

**TEXAS REAL ESTATE INVESTORS CIRCLE
Presents**

**The Key to Creating Wealth Without Banks
“Seller Financing”**

PLEASE JOIN TOM HENDERSON AND GAYLENE ROGERS LONERGAN in an **in-depth, TWO DAY** workshop covering Seller Financing. Tom will be teaching **lucrative** ways to effectively apply **seller financing** and note techniques in today’s confusing economy. After completing this course, **you will be skilled** at applying no nonsense seller financing techniques in today’s uncertain climate using notes to buy and sell property. Gaylene will discuss in detail the **legalities of owner financing**, as well as how title companies view **these creative strategies**, including how the SAFE ACT has affected owner financing. Although the legalities will be Texas specific, most of the legal concepts can be applied to all states. Everything from **creating wraps** to selling or **buying a partial note** will be discussed. **Contract forms, legal documents and clauses will also be provided. NO BOOT CAMPS OR MENTORING TO SELL!!**

TOM HENDERSON, the “Note Professor” is a **recognized expert in the area of creative financing** through the use of notes and owner financing. Tom earned a BBA Degree in Finance and Economics. He entered the field of real estate in the 1980’s during **times of turmoil and crisis**, much like we are experiencing today. During these troubled times, Tom mastered the **skill of acquiring and disposing of real estate using seller financing**, as well as **buying and selling notes to achieve astronomical yields**. Tom’s “tell it like it is” approach has earned him the **respect of his students and peers alike**. He is a much sought after speaker, author and instructor for real estate groups and publications nationwide. Tom has been called “the best kept secret” of instructor in the nation. Tom is President of **H&P Capital Investments, LLC**, which buys, sells and trades notes nationwide. Contact Tom at www.hpNOTES.com if you have questions about the workshop.

GAYLENE ROGERS LONERGAN is the owner of the **LonerGAN Law Firm, PLLC**, a boutique law firm **specializing in commercial and residential real estate law**. She is a fee attorney affiliated with Attorney Title Insurance Company. Her community of clients and associates includes hundreds of real estate investors, **note buyers and sellers**, real estate agents, and service providers to **real estate investors** and other professionals. Gaylene has been **practicing real estate law for 25+ years** and is **Board Certified in Commercial and Residential Real Estate Law** by the Texas Board of Legal Specialization. She holds a Bachelor of Arts degree, a **Master of Business Administration** degree and a **Doctor of Jurisprudence, with honors**, from **Texas Tech University**. She has earned the **highest rating from her peers** in the Martindale-Hubbell law directory and is listed in the **Bar Register of Preeminent Lawyers**. Ms. LonerGAN is a frequent **speaker and consultant to numerous real estate groups**. Contact Gaylene at info@lonerganlaw.com if you have questions about the workshop.

**When: Saturday and Sunday
November 13th and 14th**

Sheraton Dallas North Hotel
4801 LBJ Freeway
Dallas, TX 75744

Phone: **Toll Free 1-877-891-75009**

Mention TXREIC for Block Room Discounts

\$65 a night

**LUNCH and CONTINENTAL BREAKFAST
INCLUDED**

Seminar Cost:

Before November 1 st	\$995
November 1 st to 12 th	\$1,295.00
At the Door	\$1,395.00

Complete Registration Form and fax to 214-503-8752	
Name You Want on Your Badge_____	
Phone #: _____	
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ONLINE REGISTRATION

<http://keytocreatingwealthwithoutbanks.eventbrite.com/>

REGISTER BY MAIL

Check payable to TXREIC, 12801 N. Central Expressway, Suite 150, Dallas, TX 75243

ACT NOW

LIMITED SEATING

"Learning is not compulsory; but neither is survival"
W. Edwards Deming

CREATE WEALTH WITHOUT BANKS

Who Should ATTEND:

- **New Investors** Who Want to **Learn Powerful Real Estate Buying and Selling Techniques**
- **Seasoned Investors** Who Want to **Prosper, Not Just Survive** In Today's Chaotic Economy
- **Realtors** Who Want to **Learn Legal and Safe Seller Financing Techniques** that Will **Increase Your Closings**
- **Property Owners** Who Want To **Learn Powerful Exit Strategies**, and How To Use Their Equity to **Purchase Other Properties WITHOUT BANKS**
- **Note Holders** Who Want to **DISCOVER** the Safe and Prosperous Way of **Using Their Notes to Purchase Other Properties WITHOUT A DISCOUNT**
- **Note Buyers and Note Holders** Who Want to Know **How to Properly Sell and Buy Notes**
- **Title Agents** who want to learn how to handle settlement of note sales

WHAT YOU WILL LEARN

- **HOW TO BUY NOTES WITH NO MONEY:** The Most Lucrative Money Making Technique I Know
- **One Document Attorneys Often Omit** That Could **Save You Thousands of Dollars and Tons of Frustration**
- **Time Proven Strategies** To Buy and Sell Real Estate **WITHOUT BANKS**
- **TEXAS SAFE ACT, TILA and RESPA** and How To **Legally Avoid Them**
- **POWERFUL No Money Down Techniques** that **WORK!!**
- **SAFELY ACQUIRE APARTMENTS** Instant **Exit Strategies** with **PROFITS BUILT IN THE DEAL** - Works with **Single Family Residences Also**
- **Eliminate the Due on Sale Issue**
- **Sell Property** with **NO Equity**
- **The Real Reasons Notes Are Discounted** (Nope, Not the Time Value of Money)
- **Master the Financial Calculator** Quickly and Easily
- **WRAP NOTE Strategies** That Will **Create Wealth** - Four Do's and Don'ts
- **Six Investment Myths To Avoid**
- **Balloon Notes Traps** and **How To Bust Balloons**
- **3 Note Clauses** That Are **Mandatory** and **5 Note Clauses to Avoid**
- **Three Questions To Ask Your Title Company**
- **Use Notes as Options** (**No Money Down Technique**)
- **Second Lien Notes** (One Document That Could **Save You Thousands**)
- **Achieve "Obscene" Yields with Small Money** (the Simplicity Will Amaze You)
- How to **BUY AND SELL NOTES for Maximum Yields** (Secrets Note Buyers Do Not Want You Know)
- **Create Notes on Property** You Already Own (**No Money Down Technique**)
- **LEGALLY Structure Seller Financed Notes** (3 Note Clauses to Include; 4 to exclude)
- **How I Turned a 7% Note into a 75% YIELD**
- **No Nonsense, Simple Real Estate Flip Techniques** (Without Banks or Hard Money)
- **Forms, Contracts and Clauses on CD**
- **Hands On Workshop with Open Discussion** (**NO BOOT CAMPS TO SELL**)
- **How to Crunch the NUMBERS** to Analyze Any Deal - **Apartments or Houses** (IRR, ROIs, Cap Rates, DSCR and More) **Two Traps That Will Cost You Money**
- **How to Buy and Sell Partial**s (Who Gets What in the Event of Early Payoff or Foreclosure)
- **Secrets Note Buyers Do Not Want You to Know**
- **How To Deal With Title Companies**

What You Will RECEIVE

- **INFORMATION PACKED** Workbook Detailing **Time Proven Strategies for Buying and Selling Real Estate and Notes**
- **CD** containing **Forms, Contracts, Note Clauses and Other Documents** Essential to Purchasing Real Estate and Notes
- **No Holds Barred Workshop** Where Questions Are Answered By **Experts**

REGISTER NOW

ONLINE REGISTRATION: <http://keytocreatingwealthwithoutbanks.eventbrite.com/>

REGISTER BY MAIL: Check payable to TXREIC, 12801 N. Central Expressway, Suite 150, Dallas, TX 75243