

THE
LIFE-
CHANGING
MAGIC OF
ONE
MORTGAGE-
FREE RENTAL
PROPERTY

The Life-Changing Magic of One Mortgage-Free Rental Property

Have you ever seen the television series “Income Property”? It ran for 10 seasons on HGTV and DIY network in both the United States and Canada. It stopped production in 2015.

The show was hosted by Scott McGillivray, a Canadian contractor and real estate investor who became involved in TV. The show’s premise centers around McGillivray helping homeowners turn unused or underused space in their homes into rental space.

What’s interesting is how the renovation for rental income is positioned. McGillivray shares with viewers the homeowner’s mortgage payment and shows how much it can be “reduced” by offsetting it with rent received. This offset amount makes their home more affordable but can also be used to make extra mortgage principal payments, which gets the home paid off faster.

McGillivray uses design software to create two different renovation options for the homeowners, who are usually turning a basement or garage into a rental unit. One of the design options usually provides more projected rent but also comes with a higher price tag for construction.

Sometimes, the homeowners choose the more expensive option. Besides the higher rental amounts, McGillivray also shows what the property’s value will be with the improvements. Usually, the higher-dollar construction projects provide bigger increases in the home’s value.

But the lower-priced options are often attractive, too. The owners of the home don’t have to sink as much additional money into the property and still create a monthly income stream. It goes to show you that investment real estate properties don’t have to be fancy; **they just have to provide consistent income.** Using that consistent income to pay off the home faster is a way to eventually own a home free-and-clear, which can be a life-changing situation.



Scott McGillivray works with homeowners to create income from added rental space.

Imagine your life as it would be if you didn't have a house payment or rent due every month. Usually, housing costs are a household's greatest monthly expense. How powerful would it be to simply eliminate your biggest monthly payment?

"Income Property" proves a couple of key points about real estate investing that not everybody might realize:

1. You can earn income from rental property without necessarily having to purchase a property.
2. Your rental space doesn't need to be large or expensive or located in a vacation destination.

Again, rental property just needs to produce income. If you're receiving rent, your property could be a basement or garage, an in-law suite, vacant land, or a mobile home. It doesn't matter.

All that matters to the strategy is using the extra income to pay off your mortgage as quickly as possible. You could rent space you already have and pay off your primary residence as quickly as

possible, or you could invest in a rental property and use any positive cash flow it generates to pay it off as quickly as possible.

McGillivray knows a little bit about rental real estate that's not exactly extravagant. Before was a TV host, he was a real estate investor, and he got his start in college.

Student housing was scarce at his university, and students would line up in droves for whatever was available. One semester, McGillivray and a couple of roommates were able to get a home on campus, but it was beat up. They never saw their landlord after signing the lease, and they painted walls, redid the landscaping and made repairs to the house on their own.

McGillivray would make a deposit to the landlord's bank account every month and ask for a receipt. One time, instead of a receipt, a bank teller handed him a balance statement. McGillivray saw how much money was in the landlord's account and thought about how little work the landlord did for all that money. He decided right then and there that he had to go into rental properties.

When a business class of his had a big project come up, he decided to do his project in real estate. If his landlord could make that kind of money on run-down student housing, then he could, too. McGillivray used money from student loans to purchase a rental property when he was 21. He used the income from that property to both pay down the mortgage and acquire additional properties.

It all started with one student housing home that wasn't in great shape, and McGillivray hasn't looked back since.

Now, you might say that acquiring an investment property and renting it out makes you a landlord, with all the headaches that come with it. But that's why owning a rental property mortgage-free is so important. Having a mortgage on a property contributes to your headaches. Without having a mortgage payment, a real estate investor:

- Earns more net income (positive cash flow) every single month
- Doesn't worry about being late with a mortgage payment anytime a tenant is late with rent
- Doesn't have to pay a lender during times the home is vacant

- Can't get foreclosed upon
- Can put more money in reserve for unexpected repairs or maintenance

A lot of the landlord nightmares you hear about rental real estate come from the mortgage, not the real estate. Once you're mortgage-free, you'll still have a property tax bill every year and will need to pay for an insurance policy, but you'd be paying no interest to a bank and wouldn't have a sizable payment hanging over your head every month.

In fact, if you took a survey of real estate investors who are in it long-term, you'd find plenty of them who'd rather have one or two completely paid off properties than dozens of properties with mortgages. There are investors out there who will brag about having 100 rental properties, even though it means they're making 100 mortgage payments a month.

Think, too about the crash of 2008. How many investors THOUGHT they owned dozens of rental properties, only to realize they owned zero because their mortgage lender actually owned them. How many of those investors lost those properties to foreclosure? That doesn't happen when you own a property mortgage-free.

One of the reasons Americans worry about being able to retire is the debt they carry, not just on a home but overall. They have car payments and student loan payments and maybe have credit-card and medical debt stacked up. How many people keep working at jobs they don't like just because they owe so much money to so many lenders?

How much less money would you need for living expenses if you were completely debt-free? No house payment, car payments, credit card balances or student loan amounts to worry about. It's possible. If you worked to pay off your home as soon as possible, you could then use the money saved to pay off other debts.

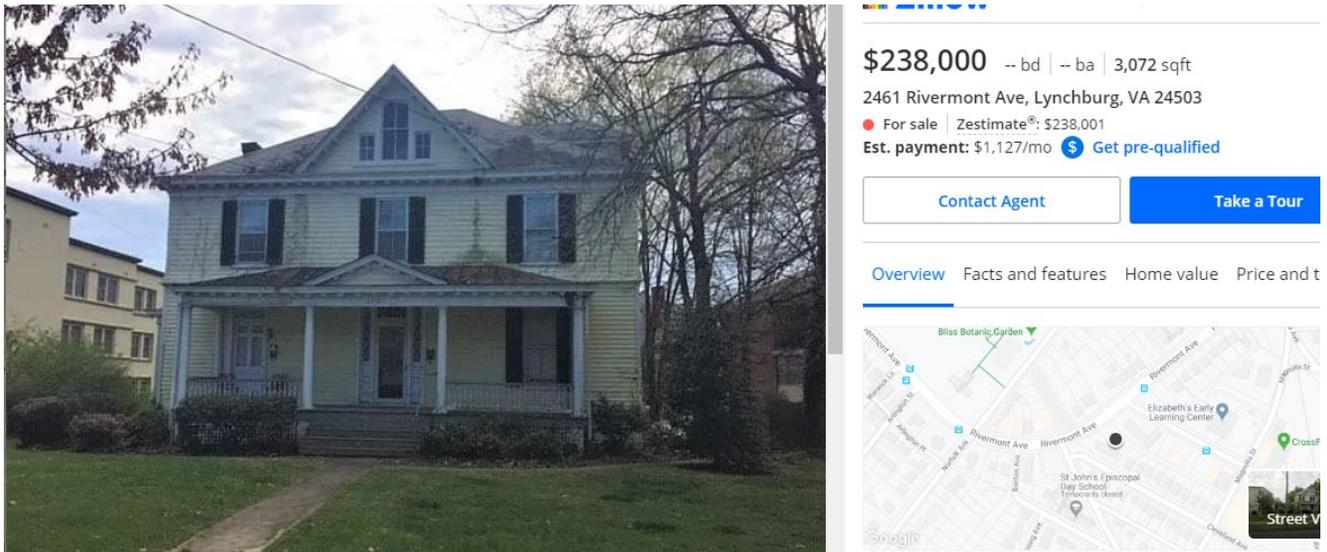
Now think about being debt-free – nobody to pay every month – AND having a rental property that pays YOU each and every month instead.

That's the kind of situation that creates financial independence. Those are the circumstances that allow people to retire early. Your money is working for you, not the other way around.

It's a strategy that sounds simple because it is. Acquire one property. Rent it out. Pay it off fast.

The financial website Marketwatch recently deemed Lynchburg, Va., as the "most average" city in the United States. If this mortgage-free rental strategy can work in the most average place in the country, it can work anywhere.

Here's a triplex listed for sale in Lynchburg. It's near a college, like McGillivary's first property was:



As you can see, it's an older home and has a \$238,000 asking price. What you can't see from this screenshot is that each unit rents for \$750 per month.

With 20 percent down (\$47,600), your monthly payment including taxes and insurance would be \$1,127 per month. Duplexes and triplexes work well for this strategy because they give you flexibility.

If you bought this property and moved into one of the units, you'd collect a total of \$1,500 per month in rent from the other units. You'd basically be living there for free, with your tenants making your house payment and paying you \$373 on top of it every month. You could use that \$373 to make an extra principal payment every month.

If you did this consistently, you'd pay a 30-year mortgage off in 17 years and three months, knocking almost 13 years of the loan term and saving \$53,829 in interest paid.

Here's a shot of this calculation:

	Original Payment	Additional Payment
Monthly Principal & Interest Payment :	\$852.33	\$1,225.33
Total Monthly Payments :	\$306,834.98	\$252,633.49
Interest Savings :		\$53,828.49
Length :	30 Yrs 0 Mts	17 Yrs 3 Mts
Time Saved :		12 Yrs 9 Mts

Keep in mind, your tenants are paying your housing costs. So whatever amount you were paying toward housing before moving into this home, rent or house payments, is now available to you to use in other ways.

For simplicity's sake, let's say you were paying the same \$750 these units each rent for. That's \$750 each month that you've freed up. If you were to contribute, say, \$500 of that toward extra principal payments every month, you'd pay off the mortgage even faster. Here's how that would look:

Monthly Principal & Interest Payment :	\$852.33	\$1,725.33
Total Monthly Payments :	\$306,834.98	\$228,448.75
Interest Savings :		\$77,513.23
Length :	30 Yrs 0 Mts	11 Yrs 1 Mts
Time Saved :		18 Yrs 11 Mts

By contributing some of your housing-cost savings on top of your positive cashflow from rent, you'd knock another six years off the loan term and save \$77,513 in interest. The beauty of the interest savings is that it more than pays for your extra contributions.

Paying \$500 per month (\$6,000 a year) for 11 years works out to \$66,000, which is \$11,500 less than what you'd save in interest.

In just 11 years, you'd have a property worth somewhere around \$300,000 that you own free and clear AND that pays you \$1,500 per month. You'd have to pay property taxes and insurance, but you'd still net over \$1,200 per month. You could keep some of that in reserve for repairs and use some of it to pay off any other debt you might have. Remember, getting to zero debt is a big factor in achieving true financial freedom.

Now, you might not want to live in a 1,000-square-foot unit with two other neighbors under one roof. Or maybe you really like the home you're in now. Maybe it's almost paid off.

In that case, you'd simply rent all three units out and keep living where you live. This would give you \$2,250 in gross rent each month. With the \$1,127 mortgage payment, your positive cash flow (net rental income) would be \$1,123 each month.

If you used \$1,000 of that amount each month for an extra principal payment, you'd pay the home off in 10 years and one month, about a year earlier than in the previous scenario. That one year sooner would also save you about \$3,500 more in interest payments.

This is an attractive scenario, but the downside is that you need \$47,600 for a down payment. But don't worry, you can use the same strategy with much less of a down payment. Consider this Zillow listing, also in Lynchburg:



\$50,000 3 bd | 1 ba | 1,027 sqft
76 Taylor St, Lynchburg, VA 24504
● For sale | Zestimate®: \$45,904
Est. payment: \$252/mo [Get pre-qualified](#)

[Contact Agent](#)

[Overview](#) [Facts and features](#) [Home value](#) [P](#)

Time on Zillow **82 days** | Views **488**

This is a single-family home that's listed for just \$50,00. That means a 20-percent down payment is just \$10,000, quite a bit less than \$47,600. Despite the lower acquisition cost, it provides solid cash flow and a fantastic return on investment.

With taxes and insurance, the monthly payment for this house would be \$252, according to Zillow. The estimated monthly rental value is \$750, which would provide positive cash flow of \$498 a month after the mortgage payment is made.

The rate of return on this investment is almost unreal. Earning \$498 a month gives you \$5,976 per year. That's an annual rate of return of 59.8 percent (\$5,976 divided by your initial investment of \$10,000). In two years, you'd have your whole down payment back.

That's not even the best part. The best part is that if you used that entire \$498 each month as an extra principal payment, you'd have the home paid off in just five years and five months. In less than five-and-a-half years, you'll be mortgage-free on a home that pays you \$750 a month and only cost \$10,000 to acquire.

In either of the above examples, you have many options once the home is paid off.

- You could live in it without a house payment
- You can keep it indefinitely as a rental property, collecting consistent recurring income for the rest of your life
- You could sell it, assuming it has appreciated in value
- You could give it to a dependent who needs a place to live
- You can pass it on to your children when you pass on

Once a home is mortgage-free, you have options. When you are debt-free in general, you have options. It's debt that complicates financial situations and restricts financial freedom.

Of course, there are ways to complicate this very simple strategy, too.

For example, you could ignore the simplicity and start trying to apply what you've previously been taught about real estate investing. You could decide you have to:

1. Buy the worst home on the street
2. Buy only a three-bedroom, two-bath home
3. Buy a home you would want to live in yourself
4. Buy the largest home you can afford
5. Buy a "fixer-upper" that you can make more valuable
6. Buy a move-in ready home
7. Buy in the "hottest" neighborhood

The list could go on. Some rules of thumb like this might be helpful, but they're not *required* for success. All that's required for success is that the rental property must be paid off as quickly as possible. That means that ...

The only truly important thing is that the numbers work

To own a property mortgage-free, you either have to purchase it for cash or pay off the mortgage. To pay a mortgage off as fast as possible, you have to make extra principal payments. To make extra principal payments, you must have positive cash flow – rental income that exceeds your expenses.

That means that cash flow is king. The \$50,000 house that provides \$498 of positive cash flow each month is just as good as a \$200,000 home in the trendiest neighborhood that generates the same cash flow. In fact, because of the lower loan amount, it will be paid off faster. It also costs less to acquire.

The basic formula for this strategy, then, could be to acquire the most affordable properties that generate the greatest cash flow. You might be surprised at what kind of properties this will work for.

Check out one more listing from Lynchburg:



Yes, that's a manufactured home, sometimes known as a "mobile home." It might not be the kind of property your typical real estate investor would be interested in.

But remember: The only truly important thing is that the numbers work. It doesn't matter if the property is a mansion, a basement McGillivray converted, or a mobile home.

The numbers work on this mobile home. As you can see, the listing price is \$56,000. If you were to pay the full listing price, your down payment would be \$11,200. This home is also in need of some repairs and remodeling, so you could probably figure on investing another \$15,000 to get it in good shape.

That's a total out-of-pocket investment of \$26,200, about midway between the \$238,000 triplex and the \$50,000 single-family home in the previous examples. This mobile home is also priced way under market value, according to Zillow's estimate. Once it's fixed up, you could have a home worth twice what you owe on it.

You'll also be able to pay it off quickly. The estimated payment on this home would be \$261 per month, according to Zillow. And believe it or not, the estimated rent on this property is a whopping \$1,100 per month. That's definitely a case of the numbers working!

With \$839 of positive cash flow each month, you could make \$839 worth of extra principal payments each month. That would allow you to pay off the home entirely in just three years and nine months.

	Original Payment	Additional Payment
Monthly Principal & Interest Payment :	\$217.77	\$1,056.77
Total Monthly Payments :	\$78,397.99	\$47,541.92
Interest Savings :		\$30,017.07
Length :	30 Yrs 0 Mts	3 Yrs 9 Mts
Time Saved :		26 Yrs 3 Mts

In this example, you'd own a mortgage-free investment in under four years. It would pay you at least \$1,100 per month as long as you want to keep it. Remember, too, that by putting money into it, you've increased its value. Your 100-percent equity is probably worth \$100,000. Remember, it's cash flow that really matters, but having a property worth four times your original investment (your \$26,200 down payment and repair costs) is certainly a nice little bonus.

If you want to truly see how great a deal this plain, old mobile home is, you can use a tool that real estate investors employ to analyze the numbers for any potential deal. The tool is a formula called the Gross Rent Multiplier.

You can use this simple formula in just a few minutes to get an idea whether or not a property represents a good value.

To use this formula, you'll need to know what the estimated rental income for the property you're considering. You can get an idea of the market rent through various websites. One website is Zillow, which was used for the examples above. Another is Rentometer.com. Simply plug in the property's address and the number of bedrooms, and you'll be able to easily see market rental rates for the property.

Now that you have this rental rate, multiply that rate by 12 months to determine the annual rental income. Next, multiply the annual income by eight, and this will tell you the maximum price you can pay for a property and still get good value. Again, the formula:

$(\text{Market rent}) \times 12 (\text{months}) \times 8 = \text{Maximum price to pay}$

If you can buy the property below this maximum amount, you've found an excellent rental property because you'll have a minimum

gross rental return of 12.5%. More importantly, this formula provides you with a "Margin of Safety." Investing with a margin of safety means that you're buying assets below their intrinsic value, locking in attractive income and equity.

On the mobile home, this formula would be:

$$\begin{aligned} \$1,100 \times 12 \text{ months} &= \$13,200 \\ \$13,200 \times 8 &= \$105,600 \end{aligned}$$

With a maximum sales price of \$105,600 in order to be a good deal, the \$56,000 mobile home represents a tremendous value, even with the needed repairs. In fact, it might be a better value than the \$238,000 triplex. Using the same gross rent multiplier formula for that property, you get:

$$\begin{aligned} \$2,250 \times 12 \text{ months} &= \$27,000 \\ \$27,000 \times 8 &= \$216,000 \end{aligned}$$

That means the maximum you could pay for the triplex to be considered a good value is \$216,000, which is about 10 percent less than its asking price. If you paid asking price for both, the mobile home would actually be considered a better value deal than the triplex.

The mobile home would provide about \$300 per month less in net rental income than the fully rented triplex, but, remember, it's a much lower out-of-pocket initial investment AND can be paid off completely in less than four years.

In addition to the margin of safety the gross rent multiplier formula provides, there is less risk involved with this strategy than with some other types of investments.

For example, if you invest in stocks or mutual funds, your success or failure mostly depends on those instruments increasing or decreasing in value. When investing mainly for cash flow in real estate, it really doesn't matter if the home goes up or down in value. You collect rent every single month no matter how much the house is worth, and you can make the same extra principal payments to pay it off fast.

It's less risky, too, than real estate "flips." When you flip a home, especially with a mortgage, you're depending that the market will bear the price you need to sell the home for. If the price isn't right, you

stand to lose money because the house stays on the market unsold while you're making mortgage payments.

There is risk in any investment, but investing for the longer term with cash flow and mortgage pay-off as goals can reduce that risk.

Hopefully, you can see how one mortgage-free rental property could change someone's life financially. And, hopefully, this report has changed your mind a little about what real estate investment must be. It doesn't have to be fancy homes in perfect neighborhoods, massive apartment buildings, or a condo in a hot vacation destination.

Scott McGillivray knew that when he started a show about converting basements, garages and attics to rental space over 10 years ago, and it remains true to this day. All you need for the life-changing magic of a mortgage-free property is the cash flow to pay it off fast.

If you want to learn more about real estate, value investing and wealth-building in general, I may be able to help you. We've created a special Member's Only newsletter called the Canadian Cashflownaire for like-minded, regular people (packed full to the brim with advice that directly increases your income and wealth, fast)!

And we're going to bury you in "bribes" just to get you to test-drive my Canadian Cashflownaire newsletter!

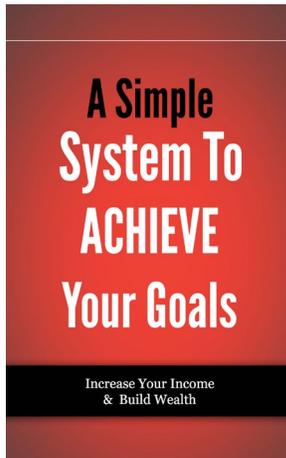
Listen to this: All you have to do is say "maybe" Try three issues of my wealth-building newsletter. If that doesn't hook you for life; if you can't see the profit from continuing, you can change your "maybe" to an emphatic "no," and get a full refund plus 10 bucks for your trouble.

Now, let's take a look at the pickup truckload of information I have piled up for you – FREE! Information that will stimulate your investing-mind, grease your greed glands, electrify your enthusiasm, point you to overlooked opportunities in your investments, hand you ready-to-use and incredibly power strategies for creating a FLOOD OF CASHFLOW rushing toward YOUR door.

FREE GIFT #1 **Our Achieve Goal System**

This simple system will help you set AND achieve goals that are really important to YOU. You'll see how to eliminate distractions, get

“unstuck” and how to focus on the most important steps you need to take RIGHT NOW.



Are you having trouble sticking to the goals you’ve set for yourself?

I know you are. We all are. This is because we are bombarded by texts, emails, tweets, likes and eight million little things that really bring no meaning to our lives. To create the lives we truly want to live, we have to get serious about our goals and the steps we need to take.

My Achieve Goal System will help you do this. It includes dozens of hands-on worksheets you can use for each step in the system. When you’re finished with this course, you’ll be ready to change your life.

FREE GIFT #2 **Our Complete Build-To-Rent System**

You’ll learn a system of building multi-family townhomes that has helped the authors build \$96,000 in equity and \$1,200 of positive monthly cashflow from just one project.

What the guide includes:

- An analysis of the pros and cons of building new, multi-family townhomes.
- How to purchase the proper building lot
- How to finance the project properly
- How to build the property step-by step**
- How to budget for the construction of the property**
- How to market and rent out the property
- Email access to us with any questions you might have

****Bonus: Included with this guide is our *Interactive***

Construction Flow Chart & Construction Budget

Spreadsheet. These have taken us hours and multiple projects to

create and perfect. These will be your bible when you implement this strategy.

FREE GIFT #3

Our Complete Mobile Home Investment System

You'll learn a system of building and renting mobile homes that provides MASSIVE monthly cashflow

What the guide includes:

- An analysis of the pros and cons of buying and renting mobile homes
- How to find and purchase the right mobile home
- How to market and rent out the property
- How to structure your lease agreement in a way banks structure deals with you (banks always win)
- Email access to us with any questions you might have

People sometimes laugh at us when we tell them we invest in mobile homes, but they have actually been one of our best investments from a strict cashflow perspective.

FREE GIFT #4

Our Complete Rent-to-Own System Designed to Help You Make an Extra \$30,000 Per Year Buying Nice Homes

Using the system outlined in this course, you'll learn how to significantly increase your monthly cash flow from single-family homes. In fact, if you want a large portfolio of income-producing homes, this may be the fastest way to build wealth!

- A simple 10/5/10 investing formula you can use to lock in attractive income.

- A system you can use to get tenants to pay you thousands of dollars before they move in!
- How to turn three homes into 24 homes in just five years!
- Sample advertisements you can use that will make your phone ring off the hook with interested renters.
- Sample lease agreements, applications and documents you can use!
- Details on how the BEST way to get your home ready to show!
- How to structure your rent-to-own program for MAXIMUM profit.

Inside this complete Rent-to-Own System, you'll learn our strategy for receiving your monthly rent checks on or before the 1st of the month - EVERY MONTH. This means you won't have to chase your tenants for the rent. They'll systematically pay you on time!

More importantly, we'll show you how to get tenants to pay you 3% to 5% of the value of your home, up front, BEFORE they even get the keys! You'll receive thousands of dollars more from each home PLUS get tenants who are more committed.

In this system, we'll even show you how to get tenants to manage your homes themselves. You won't have to deal with all of the day-in-and-day-out problems with your properties. Your tenants will operate as if they own your home.

You'll also receive all the forms, contracts and documents that you'll need, along with step-by-step instructions on how to use them. You won't have to worry about how to structure your contracts or agreements. Simply have your attorney review these documents and you'll be ready to go!

You'll learn how to create an "auction-like environment" with your properties. You'll literally have people competing to rent your homes. This will save you time and put more money in your pocket.

FREE GIFT #5
**Our A-to-Z Course on How
to Buy Your First Apartment Building**

If you've ever thought about buying an apartment building as an investment property, this course will walk you through the entire

process from beginning to end. More importantly, **you'll learn how to create very attractive monthly cash flow while increasing your wealth at an accelerated rate.** This course includes four sections:

1. The A-to-Z Guide to Buying Your First Apartment Building
2. How You Can Collect 22 Checks a Month from ONE Investment Property
3. The Accelerated Wealth Formula
4. The 7 Most Costly Mistakes Real Estate Investors Make & How You Can Avoid Them Yourself

You'll even learn how to increase your net worth by hundreds of thousands of dollars by acquiring just one apartment building.

- How to Formulate Your Investment Plan Around What's Most Important to You - Page 3.
- Why You Need Specific Financial Goals for Your First Investment Property - Page 4.
- How to Select the Best Strategy For Your First Investment - Page 5.
- How & Why You Should Have an Experienced Mentor To Help You - Page 6.
- How You Can Learn to Assess Market Values - Page 10
- How You Can Learn to Understand the Rental Income & Expenses of Different Properties - Page 11
- How to Structure Your Offer to Protect Yourself from Liability - Page 10.
- Why You Should Consider Hiring a Property Management Company - Page 13!
- Why Monthly Cashflow May Save Your Life (Page 15!)
- How to protect yourself from financial loss by hedging your investment (Page 16)

- How to Use Warren Buffett's strategy with your real estate investment (Page 16)
- How one investor generates over \$1,000,000 in annual rental income. Page 17!
- How You Can Trade-Up Apartment Investments into a Significant Net Worth. (Page 24)
- How to Copy Jeff Bezos's Plan for Wealth Accumulation (Page 28)
- How to Become a Multi-Millionaire Without Saving One Dollar. (Page 29)
- How to Profit from Turn-Around Apartment Buildings. (Page 31)
- How to Significantly Increase Your Monthly Income! (See Page 33)
- The Steps You Can Take to DOUBLE Your Net Worth Within Just A Few Years (Page 38)

FREE GIFT #6

A Truckload of Moneymaking Books & Reports, Including

Book: How to Use Real Estate To Pay for Your Child's College

In this book, you'll learn how you can use rental real estate to pay for the college education of your children. As you know, the cost of college has skyrocketed. In this book, you'll see how to get tenants in your rental properties to pay for your children's college education. This book could save your family over \$100,000 on the cost of college for each of your children.

Report: How to Use The "Toll Position" To Achieve Financial Freedom

Years ago, an entrepreneur we'll refer to as "Mr. B." coined the term "Toll Position." Mr. B. used this position to build significant wealth. Oddly enough, when you learn how the "Toll Position" works, you'll see that many billionaires including Jeff Bezos (Amazon), Mark Zuckerberg (Facebook) and Larry Page/Sergey Brin (Google) have all used it to build their wealth. In this special report, you'll learn how to use "toll position" to build wealth.

Report: How One Man Found Financial Freedom in a 20-Year-Old Book

In this special report, you'll see how one man's life changed after reading a book first published 20 years ago. He went from the "rat race" to early retirement and financial freedom. You'll see that just about anybody can copy the same strategy for themselves. In fact, inside this report, you'll finally learn how to stop trading your time for money.

ESSAY: The Way to Wealth By Ben Franklin

This essay written by Franklin in 1758 is a collection of adages and advice presented originally in Poor Richard's Almanac. Some consider this essay to be the best and wisest money book ever written. You'll love his smart and entertaining advice about hard work, debt and saving.

Book: The Science of Getting Rich by Wallace D. Wattles

Mr. Wallace experienced failure after failure in his early life. After many years of study and experimentation, he formulated a set of principles that, with scientific precision, create financial wealth. You'll see his principles outlined throughout this incredible book!

Book: The Art of Money Getting by P.T. Barnum

This short book by the great American showman is about making AND keeping money. He wrote: *"Those who really desire to attain an independence, have only to set their minds upon it, and adopt the proper means, as they do in regard to any other object which they wish to accomplish, and the thing is easily done."*

Book: The Greatest Money Making Secret in History by Joe Vitale

In Joe's book, he outlines a simple secret that the rich use which multiplies the money coming to them. Anyone who has tried this little trick has seen great results. It's so powerful that I want you to have it, too!

Which brings us to the Canadian Cashflownaire Newsletter itself. We've told you about the truckload of "bribes" I'm giving you to try the Newsletter, but now let me tell you about the Newsletter itself.

Each issue is like a day-long, intense seminar in print arriving every month. Each issue is a least 14 packed pages. There are almost always investment ideas you can use to make more money. In each newsletter, we teach strategies you can use to build wealth, increase your monthly cashflow, reduce risk, and minimize headaches and challenges. Plus, you'll find market updates and trends we're seeing, and what you can do to profit from them.

CONSIDER IT ALL:

- 1. THE ACHIEVE GOAL SYSTEM (VALUE \$99.00)**
- 2. OUR COMPLETE BUILD-TO-RENT SYSTEM (VALUE \$199.00)**
- 3. OUR COMPLETE MOBILE HOME INVESTMENT SYSTEM (VALUE \$199.00)**
- 4. THE COMPLETE RENT TO OWN SYSTEM (VALUE \$300.00)**
- 5. THE HOW TO BUY YOUR 1ST APARTMENT BUILDING COURSE (VALUE \$98.00)**
- 6. THE LIBRARY OF BOOKS & REPORTS (VALUE \$200.00)**
- 7. PRIVATE STRATEGY SESSION PHONE CALL WITH ME (VALUE \$500.00)**

TOTAL VALUE \$1,595.00

But you'll get EVERYTHING for just the subscription fee of \$29.99 per month!

AND I INSIST THAT YOU SAY "MAYBE" SO...

If you take advantage of this special offer, we'll even waive our initiation fee of \$99 if you use the discount code [cashflownaire2020](#)

This means you can subscribe right now and save \$99, locking in your membership price at just \$29.99 per month, and you'll receive all of these bonuses with your new membership.

You can get all these books, courses and reports instantly here:

<https://www.quest4cashflow.com/membership-account/membership-checkout/?level=3>

Quite frankly, my accountant thinks I'm nuts. He said, "Do one or the other - a big discount OR a pile of gifts, but don't do both. You're giving away the whole farm! You'll spoil these new members rotten!"

Sure. We may be actually giving away too much with this special offer. However, our hope is that you'll love the membership and we'll stay together for years, allowing us to help you build wealth and achieve financial freedom.

PLEASE UNDERSTAND THIS OFFER IS FOR A LIMITED TIME. WE WILL NOT WAIVE THE INITIATION FEE FOREVER.

TAKE CARE OF THIS NOW:

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We look forward to working with you!

Vince & Mike
The Canadian Cashflownaires
Quest4Cashflow.com

P.S. Remember that you can always pay cash for a property. Using leverage (debt) to acquire properties that generate a lot of cash flow is OK when interest rates are low. But ANY interest paid is eating into your investment returns, and the only way to avoid interest completely is to pay cash.

P.P.S. Here's the basic strategy: Use your money to buy an income-producing asset. Use the income from this asset to pay off your debt. In other words, structure your finances so that someone else pays down your debt.

P.P.P.S. Real estate is not a risk-free investment. You can lose money investing in real estate just as you can lose money in any investment. Your ability to be successful depends on many factors, including the systems you use, your experience and your support system. You can minimize risk by building a solid team of experienced professional advisors, including a real estate professional, real estate attorney, and real estate tax advisor and through appropriate insurance protection. This report and the sample investment ideas within are for informational purposes only.