

**Two Dimensional DM Letters and Postcard**

**PRINTED ON BANK BAG:**

\$\$\$\$\$\$\$\$\$\$

*Here's an Offer You Can Take to the Bank*

*Name*

*Phone #*

\$\$\$\$\$\$\$\$\$\$

**NOTE:** This is a real bank bag, with the above printed on it. It mails in a large, interoffice envelope.

**BANK LETTER FOLLOWS:**

# **How Would You Like To Turn Your Pain in the Neck Property Investment Into a **Passive** Investment ... and Bank More Money Besides?**

Dear Mr. Jones,

We're writing to you in the unlikely event you would like to sell your property at 4444 North Hampton Road, but don't want to pay capital gains?

Or maybe you're just sick and tired of dealing with tenants, toilets and all the other maintenance and necessary improvements to keep up your property?

I'm sure you have maxed out your depreciation and, without more expensive improvements, your appreciation has leveled off too, right?

We are a husband and wife team of real estate and contractor/property management professionals. And we're looking to buy three more apartment buildings in the area.

We found yours and, even though it looks like it may need some work, we are interested in having a conversation with you about it ... if that's of interest to you?

Our preference is to pay you interest on a loan, rather than paying a bank. So, in effect, you become the banker. Isn't it time for your property to work **for** you ... instead of you working **on** it?

**You will receive passive income, secured by a property you already know. Now that's SAFE!**

The reason we're interested in owner financing is because we avoid real estate commissions, closing costs and other mortgage fees. And this allows us to put more money into improvements on your property. (Come to think of it, you'll avoid these fees also.)

And owner financing makes sense to you, if you'd prefer making more money on your money ... like a bank does. You'll get the luxury of consistent cash flow, plus interest, without all the hassles and expensive upkeep.

**We'll take care of all the tenant issues, rent collections, repairs and improvements. And you can postpone paying capital gains, until you're ready to cash out. Plus, you get to choose the terms that work for you as well.**

As a bank, you'll want safety. And that's what we offer you. We have excellent credit and a large property management portfolio. We know how to increase property values.

My wife, Inga, is the realtor. She knows the market and believes your property is one that we could really improve. I'm the contractor/property manager, and we both agree that your building fits our "hold and manage" criteria.

We know it takes a long time to recoup capital investments made to a building, so unless you're ready to wait another 15 years or more ... **maybe this is an option for you?**

As we all know, predictions are that values may be leveling out soon, so there couldn't be a better time to sell.

So, if you're tired of all the tenant hassles of collecting rents, bounced checks and stopped-up toilets, and you don't want to put more money in improvements ... **maybe we can help.**

**Thinking like a banker, you'll appreciate consistent, positive cash flow, plus interest. And it will all be secured with real estate you already know. It just doesn't get any safer than this!**

Naturally, we would want you to consult your CPA, to see if this arrangement makes sense to your overall financial plans. Then, if a conversation seems in order, just give us a call at 602.750.1159 or 602.750.2241. **(We want to purchase in the next 60 days.)**

By the way, be sure to ask for this free report when you call: **"The Best Way To Maximize Profits, When Selling Your Commercial Property,"** by Phil Rollins, CPA.

We look forward to hearing from you soon.

Yours in smart financing,

Gary & Inga Miller  
9920 S. Rural Road  
Tempe, AZ 85284  
602.750.1159

P.S. Just for meeting with us to discuss this, or other options, we'll give you 4 steak (or lobster) dinners from Omaha Steaks. They'll be delivered right to your door, so all you'll have to do is "pop em on the grill."

**FORTUNE COOKIE MAILER:**

**Inside cookie:**

**There's a Fortune in Your Future**

**LETTER on NEXT PAGE:**

**THERE MAY BE A FORTUNE IN YOUR FUTURE ...  
Find Out HOW, by Reading ALL of this Letter  
Right Now!**

Dear Mr. Jones,

We're writing to share some good news with you. Good news, anyway, if you have grown weary of all the hassles of owning an apartment building for over 15 years?

Maybe you're more than a little tired of dealing with your tenants? Do they call you all hours of the night, pay their rent late ... or sometimes bounce checks? Time for some good fortune for you.

If tenant issues, repairs and improvements aren't enough for you to wish for relief, what about the fact you're fully depreciated ... that's gotta hurt. And, without more capital improvements, your rents have likely leveled off, along with the value!

**Fortunately ... good fortune may be smiling on you today.**

If you think you'd like to sell (for any of the reasons above), but don't want to pay capital gains taxes ... and you certainly aren't up for another 15 years ... we have a proposition for you. **We believe it's a true Win/Win.**

We're a husband and wife team of real estate and contractor/property management professionals. And we're looking to buy three more apartment buildings in the area.

We found yours and, even though it looks like it may need some work, we are interested in having a conversation with you about it ... if that's of interest to you?

Our preference is to pay you interest on a loan, rather than paying a bank. So, in effect, you become the banker. Isn't it time for your property to work **for** you ... instead of you working **on** it?

**You will receive passive income, secured by a property you already know. Now that's SAFE!**

The reason we're interested in owner financing is because we avoid real estate commissions, closing costs and other mortgage fees. And this allows us to put more money into improvements on your property. (Come to think of it, you'll avoid these fees also.)

And owner financing makes sense to you, if you'd prefer making more money on your money. You'll get the luxury of consistent cash flow, plus interest, without all the hassles and expensive upkeep.

We'll take care of all the tenant issues, rent collections, repairs and improvements. And you can postpone paying capital gains, until you're ready to cash out. And you get to choose the terms that work for you as well.

Fortune has smiled on you again, because we have excellent credit and a large property management portfolio. So we know how to increase property values.

My wife, Inga, is the realtor. She knows the market and believes your property is one that we could really improve. I'm the contractor/property manager, and we both agree that your building fits our "hold and manage" criteria.

We know it takes a long time to recoup capital investments made to a building, so unless you're ready to wait another 15 years or more ... **maybe this is an option for you?**

As we all know, predictions are that values may be leveling out soon, so there couldn't be a better time to sell.

So, if you're tired of all the tenant hassles of collecting rents, bounced checks and stopped-up toilets, and you don't want to put more money in improvements ... **this could be great news for you!**

**What could be better than consistent, positive cash flow, plus interest? And it will all be secured with real estate you already know. This strategy will ensure your good fortune.**

Naturally, we would want you to consult your CPA, to see if this arrangement makes sense to your overall financial plans. Then, to ensure an even better fortune tomorrow, just give us a call at 602.750.1159 or 602.750.1232. **(We want to purchase in the next 60 days.)**

By the way, be sure to ask for this free report when you call: **"The Best Way To Maximize Profits, When Selling Your Commercial Property,"** by Phil Good, CPA.

We look forward to hearing from you soon.

Yours in good fortune,

Gary & Inga Miller  
9920 S. Rural Road  
Tempe, AZ 85284  
602.750.1159

P.S. Just for meeting with us to discuss this, or other options, we'll give you 4 steak (or lobster) dinners from Omaha Steaks. They'll be delivered right to your door.

**POST CARD MAILER:**

**GRAPHIC:**

Man, with a ball & chain around his ankle, trying to walk.

**HEADLINE: (The red suggests we call the words out somehow)**

Has Your Apartment Building Become a **Real Drag** on Your Lifestyle?

**Sub-head:**

Did You Know You Can Sell at a Profit and **STILL** Avoid Capital Gains?

**REVERSE/MESSAGE:**

If any two of the following conditions are dragging you down ... we've provided an **emergency number** to call for help.

1. Owned apartment building for at least 15 years.
2. Depreciation is maxed out.
3. Sick and tired of petty tenant issues.
4. Needs capital improvements or repairs.
- 5. Would like to sell at a profit, if capital gains could be avoided.**

If any two of these conditions apply ... call us today. We have the key to remove the ball and chain and **FREE** you to enjoy life again! (*Without paying capital gains.*)

**Call Inga or Gary at 602.750.1159**

P.S. Be sure to ask for our **FREE** report, "**The Best Way To Maximize Profits, When Selling Your Commercial Property,**" by Phil Goddard, CPA.

P.S.S. Just for meeting with us to discuss this, or other options, we'll give you 4 steak (or lobster) dinners from Omaha Steaks. They'll be delivered right to your door.