

SPECIAL REPORT

How to Build, or Expand, Your Real Estate Empire As a “Silent Partner” In Rental Property Partnerships!

*For “Hands-Off”, PASSIVE Investors with EXCESS CASH,
and/or EXCELLENT CREDIT, and/or EQUITY, and/or
GOOD INCOME (i.e. can afford to invest as little as
\$300/mo. - \$1,000/mo.)...*

*...who want to invest in Real Estate without all the
headaches and hassles...*

www.HeritageHomeBuyers.net

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Are you a "Hands-Off" investor, looking for Passive Income?

If you answered "YES" to the above questions, then you could begin Building, or Expanding, your Real Estate Empire as a "Silent Partner" in Rental Property Partnerships!

- **Diversify today** with a NON-Stock-Market Investment!
- Earn aggressive investment returns **Safely and Securely!**
- We have an Excellent Track Record and **References Available from people just like you!**
- Do business with a Long-Time member of the **Better Business Bureau** of Columbus, Ohio!

Welcome to the **Rental Property Partnership 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. The focus of this program is to help you build a portfolio ("empire") of long term rental properties that will be a foundation for a financially secure and financially free future for you and your family.

These rental property partnerships are not designed for the so-called "quick flips" or quick re-sales that have become overly glamorized by seminar speakers.

Since 1994 private individuals, just like you, have been earning double or triple what they used to make on their money, by investing with us.

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 making HUGE PROFITS in our Rental Property Partnership Program!

If you are looking for PASSIVE INCOME and aggressive returns, then this program is for you...

How the Program Works...

The basic design of the program is very simple...

1. **Our company finds the property.**
2. You put up the cash, and/or obtain bank financing, to purchase and/or renovate the property.
3. **Our company handles ALL the details, hassles, and headaches of: buying, renovating, renting, and managing the property.**
4. Our company **splits the profits with you.**

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 building your real estate empire today, by using your excess cash, credit, equities, or income...

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, dating all the way back to 1994, 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. As a Silent Partner investing with us, you would be putting up all the necessary cash, and/or obtaining bank financing, to purchase and/or rehab a specific property.

3. What Do You Mean By "Silent Partner?"

As they say "if getting rich with real estate was easy, everyone would be doing it!" In our partnerships, our company provides all of the real estate expertise. When you invest with us under this program, you are providing only money and/or financing. In other words, you are a hands-off, passive investor, who is not involved at all with the day-to-day details or management of the project. As such you are called a "Silent Partner".

You provide the funding, we do all the work and we put up with all the management hassles and headaches. You just sit back and wait to count your profits!

4. What Types of Deals Are You Looking For Partners On, and What Are the Investment Objectives?

We are focusing on long term (10 years or more) rental of single-family houses in appreciating (white collar) neighborhoods, and long term (10 years or more) rental of doubles (2-family dwellings) in blue collar neighborhoods. From time to time, we will consider other properties that don't fit this criteria if the profit margin justifies it.

The Investment Objectives are:

- Cash Flow
- Building Wealth through Appreciation
- Building Wealth through Debt Retirement (paying down the mortgages on the properties)
- Tax Deductions to shelter income

NOTE: Different investment properties will meet some or all of the above objectives.

5. How Long Are These Deals Structured For?

As previously mentioned, the minimum invest objective is 10 years or more. Since we are literally helping you build a real estate empire, the idea is to hold onto these rental properties indefinitely, for perpetual passive income that keeps on coming in whether you get out of bed or not, and whether you have a job or not.

Think of each rental property as a stand-alone money machine, capable of providing you cash flow forever. The beauty of rental income is that your checks keep coming in even while you are on a beach in Florida, Tahiti, Jamaica, Hawaii, etc.

Also, while the rental income is coming in, your net worth (i.e. your millionaire status or potential millionaire status) is growing due to appreciation and/or paying off the mortgage on the property (if there is one).

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

You should only be investing EXCESS funds, i.e. funds you don't need to live on and don't plan to be touching during the time period specified for the investment.

Your investment in a partnership deal is exactly that, an investment. It is not a "savings account" in which you can put in money today, and pull it out tomorrow if you choose. That is one of the reasons why savings accounts pay such embarrassingly low interest rates, because they don't know when you might take your money out.

For us to do proper business and resource planning, we need to know that the investment capital will be placed with us for some agreed-upon time frame, whether we 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.

For Example: Let's say you have \$50,000 in a savings account that you want to invest in a partnership deal with us. However, you are in a position where you think you may need about \$20,000 at a moment's notice for a potential "emergency". If that is the case, then that means you really only have \$30,000 available to invest with us. In this situation, we would prefer you only invest \$30,000 with us, instead of the entire \$50,000. We would rather you invest \$30,000 with us and be able to sleep at night, then invest \$50,000 and not be comfortable with the deal.

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).

Having said all that, it is possible that we could simply return your capital to you by bringing in another partner to cash out your position (although we would be under no obligation to do so). If this were to happen, there could be a penalty assessed, as is normally the case when someone requests an early exit from a prior commitment. The penalty would be determined on a case-by-case basis.

7. How Much Cash Out of Pocket is Required From The Silent Partner?

The short answer is "it depends". It depends on your cash, credit, income and equity resources, the type of financing available from banks for investors, and what your investment objectives are.

Basically, there are 3 main types of partners:

1. CASH PARTNER – a cash partner will be someone who can put up \$125,000 to \$225,000 in CASH (not borrowed money) to do a single deal.
2. CREDIT PARTNER – a credit partner will typically be someone who can put up about \$1,000 - \$15,000 cash to do a single deal, and someone who has excellent credit so they can get a low interest rate mortgage for about \$50,000 or more.
3. INCOME PARTNER – is someone who may be able to come up with as

little as \$1,500 - \$3,000 cash and can afford \$300 to \$1,000 per month. This person will also typically already own at least one other piece of real estate (even if its only their own residence).

REMEMBER: The above ranges are only guidelines, and each deal is structured on a case-by-case basis.

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

There are as many ways to answer this question as there are deals we can do together.

A lot of that depends on how much you invest and for what time period you continue to invest.

You can realistically create a \$1 million net worth in real estate equities in 10-20 properties over a 10 year period. Your cash flow during this time would vary depending on how the deal was structured, but your cash flow should realistically be steady, providing you hassle-free, passive income.

We can literally design your portfolio to focus to maximize cash flow, appreciation, building your net worth, or leverage, depending on what resources you are bringing to the table.

There are simply so many ways to profit from well-structured, well-managed rental property deals... We could resell or refinance after so many years to generate cash, after the property doubles in value (and don't forget the cash flow we collected in the meantime). Or we could keep it indefinitely, pay of the mortgage in 8 yrs. Or 15 years, and have a FREE AND CLEAR MONEY MACHINE that produces CASH FLOW FOREVER!

Holding a property long term allows you to benefit from:

- **Appreciation** (Property automatically rising in value with OR without inflation)
- **Beneficial Tax Treatment** (Depreciation)
- **Cash Flow** (from renting it out)
- **Debt Retirement** (building equity and thereby creating wealth)

The reason most people don't want to hold a property long term is because of all the management hassles. That's where we

come in. We find the deal, structure the deal, renovate the deal, manage the property. You don't have to do anything but count your profits!

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

Rental Partnership cash flows may be distributed monthly or annually, depending on how the deal is structured and what your needs are.

You will see your profits from tax benefits at tax time, by taking the appropriate deductions at tax time. We can even have our accountant prepare your Schedule E for you, so you don't have to worry about not knowing how to take your rental property deductions.

The other profits you receive from Appreciation and Debt Retirement (principal paydown of the mortgage), will be seen on your balance sheet as your net worth grows. This is what brings you closer to, or helps you maintain, your millionaire status. Obviously you can only "spend" the actual cash from this kind of profit if and when we sell or refinance the property.

10. Can My Money Grow Tax Free (or Tax-Deferred) in This Program?

Yes, it most certainly can if you use a tax-deferred plan such as an IRA, SEP, or if you personally control a corporate Pension Plan. **We would be glad to show you how to get your IRA, Roth-IRA, SEP, or Pension Plan set up to start building your real estate empire.** 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 (and cannot currently be used in our program), **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.

NOTE: If you have a small amount of money in your IRA (i.e. less than \$60,000), we recommend using that money to generate GUARANTEED returns of 6%-10% using our Private Lending Program (contact us for more info). If you have well over \$60,000, you MIGHT want to use some in a partnership deal. The main

thing is that to do a partnership deal in your IRA, you should be able to do it ALL CASH. Because of IRS regulations governing IRAs, you cannot co-mingle your IRA funds (this is called "self dealing") with your personal funds. This makes it much more complex (though not impossible) to do deals in which your IRA would be involved in putting a down payment on a mortgage to purchase a property.

11. Is This a Real Estate Limited Partnership (RELP)? Or is this a Real Estate Investment Trust (REIT)?

No. It is not a Real Estate Limited Partnership (RELP) in the sense that you may be thinking. Very often RELPs are assembled for very large deals involving apartment complexes or commercial property. Typically the money of many investors in a RELP is "pooled" together, and the limited partners receive "shares" in exchange for their money. As such, they are considered to be "securities" (just like stocks and bonds). Similarly Real Estate Investment Trusts (REITs) are definitely a stock market investment, so our partnerships are not REITs.

Our partnerships are much more simple than RELPs and REITs. First of all, we do one partner on one house (or small investment property). You are not becoming a partner in our entire business, just a partner on one deal. Secondly, we don't "pool" people's money. Your money will not be mixed with another investor's money. Thirdly, in no way shape or form is it a stock market investment.

We have many ways to structure transactions to limit both your liability and ours, so that is the primary resemblance to a so-called "limited partnership". That just makes good business sense.

12. As a Silent Partner, Will I Receive a Deed and/or Ownership in a Property?

You may, or may not, actually hold the title (deed) in your name, depending on how we structure the partnership. Irrespective of how we structure it, you will DEFINITELY have a legal ownership interest in the property, which is why it is considered a "partnership" in the first place.

13. Is My Return On Investment Guaranteed?

No. Since it is a partnership, we cannot legally "guarantee" your rate of return. Obviously, we could not have been buying property consistently since 1988 if we were losing money. We have a long track record of success, and we have many references to share with you of people who have been trusting us with their investment capital since 1994. We have NEVER had an investor lose money with us.

Although the partnership program is designed to build wealth through appreciation, cash flow, and tax benefits over a long period of time, the profits are not guaranteed. If you prefer a "less-aggressive", but GARRANTEED return, then you may be interested in our "Private Lending Program" in which we currently guarantee rates of 6% - 10%. If you are interested in this program, please ask about our Special Report on our Private Lending Program.

14. Are There any Costs to Me as a Silent Partner?

Yes. Typically as we have discussed earlier, there will generally be some amount of cash required from the Silent Partner to get into the deal. This money could be used for down payments, repairs, total purchase price, mortgage payments, a finder's fee payable to our company to get into the deal, closing costs, utilities, or any other number of legitimate costs of executing a real estate transaction.

The types of costs, and to a large extent, the amounts that will be required of you will be discussed up front and outlined in writing. Each deal is different, so there is no "standard" agreement.

In any event, our job in a partnership deal is to bring you a hands-off, passive, moneymaking, investment opportunity that generates a relatively aggressive rate of return on your money. We will do everything in our power to make that happen. We fully understand that a happy investor will be a repeat investor, and we are looking to build long-term, mutually beneficial relationships.

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

Since you will have an ownership interest in the property, you will have some degree of liability. However, we have many ways to structure transactions to limit both your liability and ours.

If you would like to virtually eliminate any and all liability, then you might consider our Private Lending Program.

One difference is that as a Private Lender, your return on investment is guaranteed, but the return is lower than what you might expect with a non-guaranteed partnership deal. Another difference is that as a Private Lender, you don't have any ownership interest in the property, but as a Silent Partner you do.

16. 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.**

The truth is, even Tiger Woods would have a hard time hitting a golf ball into a large crowd and hitting someone who HASN'T LOST a TON of money in the stock market in recent years.

People NEED to put their money in something other than the stock market, and our company fulfills that need by providing safe, secure, hassle-free ways for people to generate hands-off, passive income and wealth building.

17. Why Doesn't Your Company Just Go to the Bank and Get a Low Interest Rate Loan?

Residential Mortgage lending done by banks, is NOT really set up well to handle business for companies that buy a lot of property. They are set up to handle investor loans for a handful of purchases, but not an investor doing a high volume of purchases. So although we could do that, its really more hassle for us than it is worth.

For example...

- Many banks have a MAXIMUM NUMBER of mortgages they can make to any one investor. Therefore, they "cut off" loaning to the investor after so many properties (mortgages). Since we buy a lot of properties, we could easily exceed many lenders' criteria for maximum number of loans.
- All banks have a MAXIMUM DOLLAR AMOUNT of mortgages they are allowed to make to any one borrower. Since we buy a lot of properties, we could easily exceed many lenders' maximum dollar amount criteria.
- The more financial information a bank has to look at, the SLOWER they are in helping you to complete a transaction. When banks have to review complex tax returns (i.e. tax returns with a lot of real estate transactions), they can sometimes slow to a snail's pace. Worse yet, they can deny the loan because they couldn't understand the tax returns! In the world of purchasing discount

properties, being able to produce cash QUICKLY is CRITICAL. In this case, time really is money!

Typically our Silent Partners (i.e. Credit Partners) will not run up against the borrowing restrictions that we possibly could, since our Silent Partners will not typically be doing dozens of deals at one time like we are.

18. How Long Has Your Company Been In Business?

We have been buying property since 1988. Private individuals, just like you, have been investing with us since 1994. We are a long-time member in good standing with the Better Business Bureau of Columbus, Ohio. When you give them a call, remember that they index companies by one phone number only, so be sure to give them our MAIN PHONE NUMBER, which is (614) 236-4687.

In fact feel free to call Better Business Bureau's 24-hour automated report hotline to check on our company right now, at (614) 487-4603.

19. 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 in the success or failure of the deals. Since real estate agents/brokers usually have no ownership (i.e. nothing of significance to lose in the transaction), they are required to be licensed.

20. Investing as a Silent Partner With Your Company Sounds Like a Great Idea, 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 individual investors 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 are a member of the **Better Business Bureau** of Columbus, Ohio, and are therefore committed in writing to the resolution of customer complaints.

Feel free to call the Columbus, Ohio Better Business Bureau, **RIGHT NOW**, on their **24-hour automated report line at (614) 487-4603**. When you call, simply punch in our company phone number as: (614) 236-4687. The BBB indexes companies by phone number, and that is the only phone number they use to index our company, even though our company has many phone numbers (as most business do).

- 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**.

21. Yes, I Would Like to Get Started Investing as a Silent Partner, but I Still Have Additional Questions...?

Simply call Todd Smith, at (614) 237-8488, 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 into any transactions with you until **you are completely comfortable**. You are also guaranteed that no high-pressure tactics will be used. **We are looking to establish long-term, Win-Win relationships.**

22. Yes, I Would Like to Get Started Investing as a Silent Partner TODAY. What Do I Do Now?

Call Todd Smith Today (614) 237-8488

For a FREE, NO-OBLIGATION CONSULTATION!

It's that simple, one call does it all!

Also, feel free to Email Todd at: homebuyer@insight.rr.com

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

**Call or Email Todd Smith TODAY for the investment opportunities that YOU and
YOUR FAMILY 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 more money coming in from
investments?**

- 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?

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(Details Inside!)

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