer's statistics are Master Buyer's personal statistics that have been gathered over time by Master Buyer and in no way represents, infers or guarantees that Note Broker will achieve similar results.
6. Note Broker understands that Master Buyer and all staff may provide business consultation services which is not legal, or tax advice. Armstrong Capital, Master Buyer or other employees are not responsible for any losses or litigation that may arise from following any particular advice. Additionally, Note Broker acknowledges that Master Buyer is not a trained personal counselor or therapist and is not acting in that capacity.
7. Note Broker understands that should Master Buyer not be willing to purchase a particular note directly that Master Buyer will attempt to locate an investor or funding source to purchase said note.
8. Note Broker understands that prices given for notes are "Wholesale prices" meaning the costs of credit checks, appraisal and title will be deducted from Note Broker's proceeds upon successful funding of a note purchase.

9. Upon successful funding of a note purchase, Note Broker agrees to compensate Master Buyer \$250 if the Note Brokers commission is under \$5,000. If Note Brokers commission is over \$5,000 Note Broker agrees to compensate Master Buyer 20% of Note Broker's commission.
10. Note Broker understands that Master Buyer is acting independently of Nouveau Riche and is not an agent for or with them. Any transactions between Master Buyer and Note Broker are in no way affiliated with Nouveau Riche. Note Broker agrees to hold harmless Nouveau Riche, its officers, directors, shareholders, employees, members, and owners from any claim whatsoever arising from any such transaction or alleged transaction.
11. This Agreement supersedes any and all agreements, either oral or written, between the Parties. Both Parties agree that no representations, inducements, promises, or agreements, oral or otherwise, have been made or relied upon by any party or anyone acting on behalf of any party, which are not embodied herein. Any modification of this Agreement will be effective only if it is in writing and signed by both Parties.
12. Neither this Agreement nor any duties or obligations under this Agreement may be assigned.
13. A facsimile of this document shall be deemed and considered as an original, binding and enforceable document.
14. Note Broker agrees to submit with this signed agreement a one page marketing plan to Master Buyer for review and acceptance before sending in worksheets for pricing and working with Master Buyer.

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Note Broker

Date

Print Name, Address, Phone Number and Email Address below:

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Jeff Armstrong – Master Buyer  
Armstrong Capital  
PO Box 6517  
Westlake Village, CA 91359  
818-865-2322

## Sample Direct Mail Letter

~Name~

~Date~

~Address~

~City, State Zip Code~

Dear ~first name~:

Did you know that you can receive **cash now** for your mortgage? Would you rather have a quick **lump sum** of **cash** rather than having small payments slowly trickle in?

Armstrong Capital specializes in the purchase of **OWNER FINANCED NOTES FOR ALL CASH**.

This allows you to receive a **lump sum** of **cash immediately** as opposed to the small monthly payments over an extended period of time.

We buy mortgages nationwide and can purchase your entire note, providing you with **immediate liquidity** to re-invest, reduce debt, etc.

If you prefer to maintain ownership interest in the note, we can purchase only a portion of the **cash flow** and you would **retain control** of the remaining payments.

What are your reasons for receiving a **lump sum** of cash now? To create or achieve something new, for family needs, to acquire the confidence to move ahead, or because it just makes good sense now. You decide.

If you have any questions at all, or would like a **free quote**, we invite you to contact our office today at 1-800-845-3055 (toll free) or visit our website at [www.armstrongcapital.com](http://www.armstrongcapital.com) for more information.

Thank you and we look forward to your reply.

Sincerely,

Jeffrey R. Armstrong

P.S. Why not keep this letter in your mortgage file. You may or may not wish to sell today but who knows what the future holds?

## Sample Intro to Friends Letter

Dear Friend,

The purpose of this letter is to inform you of my new business, Armstrong Capital. We specialize in purchasing existing income streams (or notes) for cash.

We do not give, create or originate loans; rather, we purchase existing income streams at a discount from individuals that are receiving payments. For example, an individual might be receiving payments on a note and mortgage secured by real estate (when they sold a property), a business note (when they sold a business), a structured settlement (when they won a lawsuit), a retail installment contract or an inheritance advance, etc. Additionally, if someone is RECEIVING payments on some form of note or income stream we might be able to buy it or find someone that can.

A need is created when a note holder no longer wants to receive monthly payments for their note. The note holder can sell the entire note or a portion of the note for a lump sum of cash now. The reasons why someone would need to sell their note for cash varies from situation to situation. Nevertheless, we can address this need, because we specialize in purchasing these various income streams for all cash.

We happily pay generous referral fees for any transactions that you might send our way and we end up purchasing. If you or someone you know has a note they would like to sell or is receiving payments on some form of income stream and might need some cash, please remember to refer them to us for a FREE quotation for the purchase of the note.

Thank you in advance for your assistance and we look forward to assisting you or anyone you know with getting the most money for their income stream. For additional information or questions, please contact us at 800-845-3055 or visit our website at [www.armstrongcapital.com](http://www.armstrongcapital.com) .

Best Regards,

Jeffrey R. Armstrong  
President

## Sample Intro Letter to Professional Referral Sources

Dear Professional Referral Source,

Would you like to be able to assist your clients when they are in need of cash?

The purpose of this letter is to inform you of my business, Armstrong Capital. We specialize in purchasing existing income streams (or notes) for all cash.

We do not give, create or originate loans; rather, we purchase existing income streams at a discount from individuals that are receiving payments. For example, an individual might be receiving payments on a note and mortgage secured by real estate (when they sold a property), a business note (when they sold a business), a structured settlement (when they won a lawsuit), a retail installment contract or an inheritance advance, etc. Additionally, if someone is RECEIVING payments on some form of note or income stream we might be able to buy it or find someone that can.

If one of your clients has a note they would like to sell or is receiving payments on some form of income stream and might need some cash, please remember to refer them to us for a FREE quotation for the purchase of their note. The potential benefits to you are:

- Provide your client a service your competition cannot offer
- Reconfirms you as a valuable resource to your client
- Our solutions may assist you in retaining a valuable client
- Our services may help you close current or future business with your client
- We assist your client in getting the cash they need today

Thank you in advance for your assistance and we look forward to assisting your clients with getting the most money for their income stream. We happily pay generous referral fees for any transactions that you might send our way and we end up purchasing. For additional information or questions, please contact us at 800-845-3055 or visit our website at [www.armstrongcapital.com](http://www.armstrongcapital.com) .

Best Regards,

Jeffrey R. Armstrong  
President

## Sample Script for calling OWC Ads

Hello! I saw your ad in the \_\_\_\_\_(newspaper) listing your \_\_\_\_\_(type of property) for sale and I noticed that you are offering seller financing. My name is \_\_\_\_\_ with \_\_\_\_\_(name of company).

I want to tell you right up front that I am not a real estate agent or a lender and I am NOT interested in purchasing your property.

Did you know that if you do carry the financing on your property that you could sell all or part of it to raise a lump sum of immediate cash?

What my Company does is purchase owner financed notes secured by real estate at a discount. The reason for my call is to suggest some terms to you so that WHEN you do sell the property and IF you carry back the financing your note will be the most valuable note possible. AND if the time came that you wanted to sell that note you could get the highest possible price with the least amount of discount.

Would you like to hear our suggested note terms? Do you have a pen handy?

**NO** - We wish you the best of luck with the sale of your property. If you would like further information please visit our website at [www.\\_\\_\\_\\_\\_.com](http://www._____.com)

**YES** - Single Family Home

- 10% CASH down payment or more
- 9% interest rate or higher
- Amortized for 30 years with a
- Balloon in 7 years
- Credit of the buyer 625 or higher

- If commercial property 20-30% CASH down payment same terms  
- If land property 30-50% CASH down payment same terms

So what we are saying is IF you carry back the first position note AND you have the terms we suggest above your note will get the highest possible price and the least amount of discount should you want to sell all or part of your note in the future. If the terms of the sale and note are any different (a lower interest rate, less down payment, no balloon, etc) your note will be worth less and the discount will be greater if you decide to sell your note in the future.

If you would like further information please feel free to visit our website at [www.\\_\\_\\_\\_\\_.com](http://www._____.com) and call or e-mail us at any time.

Would you mind if I checked in with you from time to time to see how the sale of your property is going?

Thank you for your time and attention. Have a great day! Goodbye!

## **Armstrong Capital - Suggested Property Sale and Note Structures**

Below are suggestions that you can give to the sellers of properties of how to structure a note so that when they want to sell the note they will get the least amount of discount and the highest possible pay price. Again, they are just suggestions. These ARE NOT minimum requirements, just what we would like to see so that we can give you the best possible price. Anything different will result in a bigger discount and a lower pay price. We will still buy notes that are not within these suggestions but the discount will be greater.

### **Residential Property**

- 10% CASH Down Payment
- 9% Interest Rate or higher
- 30 Year Amortization
- 7 Year Balloon
- 650 Buyer Credit Score or higher
- Minimum 1 Month of Seasoning

### **Commercial Property**

- 20-30% CASH Down Payment
- 10% Interest Rate or higher
- 30 Year Amortization
- 7 Year Balloon
- 675 Buyer Credit Score or higher
- Minimum 1 Month of Seasoning

### **Land Property**

- 30-50% CASH Down Payment
- 12% Interest Rate or higher
- 30 Year Amortization
- 7 Year Balloon
- 700 Buyer Credit Score or higher
- Minimum 1 Month of Seasoning

### **Business Notes**

Unlike Property, Notes on Business's do have minimum requirements. If a business note does not have AT LEAST the following don't spin your wheels

- 30% CASH Down Payment
- 9% Interest Rate or higher
- Fully Amortized
- No Balloons
- Minimum 675 Buyer Credit Score
- Personally Signed for / Guaranteed
- Minimum 3 Months of Seasoning

# Presentation to Realtors

There is a benefit to to Realtors and their clients in working with a note broker and encouraging property owners to consider Seller-Financing.

1. More people will come to look at the home as a result of offering Seller financing.
2. It will most probably sell for a higher price because the seller of the home does not have to reduce the price of the home when they agree to take back the note.
3. The Realtor will make more because the home will sell for more and their commission is based on the selling price.
4. The CCFC offers referral fees.

## Cash Offer:

Asking Price	\$100,000.00
Cash Offer	\$ 80,000.00
Real Estate Commission 6%	<u>\$ 4,800.00</u>
Net to Owner	\$75,200.00

## Seller Financing Alternative:

Asking/Sales Price	\$100,000.00	
Down Payment	\$ 10,000.00	
Seller Note	\$ 90,000.00	(8% for 360 months, \$660.39/month)
Sale of Note (approximate)	\$ 72,251.77**	
Real Estate Commission 6%	<u>\$ 6,000.00</u>	
Escrow to Seller	\$ 66,251.77	
Down Payment	<u>\$ 10,000.00</u>	

**Total Net to Seller**

**\$ 76,251.77 (more than the cash offer!)**

\*\*This is assumes that the note was purchased 30 days after the closing and after the first payment has been paid at a 10% yield to the funding source and the CCFC subtracted a \$3000 fee.

## **Sample Emails for Prospecting**

### **www.newspaperlinks.com (all kinds of classifieds ads, e.g. OWC ads)**

Sample 1<sup>st</sup> contact e-mail - Subject: Your ad in the newspaper

Hello! I saw your ad in the (newspaper) and noticed that you are offering to carry a note when you sell your property. AC specializes in purchasing seller financed notes secured by real estate. Often, sellers will carry back a note and end up with a worthless piece of paper. We can offer you some suggestions on how to structure your note so that your note will be as valuable as possible. If you would like more information about structuring a valuable note or turning your note into cash just visit our website at [www.armstrongcapital.com](http://www.armstrongcapital.com) and click on "Note Example".

Sincerely, Jeffrey R. Armstrong – President

### **www.bizbuysell.com (businesses for sale nationwide)**

Sample 1<sup>st</sup> contact e-mail – Subject: Business for Sale

Hello! I saw your business for sale listing on [bizbuysell.com](http://bizbuysell.com). Congratulations! AC specializes in providing a lump sum of cash to people who have sold their business and carried back a note as part of the proceeds. If you know of anyone in the past that has carried back a note or any that are currently thinking about it we would like the opportunity to contact them. Of course, any fees generated would be split with you. For more information just go to our website at [www.armstrongcapital.com](http://www.armstrongcapital.com) and click on "Business Notes".

Continued Success, Jeffrey R. Armstrong – President

# Standard Mortgage Note Submission Worksheet

**Note Broker Information**

Name..... Date.....  
 Company.....  
 Address.....  
 City..... State..... ZIP.....  
 Phone..... Fax.....

**Real Estate Information**

Street address..... County.....  
 City..... State..... ZIP.....  
 Current estimated value \$..... Based on.....  
*Residential*                       Single-family                       Multi-family  
     Owner-occupied                       Rental  
*Commercial*                      Description.....  
     Owner-occupied                       Rental  
*Vacant land*                      Description.....

**Description of Real Estate Property & Area.....**  
 .....

**Historical Information**

Date of sale.....  
 Selling price \$.....  
 Down payment \$.....  
 First lien \$.....  
 Second lien \$.....

**Prior Mortgage Information (if any)**

.....  
 .....

**Note Information**

Date of note.....  
 Amount \$.....  
 Term in months..... (a).....(b).....  
 Payment amount \$.....  
 Balloon amount \$.....  
 Balloon date \$.....  
 Interest rate.....%  
 Due date 1st pmt.....  
 # of pmts paid.....  
 # of pmts left.....  
 Next pmt due.....  
 Balance \$.....

**Payor Information**

(Employment info, payment history,  
 SSN).....

**Seller's Motivation/Need**

.....  
 .....

*I have copies of the following:*

**Quote to Seller**

Buy Total Note \$.....  
 Buy \_\_\_\_ pmts for \$.....  
 Buy \_\_\_\_ pmts for \$.....  
 Date of quote.....  
 Closing costs paid by.....

Note	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Security instrument	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Title	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Sales contract	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Payor credit report	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Closing statement	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Bill of sale	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Insurance	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Prior mortgage info	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**CREDIT AUTHORIZATION FORM**

TO WHOM IT MAY CONCERN:

In connection with the possible purchase of my Security Instrument and Note given by the below named debtor(s) (the "Debtor(s)") on the date referred to below and held by me, I authorize Purchaser or Assignee, to order, receive and review on my behalf one or more consumer reports on any Debtor from one or more consumer reporting agencies, all as permitted by the Federal Fair Credit Reporting Act and applicable state law.

I also authorize Purchaser or Assignee to receive and review one or more consumer reports on myself from one or more consumer reporting agencies, all as permitted by the Federal Fair Credit Reporting Act and applicable state law.

**Payor/Debtor's Name:** \_\_\_\_\_

**Residence Address:** \_\_\_\_\_

**Social Security #:** \_\_\_\_\_

**Phone Number:** \_\_\_\_\_

**Payor/Debtor's Name:** \_\_\_\_\_

**Residence Address:** \_\_\_\_\_

**Social Security #:** \_\_\_\_\_

**Phone Number:** \_\_\_\_\_

Note Holder's Printed Name: \_\_\_\_\_

Residence Address: \_\_\_\_\_

Social Security #: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Note Holder's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Security Instrument and Note dated: \_\_\_\_\_

**DOES NOT REQUIRE PAYOR'S SIGNATURE**

# Sample

THIS IS INTENDED TO BE A LEGALLY BINDING AGREEMENT. READ THIS INSTRUMENT CAREFULLY PRIOR TO EXECUTION. THIS INSTRUMENT CONTAINS THE COMPLETE AND ENTIRE AGREEMENT BETWEEN THE PARTIES AND IS BINDING UPON THE PARTIES, THEIR HEIRS, SUCCESSORS AND ASSIGNS.

## MORTGAGE PURCHASE AGREEMENT

This Mortgage Purchase Agreement (The "Agreement") is made this \_\_\_\_ day of \_\_\_\_\_, 2005 by and between the undersigned SELLER(s), \_\_\_\_\_, and \_\_\_\_\_ and/or assigns (The "BUYER") whose address is \_\_\_\_\_.

The SELLER owns certain real estate notes (The "Notes") in the original amount of \$\_\_\_\_\_ bearing interest at the rate of \_\_\_% with a remaining unpaid balance of approximately \$\_\_\_\_\_ as of \_\_\_\_\_, 2005 secured by an agreement on certain real estate located at the following address:  
\_\_\_\_\_.

In consideration of the premises and mutual covenants herein contained and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, SELLER hereby grants BUYER and/or assigns the exclusive right to purchase the 1st lien note from the SELLER for the sum of \$\_\_\_\_\_ (The Purchase Price"). Any payments received by the SELLER during the term of this Agreement or any extension thereof will be credited to the cash required of BUYER at closing to the purchase price. SELLER to keep the \_\_\_\_\_, 2005 payment if any.

SELLER hereby acknowledges that this is a contingent contract and the Purchase Price is subject to receipt, review and approval by the BUYER of all required documentation. SELLER acknowledges that BUYER will require as a condition to its exercising the option herein granted a satisfactory appraisal of the real estate described above, a satisfactory review of the purchaser's credit history (of which authorization is given to retrieve), a satisfactory review of the property's hazard insurance, a satisfactory review of the property's title, review of the original Note and satisfactory documents authorizing the sale of said Note. All normal closing costs will be the responsibility of the BUYER.

BUYER agrees to use its best efforts to act diligently in closing on this transaction to purchase SELLER's Note. SELLER understands that SELLER will reimburse BUYER for ALL incurred expenses, ONLY in the event SELLER chooses to cancel this agreement under its original terms. In addition, SELLER further agrees that should the property appraise for less than \$\_\_\_\_\_ and SELLER does not accept the price reduction, SELLER agrees to reimburse BUYER the cost of the appraisal not to exceed \$300.00. If SELLER elects, this transaction shall be closed through an escrow, with up to \$100 of associated escrow fees paid by BUYER.

\_\_\_\_\_  
SELLER

\_\_\_\_\_  
Date

\_\_\_\_\_  
SELLER

\_\_\_\_\_  
Date



Post Office Box 6517 Westlake Village, CA 91359 (800) 845-3055 (818) 865-2322 FAX (818) 865-2323

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## **Straightforward, Honest, Fair ... The Way It Should Be**

### **MORTGAGE NOTE DOCUMENT CHECKLIST**

- \_\_\_ Copy of your Signed Mortgage Purchase Agreement
- \_\_\_ Copy of the Signed Promissory Note
- \_\_\_ Copy of the RECORDED Trust Deed/Mortgage
- \_\_\_ Copy of Closing Statement
- \_\_\_ Copy of Title Insurance Policy
- \_\_\_ Copy of Hazard/Fire Insurance
- \_\_\_ Copy of Grant or Warranty Deed
- \_\_\_ Copy of Payment Record
- \_\_\_ Social Security Number(s) of Mortgagor(s)
- \_\_\_ Complete Address of property with name of nearest cross street
- \_\_\_ Pictures of the property (if Available)
- \_\_\_ Copy of Mobile Home Title (if a mobile home)
- \_\_\_ Copy of Any Superior Mortgages

# Setting Up Your Note Business

1. **Rest** (not a race, give yourself time)
2. **Review and Organize** (clear a space just for the Note Business)
3. **Determine Allocated Time** (how much time can you spend on the business exact hours & days)
4. **Name Your Business** (check for domain names too)
5. **Fictitious Business Name/DBA and county biz license** (secretary of state website)
6. **Phone line, Fax number, address, Open Checking Account**
7. **Business Cards**
8. **Develop Marketing Plan** (one page marketing plan)
9. **Complete Written Marketing Plan** (must be in writing)
10. **Contact Armstrong Capital** (visit website, download free broker package, free email newsletter)
11. **Develop Marketing Materials** (letterhead, envelopes, brochures, web presence, etc.)
12. **Send intro letter/emails to all Friends and Relatives** (in free Broker Package)
13. **Role Play** (walk the walk, talk the talk, listen to SOP 101 audios, get over first deal hump)
14. **Set Goals** (realistic, materialistic)

\*Family

\*\*Give Back

**TWITA! 😊**

# Note Broker Steps

- 1) Locate Note Holders - Marketing Plan 3-5 lines in the water
- 2) Compile Information - Fill out worksheet, get the story behind the note, get the numbers, build rapport, find the need, get back to them in 24-48 hours with prices
- 3) Verify Information - Pick up calculator, verify payment amount, balloon if any, current balance
- 4) Determine Pricing - Fax or Email as an attachment a nice, neat, clean and complete worksheet to favorite Master Buyer and a couple of other investors. Receive options back in 24-48 hours. SUBTRACT flat fee and Prepare to Positively Present options.
- 5) Negotiate Acceptance - Smile ☺.. Negate the full purchase & Push the Partial. If NO then put on follow up list. If YES then set the hook! Get a copy of the Note, Settlement Statement and Payor's SS#'s to firm up the prices. Send copies and SS# to investor to check credit and firm up prices. Renegotiate if necessary. Prepare Initial Purchase Agreement and list of what you need to continue. Gather all copies and information for due diligence package. Send to investor when 90-100% complete.
- 6) Due Diligence - Assist Investor with any questions or additional information they may need.
- 7) Closing and Funding - Wait for Check! ☺

# Note Investor Steps

(when you are ready to buy a note for yourself)

- 1) Locate Note Holders - Marketing Plan 3-5 lines in the water
- 2) Compile Information - Fill out worksheet, get the story behind the note, get the numbers, build rapport, find the need, get back to them in 24-48 hours with prices
- 3) Verify Information - Pick up calculator, verify payment amount, balloon if any, current balance
- 4) Determine Pricing - Use your yield, Minimum Discount, ITV and other tools to determine your pay price and options and Prepare to Positively Present options
- 5) Negotiate Acceptance - Smile ☺... Negate the full purchase & Push the Partial. If NO then put on follow up list. If YES then set the hook! Get a copy of the Note, Settlement Statement and Payor's SS#'s to firm up the prices. Check credit - Renegotiate if prices need to change because of your criteria. Prepare Initial Purchase Agreement and list of what you need to continue. Gather all copies and information for due diligence package.
- 6) Due Diligence - Credit, Appraisal or BPO, Title, Property Taxes, Hazard Insurance, Google, etc.
- 7) Closing and Funding - Prepare and send out closing documents, record assignment, and fund by sending check or wire to seller. Send Goodbye letter to Hazard Insurance Company and Servicing Company if necessary. ☺

# Note Investor Criteria Sheet

Not all inclusive, other criteria and data may be needed to determine note safety and purchase-ability.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number(s): \_\_\_\_\_

Email Address: \_\_\_\_\_

\*\*\*\*\*

Acceptable States, Counties or Cities: (please list or explain) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Acceptable Property Types:

\_\_\_ Single Family Home \_\_\_ owner-occupied \_\_\_ rental

\_\_\_ Mobile Home with Land \_\_\_ SW \_\_\_ DW \_\_\_ TW

\_\_\_ Mobile Home without land \_\_\_ SW \_\_\_ DW \_\_\_ TW

\_\_\_ Other Residential 1-4 units

\_\_\_ Commercial

\_\_\_ Industrial

\_\_\_ Improved Land

\_\_\_ Raw Land – Up to \_\_\_\_\_ acres

Minimum Discount: \$ \_\_\_\_\_

Minimum Yield Requirement: \_\_\_\_\_ %

Minimum Note Size: \$ \_\_\_\_\_

Maximum Note Size: \$ \_\_\_\_\_

Payor Credit Scores (minimum): \_\_\_\_\_

Partial Purchases or Full Purchases only: \_\_\_\_\_

Acceptable Unusual Circumstances: (interest only, no payments, zero% interest, etc.)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Additional Information: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# Business Note Submission Worksheet

**CCFC/Broker Information**

Name..... Date.....  
 Company.....  
 Address.....  
 City..... State..... ZIP.....  
 Phone..... Fax.....

**Business Information**

Type of business.....  
 Location address.....  
 County..... City..... State.....  
*Asset value breakdown:*  
 Equipment \$..... Inventory \$..... Goodwill \$.....  
 How long in business at this location?..... Is the operation a franchise?  No  Yes  
 If yes, has franchisor committed to cooperate with note buyer in event of foreclosure/resale?  No  Yes  
 Business location is:  Owned by payor  Leased by Payor: Lease expires.....  
 Terms of any lease renewal options:.....  
 What qualifications does the payor have to operate this business?.....  
 .....  
 If payor is a corporation, is there also a creditworthy individual liable for payments?  
 No  Yes (name).....

**Historical Information**

Date of sale.....  
 Selling price \$.....  
 Down payment \$.....  
 First lien \$.....  
 Second lien \$.....

**Description of Business Location**

.....  
 .....  
 .....  
 .....  
 .....

**Note Information**

Date of note.....  
 Amount \$.....  
 Term in months.....(a)..... (b)..  
 Payment amount \$.....  
 Balloon amount \$.....  
 Balloon date \$.....  
 Interest rate.....%  
 Due date 1st pmt.....  
 # of pmts paid.....  
 # of pmts left.....  
 Next pmt due.....  
 Balance \$.....

**Payor Information**

(Employment info, payment history, SSN).....

**Seller's Motivation/Need**

.....  
 .....  
 .....

**Quote to Seller**

Buy Total Note \$.....  
 \$.....  
 Closing costs paid by.....

*I have copies of the following:*

- Note  Yes  No
- Security instrument  Yes  No Buy \_\_\_\_\_ pmts for
- Title  Yes  No Buy \_\_\_\_\_ pmts for \$
- Closing statement  Yes  No
- Bill of sale  Yes  No
- Insurance  Yes  No
- Lease  Yes  No
- Franchise Agrmt  Yes  No
- UCC-1  Yes  No

# Armstrong Capital

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## BUSINESS NOTE REQUIREMENTS / CHECKLIST

1. \_\_\_ A copy of the signed Note with Personal Guarantee, Signed Security Agreement or Chattel Mortgage, and signed asset Purchase agreement. Be sure Seller has the original Note and Security documents.
2. \_\_\_ Copy of sales Purchase Agreement.
3. \_\_\_ UCC-1 Financing Statement recorded at State and County and a copy of UCC search done by Buyer prior to purchase.
4. \_\_\_ Lease, Assignment of lease documentation landlord approved sale.
5. \_\_\_ Payment record-Account serving payment history or if seller collected, copies of deposits to banking account or copies of Payor cancelled checks. Seller Bank Statement showing Note payment deposit for \_\_\_\_\_.
6. \_\_\_ Settlement/Closing Statement, Escrow Instructions and Earnest Money Agreement upon which the closing was based.
7. \_\_\_ Evidence of down Payment, cancelled checks, receipt or Bank Statement.
8. \_\_\_ Bill of Sale, Covenant Not to Compete, Banks Sales Compliance or Waiver, Business/Corporation/Liquor/Gambling License(s) and proof of Sales Tax was Paid.
9. \_\_\_ Franchise Agreement, is applicable. Documentation that franchise fees are current and Franchisor's acceptance of the new owner.
10. \_\_\_ Buyer Operating Financial Statement through \_\_\_\_\_.
11. \_\_\_ Financial information on Payor at the time of sale and description of Payor's pervious experience in this type of business.
12. \_\_\_ Seller's corporate or proprietorship tax returns for the years of: \_\_\_\_\_.
13. \_\_\_ Seller Profit and Loss Statement and Balance Sheet for \_\_\_\_\_, if available.
14. \_\_\_ Social Security Number for Seller and Payor, is a corporation, on all stocks holders owning 25% or more of the corporate stock.
15. \_\_\_ Payor's Operating Bank Account information including Bank name, address, and account number. **Very important:** *Provide copy of a payment check for:* \_\_\_\_\_.
16. \_\_\_ Picture of business and location map.
17. \_\_\_ Any pervious name of the business when Seller owned it.
18. \_\_\_ Equipment leases, if any at the time of sale – name and address of the lessor on open leases.
19. \_\_\_ Name, address, phone number, fax number, account number of:
  - A. ( ) Seller
  - B. ( ) Payor
  - C. ( ) Landlord
  - D. ( ) Franchisor
  - E. ( ) Escrow agent who closed the sale of business.
  - F. ( ) Underlying lienholder(s) to be paid
  - G. ( ) Insurance Agent.
  - H. ( ) Account serving agent.
20. \_\_\_ Was any of the Down Payments borrowed? If so, provide loan details on loan obtained by the Payor.
21. \_\_\_ Credit report on Payor and Seller if available or Authorization To Receive Consumer report on Payor and Seller. See attached copy for Authorization.

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# The Secrets of Paper 101

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So, you've decided to be a real estate note broker and have your own business. Before you jump into the unknown, this one day intensive will give you the information and tools to decide if this business is for you. Find out step by step what it takes and how it's done. Learn the good, the bad and the ugly prior to committing your time and money to a business that may or may not work for you.

This is a Beginner's Introduction and Overview of the nuts and bolts of the business. You will leave with just enough real knowledge and information to start your note business. This workshop will give you the facts, dispel the fiction and help you decide once and for all if this business is for you and if it is everything you thought it could be.

This is a beginning workshop for both Individuals looking to start a Note Brokering Business as well as for Real Estate Professionals (Realtors, Real Estate Investors, RE Agents, RE Brokers, etc.) and how they can benefit from the Note Business by using notes themselves and encouraging property owners to consider Seller-Financing. You will be shown the basics of how to create a good saleable note as well as suggested property sale and note structures.

You will be shown basics of the note business process of how to Find them (the note holders), Expose them, Educate them and Support them. The business is broken down for you into seven basic steps (Basic Marketing, Gathering Information, Submit for Pricing, Obtain Offers, Subtracting Your Fee, Presenting the Options and Following up). Once you learn the process and follow the steps correctly you will earn your F.E.E.S. and be able to repeat the process again and again.

The methods in this one day workshop have been developed and refined over countless years of practice, implementation, experimentation and execution. This will not be a sugar coated workshop of promises and dreams but a dose of reality. The hurdles, obstacles and hardships of the note business will be exposed along with an equal measure of the accomplishments, triumphs and achievements that are possible in the exciting and rewarding business of being a Note Broker. \$149

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## Testimonials

- *"The workshop was great, and I feel much more confident about advising my folks as they start to get involved in this industry. Thanks again for being so willing to share your ideas and advice!" - T. Henning*

- *"...one of the most promising and inspiring workshops I've ever had the pleasure to associate myself with. I learned a lot of the things to incorporate into my objective as a business owner, as well as someone new into the Note Industry." - J. Magnum*

- *"Thanks Mr. Armstrong I really liked the seminar, it was very informative. I'm a lot clearer on what to do and what to look for. One of my main concerns was locating where the seller financing owner's name was placed. Now that you cleared that up for me I wont be wasting time looking in the wrong places." - A. Alcalá*



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***Includes 4 Audio CD's + workbook***

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plus \$10.00 shipping and handling (if purchased  
regularly \$149.00 + SH, save \$50.00+) to:

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PO Box 6517  
Westlake Village, CA 91359

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*Jeff Armstrong is the President of Armstrong Capital [www.armstrongcapital.com](http://www.armstrongcapital.com). With over 1300 note transactions closed since the inception of Armstrong Capital, Jeff's knowledge and experience in the note industry is unsurpassed. Consistently ranked as one of the top note brokers in the nation, Jeff is the author of several bestselling industry books and products as well as a multitude of articles on the note business. In the industry since 1991, Jeff is a recognized and requested speaker on private mortgages at industry events nationwide, and has helped countless brokers to succeed in the business.*

*Don't forget to visit [www.armstrongcapital.com](http://www.armstrongcapital.com) and click on "Note Brokers" to download his FREE BROKER PACKAGE, sign up for his FREE MONTHLY EMAIL NEWSLETTER, read dozens of articles and review helpful products. You will also be able to get more information about the Secrets of Paper Workshops, Referral Programs and how Armstrong Capital can help you succeed and much more! He may just be your "Favorite Master Broker/Buyer"! TWITA!*

### **Other useful items for the Note Professional**

<input type="checkbox"/> Broker Package (Download online today!)	FREE
<input type="checkbox"/> Monthly Email Newsletter (Sign up online today!)	FREE
<input type="checkbox"/> Secrets of Paper 101 (includes 4 audio discs of live beginning 1-day workshop and workbook)	\$149.00
<input type="checkbox"/> Personal Cash Flow Prosperity w/ Tail Ends: How to Keep a Piece of the Action (Includes 2 audio CD's with transcripts and in depth examples)	\$ 67.75
<input type="checkbox"/> Every Single Profitable Note Marketing Idea In the World (Almost!) With Jon Richards (includes CD with customizable Note Holders Handbook)	\$ 47.50
<input type="checkbox"/> Scripts & Tips (includes CD with 20 of the most used industry forms)	\$ 34.99
<input type="checkbox"/> Note Holder's Handbook (shows Note Holders how to profit and correctly manage their note)	\$ 29.99
<input type="checkbox"/> Glossary of Private Mortgage Note Terms	\$ 9.99
<input type="checkbox"/> Rainbow Package (all of 5 of Jeff's books)	\$179.00
<input type="checkbox"/> Telephone Consultation	\$500.00/hr
<input type="checkbox"/> Email Consultation	\$600/mo
<input type="checkbox"/> One on One mentorship/coaching with Jeff Armstrong	\$call for price
<input type="checkbox"/> Armstrong Capital.com baseball/golf hat	\$24.99

### **Children's Books ☺**

<input type="checkbox"/> Red Noah	\$17.99
<input type="checkbox"/> Two Rocks That Poop	\$14.99

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## Scripts and Tips (\$34.99)

A Handbook for the Serious Note Broker

Written by Jeffrey R. Armstrong

(Updated in 2008) In this handbook Jeff shares with you how he runs his business including finding notes, gathering information and negotiating. You will have valuable scripts, tips and forms that will put you on the fast track to success as a Real Estate Note Broker! (Includes CD with 20 of the industry’s most used forms.)

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## Every Single Profitable Note Marketing Idea In The World(almost) (\$47.50)

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(Updated in 2008) As a note broker/buyer you must have a marketing plan in place that will generate a steady flow of mortgages for your consideration. **A powerful marketing plan!** In this influential book you will learn the inside secrets that note brokers have been using for years to build a successful note business with over 100 proven marketing methods that note brokers use! (Includes CD with customizable Note Holders Handbook.)

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How I *Successfully* Run My One-Man Note Business  
with Tail Ends: How To Keep A Piece of the Action

By Jeffrey R. Armstrong

(Updated in 2008) How would you like to learn the daily habits of one of the top note brokers in the country? Learn the winning daily routine & techniques that can put cash into your pocket each and every month. **Master Broker exposes secrets!** Jeff Armstrong has agreed to put his 17+ years of experience to work for you in his new 'Two-Books-In-One' course, "Personal Cash-Flow Prosperity". Listen and read along as Jeff explains his time-tested, proven techniques that can put CASH into your pocket each and every month! This book is loaded with Jeff’s detailed information and statistics. **Two Audio CDs & Two Books in One!**

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Good and Bad Notes – What is a Good note, What is a Bad note, Types of Property, Mortgages, Deeds of Trust, Firsts, Seconds, Wholesale and Retail

Analyzing Notes – Completing a Worksheet, Additional Info Needed, Full Purchases, Partial Purchases and Split Options

Presenting the Offer and Negotiating – Presentation Options, Objections, Price Letter and “Scripts & Tips”

Packaging an Accepted Note Transaction – Proper Packaging for Quick Approval, Submitting to Funding Sources and Assisting with Closing

### **You will receive:**

- Six ½ hour phone sessions
- 6 months of e-mail support
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- “Scripts & Tips: A Handbook for the Serious Note Broker”
- “Personal Cash Flow Prosperity”
- “Note Holder’s Handbook”
- “Glossary of Real Estate Note Terms”
- Assistance with refining your marketing materials including business cards, letters, postcards, brochures and website.
- Exclusive, hands on, one-on-one assistance by Jeff Armstrong in marketing, negotiating (including conference calls with note sellers if the situation warrants), packaging and closing your first 3 transaction with Armstrong Capital acting in a Master Broker/Buyer capacity and giving Mentorship students priority treatment.

Mentorship Program Fee:

\_\_\_\_\_ **\$2,950.00** - Paid in full in advance.

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## Self Confidence Formula

- 1) I know I have the ability to achieve the object of my definite purpose in life. Therefore, I demand of myself persistent continuous action towards its attainment and I here and now promise to render such action.
- 2) I realize that the dominant thoughts of my mind will eventually reproduce themselves in outward physical action and gradually transform themselves into physical reality. Therefore, I will concentrate my thoughts for 30 minutes daily upon the task of thinking of the person I intend to become. Thereby creating in my mind a clear mental picture of that person.
- 3) I know through the principle of autosuggestion, any desire that I persistently hold in my mind will eventually seek expression through some practical means of attaining the object back of it. Therefore, I will devote 10 minutes daily to demanding of myself the development of self-confidence.
- 4) I have clearly written down a description of my definite chief aim in life and I will never stop trying until I have developed sufficient self-confidence for its attainment.
- 5) I fully realize that no wealth or position can long endure unless built upon truth and justice. Therefore, I will engage in no transaction that does not benefit all whom it affects. I will succeed by attracting to myself the forces I wish to use and the cooperation of other people. I will induce others to serve me because of my willingness to serve others. I will eliminate hatred, envy, jealousy, selfishness, and cynicism by developing love for all humanity, because I know that a negative attitude towards others can never bring me success. I will cause others to believe in me because I will believe in them and in myself.

*(Tape this to your bedroom door and read it aloud every morning when you wake up and every evening just before you go to bed.)*