

SPECIAL REPORT

How to Earn 9% - 10% On Your Money, Secured by Real Estate!

NOTE: Don't forget to read the Bonus Section...

*“How to Turn \$21,000 into \$1 Million
Tax Deferred or Tax Free !!!”*

SPECIAL REPORT

**How to Earn 9% - 10%
On Your Money,
Secured by Real Estate !!!**

Do you have Any Excess funds in a Savings Account, Certificate of Deposit (CD), IRA, Mutual Fund, Bond, Stock, or ANY other Investment Capital that's not currently getting a 9% - 10% return?

If your answer is "YES", then you COULD begin earning a 9% - 10% annual fixed rate return on your money, TODAY, secured by real estate!

- **Diversify today** with a NON-Stock-Market Investment!
- Earn 9% - 10% per year, **fixed rate, with real estate collateral!**
- We have an Excellent Track Record and **References Available from people just like you!**

Welcome to the **Private Lending Program offered by Heritage Home Buyers**. We specialize in buying single-family homes and doubles, in the Columbus, Ohio Metropolitan area. We buy and (usually) renovate these properties, and then resell them or rent them out for a profit.

Since 1994 **private individuals, just like you, have been earning double or triple what they used to make on their money, SAFELY AND SECURELY, by investing in our Private Lending Program.**

By doing nothing more than moving the same money you have now stuck in low interest accounts at 4%, 2%, or LESS, you can literally begin earning UP TO FIVE TIMES the interest you're earning now, by investing with us at 9% - 10%!

NOTE: The "money growth" charts in this report illustrate how quickly your money doubles at various rates of return, presuming interest is reinvested and compounded annually, instead of being taken out periodically.

Which Interest Rate Do You Prefer?

At 10%, Your Money Doubles Every 7 Years and 4 Months!

Amount Invested	New Amount at 4%	New Amount at 10%
\$5,000	\$6,666	\$10,058
\$10,000	\$13,332	\$20,116
\$25,000	\$33,331	\$50,290
\$50,000	\$66,662	\$100,581

We're sure you have plenty of very important questions about our program, so this report is dedicated to **addressing those up front**. Please read on to see how you can begin making 9% - 10%, safely, on your **excess funds**, based on whatever amount you currently feel comfortable investing...

Frequently Asked Questions

1. This Sounds Too Good to Be True. Is It?

This program **is good** and it **is 100% true, legal, and legitimate**. In fact we have an excellent track record, and references available from people just like you! Once you decide that you are serious about investing with us, we can provide several references that would be happy to share their experiences with you!

2. What, Exactly, Does Your Company Do?

We specialize in buying single-family homes and doubles, in the Columbus, Ohio Metropolitan area. We buy and (usually) renovate these properties, and then resell them or rent them out for a profit. The money you invest with us, in our Private Lending Program, would be used to buy and/or renovate these homes.

3. What Kind of Investment is This? What Do You Mean By "Private Lending Program?"

When you invest with us under this program, you are actually loaning money to us. People making these investments (loans) with us are typically private

individuals, or they may control a small business retirement plan. Therefore we call these investors "Private Lenders", and we call this program our "Private Lending Program".

4. Is This a Partnership, Real Estate Investment Trust (REIT), or Limited Partnership?

No. The investment you make with us under this program is simply a loan. A lot of people tend to want to make it more complicated than it is. The truth is that it is very simple, and very easy to do and understand.

5. Will I Receive a Deed and/or Ownership in a Property?

No. Since you will be loaning money to us, you are not an owner of the property. Remember, you are a LENDER in this program, not a partner. Since we own the property, we will have the deed. As a lender, you will receive a Note and Mortgage (these are explained more fully in the next section).

This is the same scenario as if you have make payments on a mortgage on the house you live in. You are the owner so you have the deed. The bank you borrowed from has a Note and a Mortgage, and you make payments to them. The difference is that in our Private Lending Program, you are like the bank to us, so we make payments to you.

6. What Do You Mean by “Safely and Securely”?

You will be lending money at a fixed rate of interest, which will be 9% - 10%. We will agree on the exact interest rate up front. We will sign a **legally binding Promissory Note** detailing the terms of the loan, including your fixed interest rate. **Since the interest rate you will be receiving is fixed, we are legally required to pay that rate.**

In addition, **you will also receive a Mortgage, which pledges real estate as collateral, to legally secure your position.**

This mortgage is recorded in the county courthouse to let the world know that you have a legal lien against the property.

This is different then if you were to put this same money in a stock or a mutual fund, where you DON'T have any collateral, and your rate of return is NOT fixed, and you could LOSE money due to fluctuations in price of the stock or the mutual fund.

7. What's the Minimum Investment Amount?

At the time of this writing, our current acceptable minimum is \$5,000. This lower limit is subject to change without notice. This “introductory” lower limit is just a way for some people to get their feet wet and establish a relationship with us.

That way, when they free up more capital, or when they feel more comfortable with our program, they can increase their loan or investment amount immediately.

8. What is the Typical Investment Amount?

Most investments people make with us are in the \$25,000 - \$60,000 range.

9. Is the 9% - 10% Rate Based on An Annual Rate of Return?

Yes. For example, suppose you loan us \$100,000 at 10%. You would earn \$10,000 in interest in one year. If you loaned us \$5,000 at 10%, you would earn \$500 in interest in one year.

10. What Determines the Exact Rate of Interest in the Range of 9% - 10%?

Our 2 standard rate options are determined as follows:

A) **10% Per Year.** Our standard loan is for a 5-year time frame, with the **interest reinvested and compounded annually** (i.e. you receive one lump sum payment of all compounded interest and principal due at the end of the five years).

The advantage of this option, besides the higher rate, is that **your money enjoys the benefit of compound interest.** This means **your money grows faster because you earn interest on your interest.**

This is especially good for IRA money, or retirement money, because you would not be able (or not want to) touch the profits from that investment anyway.

B) **9% Per Year.** This is also 5 years, but **you would receive quarterly interest-only payments** (i.e. payments every 3 months, except for the first payment, which is made after the first 9 months). At the end of the 5-year period, you would also be paid back your principal amount in a lump sum.

This option allows you to receive quarterly passive income, and is a good choice if you need to use the interest money to live on.

Either way, you win!

Remember, no matter what time frame you choose, we sometimes pay back the loans within 3 months to 18 months. Then, your money can easily be recycled on another property we purchase so you can start earning high interest profits all over again!

11. How and When Do I Receive My Profits From This Investment?

If you decide on the 10% option, then you will receive one lump sum payment at the end of 5 years, which includes your original principal and all of your compounded interest for 5 years.

If however, you decide on the 9% option to receive quarterly payments, then you will receive payments every 3 months.

The investment is also set up on an interest-only basis. **That means 100% of your investment capital is working at all times.**

Example #1 (10%): Let's say you invest \$50,000 at 10% with us. One year's worth of interest would be \$50,000 x .10 = \$5,000. After 5 years of compound interest, your \$80,526.

Year	Balance
	\$50,000
1	\$55,000
2	\$60,500
3	\$66,550
4	\$73,205
5	\$80,526

Example #2 (9%): Let's say you invest \$50,000 at 9% with us. One year's worth of interest would be \$50,000 x .09 = \$4,500. When you divide \$4,500 by 12 months, you get 375 per month. So, if your payment schedule is every 3 months, you would receive a \$1,125 check from us every 3 months (\$375 x 3 months = \$1,125).

At the end of your 5-year investment term, or earlier if we sell (cash out) the property that your mortgage is attached to, we would pay off your original principal of \$50,000 plus any interest that would be due at that time.

Presuming your investment ran the full 5 years, your total interest profits would be \$4,500 per year x 5 years = \$22,500. Therefore **you would receive your original \$50,000 PLUS \$22,500 PURE INTEREST PROFITS for a Total of \$72,500!**

Amount Invested		\$50,000
Quarterly Interest Payments	\$1,125	
# of Payments in 5 Years	20	
Total Interest Paid in 5 Years		\$22,500
Total Paid Back in 5 Years		\$72,500

12. If Your Company Decides to Pay Me Off in One (1) Year Instead of 5 Years, How Much Interest Would I Earn?

You earn interest during the entire time that we have your money.

Let's say you loan us \$10,000 at 9% and we pay it back in one year. One year's interest profit would be \$10,000 x .09 = \$900.

Since payments are quarterly, you would receive 4 checks of \$225 (i.e. \$900 / 4 = \$225), spaced out every 3 months (i.e. 1 check every quarter).

The 12th month, you would also receive a check for your principal in the amount of \$10,000. So your total payback of principal and interest for the 1-year period would be \$10,900.

13. Instead of Receiving Income Checks, Could I Reinvest My Profits Instead?

Yes. If you want to reinvest your interest instead of receiving income checks, your interest will be reinvested and compounded annually. **The "money growth" charts shown in this report are based on this strategy.**

At the end of your 5-year investment term, or earlier if we sell (i.e. cash out) the property that your mortgage is attached to, we would pay off the original principal amount you invested, **plus all of your annually compounded interest due at that time.**

14. How Long Will My Money Be "Tied Up"

That depends on how long you want to keep earning 9% - 10% on your money!

When you are making a mortgage loan to us, the standard term is 5 years. However, we often pay these off within 3-18 months.

For example, when we pay our Private Lenders off in 4 months (instead of the 5 years they signed up for), **the first thing they usually want us to do is recycle the money on another deal with us so that they can keep getting the high interest.**

After you do your first loan with us, and get comfortable with our program, you will probably feel the same way.

The real issue here is, what are your investment objectives? **If your focus is on safely maximizing your return on the money you have to invest, then the longer you can receive 9% - 10% interest the better.**

14. What If I Need My Money Sooner? Is There An Early Withdrawal Penalty?

Remember, your investment is loaning money, typically, on a 5-year mortgage loan.

Although we sometimes pay these back within 3-18 months, we have a standard 5-year time frame to give us the option of renting out the property rather than reselling it immediately.

Having flexible options on our side is one of the ways we can consistently protect your investment, and pay you the agreed upon fixed interest rate.

For us to do proper business and resource planning, we need to know that the investment capital will be placed with us for some standard time frame, whether we need to use it for the entire time frame or not.

If investors were allowed to "jump in" and "jump out" (like the stock market), that would set us up, AND consequently set our investors up, for potential problems in the event that investors decided to take out a large portion of capital and "jump out" suddenly.

Investment vehicles that offer "jump in / jump out" are either up-and-down like stocks, or extremely low interest rates like savings accounts, or have huge early withdrawal penalties like CD's.

With a mortgage investment, there is no "early withdrawal". If you had a 30-year bank mortgage on your personal residence, would you expect the bank to call you up in year number 2 and say "something came up, you need to pay us off 28 years early"?

By the same token, if you financed a brand new Mercedes Benz for 3 years, you wouldn't expect the bank to call you up in the 6th month demanding a payoff 2 1/2 years early.

Remember, you should only be investing EXCESS funds, i.e. funds you don't need to live on and don't plan to be touching anyway.

For Example: Let's say you have \$50,000 in a savings account that you want to invest with us at 10%, but you are in a position where you think you may need about \$20,000 at a moment's notice. If that is the case, then that means you really only have \$30,000 available to invest with us at 10%.

Actually, most of the "emergencies" we imagine possibly needing money for don't really cost that much, such as a car repair, and can be covered easily by a credit card (instead of your investment capital). **The "big ticket" emergencies are usually covered by insurance on our health, home, or vehicles** (instead of your investment capital).

16. How Much Money Can I Make Investing With You?

That depends on how much you invest and for what time period you continue to invest. **At 10%, your money doubles every 7 Years and 4 Months.** Take a look at the charts below to see how your money grows invested at 10% instead of 4%, depending on the amount you invest and the time frame. These charts presume interest is reinvested. Which interest rate works better for you?

7 Years and 4 Months		
Amount Invested	New Amount at 4%	New Amount at 10%
\$5,000	\$6,667	\$10,068
\$10,000	\$13,335	\$20,137
\$25,000	\$33,337	\$50,342
\$50,000	\$66,674	\$100,684

14 Years and 8 Months		
Amount Invested	New Amount at 4%	New Amount at 10%
\$5,000	\$8,889	\$20,253
\$10,000	\$17,779	\$40,507
\$25,000	\$44,446	\$101,267
\$50,000	\$88,893	\$202,533

22 Years		
Amount	New	New

Invested	Amount at 4%	Amount at 10%
\$5,000	\$11,850	\$40,701
\$10,000	\$23,699	\$81,403
\$25,000	\$59,248	\$203,507
\$50,000	\$118,496	\$407,014

NOTE: Don't forget to check out the Bonus Section "How to Turn \$21,000 into \$1 Million... Tax Deferred or Tax Free".

17. What If I Invest With You, and You Use the Money on a Property That Doesn't Make a Profit, Am I Still Entitled to Receive My 9%-10% No Matter What?

Yes. You are still owed your 9%-10% irrespective of how the property performs for us. Having the property as collateral just gives you an ADDED level of security.

Remember, we will be signing a LEGALLY BINDING Promissory Note and Mortgage payable to you. Therefore your 9%-10% return is REQUIRED BY LAW. If we did not pay as agreed, you would actually have legal recourse against us!

18. Can My Money Grow Deferred or Tax Free in This Program?

Yes, it most certainly can if you use a tax-deferred or tax-free plan such as an IRA, SEP, or Pension Plan to invest with us.

We would be glad to show you how to get your IRA, Roth-IRA, SEP, or Pension Plan set up to start raking in 9% -10% tax-free returns.

When your money is allowed to grow tax free, it really helps build your net worth at an even faster pace!

NOTE: Some people think that because they work for a blue-chip company with a 401K plan, that they don't need an IRA.

While 401K plans are excellent pieces to your retirement plan, **there are excellent reasons for having an IRA in addition to your 401K.** Just let us know if you would like to discuss this option.

19. Can I Borrow Money to Use in Your Program?

Yes, you can and we have investors who have done that. For example, let's say you have a home equity line of credit that charges you 4%. If you borrow on the equity line and loan the money to us at 10%, **you are now making 6% with absolutely none of your own money invested!** We are not encouraging you to do this, or discouraging you from doing this. This example is for illustrative purposes only, just to show you the power of leverage.

20. Are There any Costs to Me as a Private Lender?

No, as a Private Lender investing in our program, you have no costs.

However, if you set up an IRA or a Tax Deferred plan to invest with us, then the IRA Custodian (not us) will have some minimal costs or fees involved.

Obviously, if you borrow money to invest with us, you will have some costs to borrow the money from YOUR bank/lender, which we, obviously, have no control over.

21. What Kind of Liability Do I Have in Your Program?

As a Private Lender, you have virtually no liability exposure as far as the property is concerned. You do not "own" the property, you are simply someone who loaned money on the property.

Therefore, you would have no more liability for something happening at one of our properties than the local bank has when they make a mortgage loan to someone to buy a house.

22. Why Don't I Just Put My Money in a Mutual Fund or Stock?

Usually people who invest with us actually do have some money in stocks or mutual funds.

Even if they are happy with the stocks or mutual funds they have, they are simply looking at our program as **a way to DIVERSIFY with a non-stock market or non-mutual fund investment.** Our program gives them a nice balance since

the **9% - 10% return is fixed**, and the time frames are flexible.

In other cases, they may just simply be unhappy with the returns on their stocks or mutual funds.

23. What's the Difference Between Your Private Lending Program and Putting the Money in a CD?

Simple... because we offer higher interest rates, which means you make more money investing with us.

The last time we checked, CD's were paying EMBARRASSINGLY low rates. We have found that our rates of 9%-10% are AT LEAST 2-3 TIMES HIGHER than most of the CD rates you will find.

24. Why is Your Company Willing to Pay Such High Interest?

Frankly, we can easily afford to pay you 9%-10% because we are consistently making much higher returns on our properties. Usually we are buying properties at discounts of 40% (or more) below the renovated market value.

Also, since we do a lot of volume, we have decided on a Win-Win business philosophy of simplification.

After we establish a relationship with you, it is much simpler, friendlier, and faster to give you a call and do a transaction with you over lunch, than it is to deal with several banks that have new vice presidents, and new loan officers, every time we call.

You Win because you get a higher rate of return than what a bank could give you.

We Win because we get simpler, faster, more personal service than what the bank would give us.

Besides the fact that banks charge higher interest rates on investment properties than owner-occupied properties (although usually not as high as 10%). However, by the time they tack on all of their hidden costs such as loan origination fees, points, document prep fees, closing costs, etc., we're still paying a higher rate than what they advertised.

When doing business with people like you, **we are happy to pay you a higher**

premium of 9% - 10% in exchange for avoiding all the extra hassles, time delays, mounds of paperwork, and hidden “peak-a-boo” costs and fees incurred with banks.

25. How Long Has Your Company Been In Business?

We have been buying property since 1988. We have been involved with Private Lenders just like you since 1994.

26. Does Your Company Need a Real Estate License to Do This?

No, our company is a real estate Investment Company, NOT a real estate brokerage or agency. We do not need a license to buy and sell OUR OWN properties, any more than you would need a license to buy, sell, or live in your own home.

We deal with OUR OWN inventory of properties, so as owners who have a financial stake in the properties, no licensing is required.

A real estate agent is someone who typically serves ONLY as a THIRD PARTY on behalf of buyers and sellers, with no ownership interest or financial stake. Since they usually have no ownership (i.e. nothing of significance to lose in the transaction), they are required to be licensed.

27. This Sounds Like A Good Place for My Money, But How Do I Know This Program is Legitimate?

Although we’ve never been asked this question outright, we’re sure at least someone out there is thinking that. So, we want to address it up front. Please consider the following:

- Most importantly, we have maintained an Excellent Track Record with Private Lenders over the years. These are **people, just like you, who have trusted us with their hard-earned investment capital.** They have been very happy with their investments with us and **would be willing to share the stories of their success** if you are SERIOUSLY considering our program.

- We are registered with the Ohio Secretary of State.
- We can show you **documentation** of transactions we have done, and **physically show you** successful investments that are currently, or have been, in our portfolio.
- Before you sign any paperwork, we **would be glad to review any of the details with your attorney, accountant, or any other legal or financial advisor you may have.**

28. Yes, I Have Some Excess Funds and Would Like to Get Started Making 9% - 10%, but I Still Have Additional Questions...?

Simply call Todd Smith, at (614) 236-HOUSE (4687), or his Cell Phone at (614) 774-8146, and either quiz him over the phone, and / or set up a time for lunch or dinner to address your questions.

Remember this is a Free, No-Obligation, No-Hassle Consultation. You may also email us at: homebuyer@insight.rr.com.

We don’t want to enter any transactions with you until **you are completely comfortable.** You are also assured that no high-pressure tactics will be used. **We are looking to establish long-term, Win-Win relationships.**

29. Yes, I Have Some Excess Funds and Would Like to Get Started Making 9%-10% TODAY. What Do I Do Now?

You can do one, or more of the following:

1. **Call Todd Smith’s cell phone** at (614) 774-8146.
2. **Call our 24-hour hotline** at (614) 236-HOUSE (4687).
3. **Fill out our Online Potential Private Lender Form:**

- A. Go to our website at www.HeritageHomeBuyers.net
- B. On the left side of the home page, select “Forms, Special Reports, and Applications”
- C. Under “Forms” at the top, notice the “Potential Private Lender Form”. You can fill out the **Electronic version** online, or you can print out the **pdf version**, fill it out, and fax it in.

4. **Send Todd an email at:** homebuyer@insight.rr.com

It’s That Easy To Get Started TODAY!

Earn 9%-10% on Your Money Safely and Securely!

Which Interest Rate Do You Prefer?

At 10%, Your Money Doubles Every 7 Years and 4 Months!

Amount Invested	New Amount at 4%	New Amount at 10%
\$5,000	\$6,667	\$10,068
\$10,000	\$13,335	\$20,137
\$25,000	\$33,337	\$50,342
\$50,000	\$66,674	\$100,684

FREE, NO-OBLIGATION CONSULTATION!

Contact Todd Smith Today...

Cell: (614) 774-8146
 24-Hours: (614) 236-HOUSE (4687)
 Email: homebuyer@insight.rr.com
www.HeritageHomeBuyers.net

SEE BONSU CHART NEXT PAGE >>>

	Example A, Johnny: 4%		Example B, Susie: 10%	
Age	Contribution at 1st of Year	Balance at End of Year	Contribution at 1st of Year	Balance at End of Year
22	\$3,000	\$3,120	\$3,000	\$3,300
23	\$3,000	\$6,365	\$3,000	\$6,930
24	\$3,000	\$9,739	\$3,000	\$10,923
25	\$3,000	\$13,249	\$3,000	\$15,315
26	\$3,000	\$16,899	\$3,000	\$20,147
27	\$3,000	\$20,695	\$3,000	\$25,462
28	\$3,000	\$24,643	\$3,000	\$31,308
29	\$3,000	\$28,748	\$0	\$34,438
30	\$3,000	\$33,018	\$0	\$37,882
31	\$3,000	\$37,459	\$0	\$41,671
32	\$3,000	\$42,077	\$0	\$45,838
33	\$3,000	\$46,881	\$0	\$50,421
34	\$3,000	\$51,876	\$0	\$55,463
35	\$3,000	\$57,071	\$0	\$61,010
36	\$3,000	\$62,474	\$0	\$67,111
37	\$3,000	\$68,093	\$0	\$73,822
38	\$3,000	\$73,936	\$0	\$81,204
39	\$3,000	\$80,014	\$0	\$89,324
40	\$3,000	\$86,334	\$0	\$98,257
41	\$3,000	\$92,908	\$0	\$108,083
42	\$3,000	\$99,744	\$0	\$118,891
43	\$3,000	\$106,854	\$0	\$130,780
44	\$3,000	\$114,248	\$0	\$143,858
45	\$3,000	\$121,938	\$0	\$158,244
46	\$3,000	\$129,935	\$0	\$174,068
47	\$3,000	\$138,253	\$0	\$191,475
48	\$3,000	\$146,903	\$0	\$210,622
49	\$3,000	\$155,899	\$0	\$231,685
50	\$3,000	\$165,255	\$0	\$254,853
51	\$3,000	\$174,985	\$0	\$280,338
52	\$3,000	\$185,104	\$0	\$308,372
53	\$3,000	\$195,629	\$0	\$339,209
54	\$3,000	\$206,574	\$0	\$373,130
55	\$3,000	\$217,957	\$0	\$410,443
56	\$3,000	\$229,795	\$0	\$451,488
57	\$3,000	\$242,107	\$0	\$496,636
58	\$3,000	\$254,911	\$0	\$546,300
59	\$3,000	\$268,227	\$0	\$600,930
60	\$3,000	\$282,077	\$0	\$661,023
61	\$3,000	\$296,480	\$0	\$727,125
62	\$3,000	\$311,459	\$0	\$799,838
63	\$3,000	\$327,037	\$0	\$879,822
64	\$3,000	\$343,239	\$0	\$967,804
65	\$3,000	\$360,088	\$0	\$1,064,584
Total Invested	\$132,000		\$21,000	

BONUS CHART:

How to Turn \$21,000 into \$1 Million Tax Deferred (Traditional IRA), or Tax Free (Roth IRA), by Investing at 10% instead of 4%

Example A

- Johnny has an IRA that is invested continuously at only 4%
- Johnny begins at age 22, investing \$3,000 every year, until age 65.
- The contributions are made on January 1 each year.
- **Johnny invests for 44 years**, so his total investment is \$132,000.
- By retirement at age 65, Johnny only has \$360,000 instead of \$1 Million. So despite investing \$120,000 more than Susie, Johnny only has about 1/3 of the money that Susie has!!!

Example B

- Susie has an IRA that is invested continuously at 10%
- Susie begins at age 22 investing \$3,000 each year, **but she stops at age 28.**
- The contributions are made on January 1 each year.
- Since **Susie only invests for seven (7) years**, the total investment is only \$21,000.
- By retirement at age 65, Susie has turned \$21,000 into over \$1 Million by investing at 10%!!!

This example demonstrates the awesome power of:

- Reinvesting with compound interest,
- Tax deferred/tax free investing, and
- Investing at a higher interest rate.

Earn 9% - 10% on Your Money Safely and Securely!

(Details Inside!)

Which Interest Rate Works Better for You...?

At 10%, Your Money Doubles Every 7 Years and 4 Months!		
Amount Invested	New Amount at 4%	New Amount at 10%
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\$25,000	\$33,337	\$50,342
\$50,000	\$66,674	\$100,684

You and your family DESERVE A HIGHER RATE of return then the PATHETIC rates the banks are paying, don't you?

Call or Email Todd Smith TODAY for the 9% - 10% Safely and Securely Return that YOU DESERVE, and now want!

Wouldn't life be nicer if... your money worked harder, so you didn't have to?

What OTHER things could you do if... you had double, or triple, or up to FIVE TIMES the interest income you're currently getting, Safely and Securely, from your excess funds?

- Start up or put more money in your child's education fund (pre-school, private grade school, or college)?
- Treat yourself and your family to a **more luxurious, or longer, vacation?**
- Help offset payments or expenses for your **current home** or a **bigger home?**
- Help offset payments for a **luxury car, SUV, boat, or RV?**
- Do something special to **show gratitude to family or close friends?**
- **Give more generously** to your church or favorite charities?

**Contact Todd Smith, Today
For a FREE, NO-OBLIGATION, CONSULTATION!**

Cell: (614) 774-8146 24 Hrs. (614) 236-HOUSE (4687)
Email: homebuyer@insight.rr.com Website: www.HeritageHomeBuyers.net