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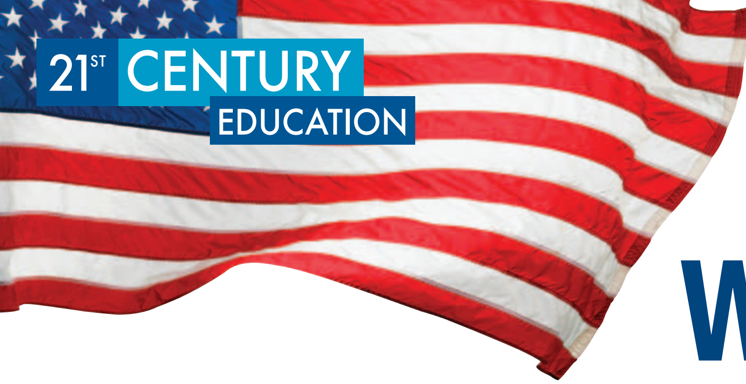

WHAT I DIDN'T LEARN ABOUT BUYING US PROPERTY BUT WISH I HAD

HOW TO RETIRE IN 24 MONTHS OR LESS BY ACQUIRING US PROPERTY

BY JAMIE McINTYRE

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By Jamie McIntyre

"If I had a way of buying a couple of hundred thousand single-family US homes and had a way of managing it, I would load up on it."

Warren Buffett

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Foreword

I have been bullish on acquiring US Property as an investment strategy now for almost 3-years and I have personally acquired close to 100 properties in that time.

I don't share that to impress you but to impress upon you that building a US Property portfolio in the current conditions, if done correctly, is a fast track way to retirement.

I believe an average person could set themselves up within 24 months or less if applying the correct strategy and taking massive action.

Lately, thanks to the Global Credit Crisis (GFC), that enables us to acquire US houses for discounts of 50-70 percent and pocket 15-20 percent plus rental yields.

“What's the catch?” I can hear you asking. Or, “it sounds to good to be true.” Or, “what if America goes broke and their currency becomes worthless?”

Well, actually there are quite a few catches which I will highlight in this book and address some very legitimate concerns many would be US Property Investors would naturally have .

However, the biggest catch is this opportunity won't last forever.

That's because it has never happened before in our lifetime and it is unlikely to happen again.

A US Property crash the size we have seen was unheard of before. As the Chinese proverb says, "Crisis is opportunity."

Fortunately for us we can turn what has been an outright crisis for American property into our opportunity.

But this means you can't just think about it. You must act like I did.

I had heard about the US housing market, so I flew over there and inspected it myself.

I educated myself, made some mistakes but quickly learnt how to buy the right properties in the right suburbs in the right cities and how to manage the process to make a profit

The information contained in this book provides you with the opportunity to compress years of lessons into a few short days so you can potentially profit from US Property as much as I and others have - and are still doing.

But you must act! Reading this book is perhaps your first step to becoming a US Property Millionaire - an opportunity where even the average person can participate.

Most average Australians believe they need to win lotto and pocket say $2 million to retire.

This is based on the premise of that $2 million sitting in the bank and hopefully earning 5 percent per annum ($100,000) to provide a decent retirement income.

However, by becoming financially educated and taking action with effective strategies, like investing correctly into the US Property market safely, then as little as $500,0000 worth of US Property at 20 percent rental returns is the same $100,000 per annum retirement income.

To acquire $500,000 worth of US Property may require say $250,000 equity and finance for the other $250,000.

That $250,000 may be made up of a combination of Superannuation which can be used to invest into US Property and say a line of credit from your Australian home.

By being creative one can find resources to invest enough to generate a retirement income inside 24 months or less.

Jamie McIntyre, March 2013

1.

WHY US PROPERTY CAN BE A TOP INVESTMENT

"Housing will come back - you can be sure of that."

Warren Buffett

PROPERTY LOOKS SET TO BOOM IN 2013, IN BOTH AUSTRALIA AND THE US.

Even if you have only $30-$40,000, it is still a good time to invest in US property

There has never been a better time to be a property investor with the recovery of the US Property market now turning into a full blown recovery.

According to a Bloomberg report, home prices have risen in 88 percent of the cities in the US. The report goes on to state that an improving job market and low interest rates are driving up prices by fuelling demand for a tightening supply of listings.

At the end of the fourth quarter of 2012, 1.82 million previously owned homes were available for sale, 22 percent less than a year earlier, according to the Chicago-based Realtors group.

The best-performing metro area was Phoenix, where prices jumped 34 percent from a year earlier. Prices rose 31 percent in Detroit, 28 percent in San Francisco and Arizona posted 18.2 percent increase in home prices.

Even the Australian market is rising and there are plenty of options for avid property investors.

Interest rates are close to record lows and likely to fall even further indicating that sections of Australian property are going to have rapid price increase.

The top end will bounce back even stronger and we will see a good growth in markets even like the Gold Coast that has struggled for five years now.

The Australia Bureau of Statistics revealed that over the last year house prices rose in Darwin (+10.1%), Perth (+5.6%), Sydney (+4.2%), Brisbane (+0.7%) and Canberra (+0.3%).

As a property investor, the areas I am targeting are US property and Land Banking (see my blog **jamiemcintyre.com** for more on Land Banking.

US Property Can Be A Top Investment

I am both pleased and proud to say that I called the investment potential of the US property market almost three years ago to my investor clients and suggested they start buying. Those who listened and did it smartly are banking massive rents and capital appreciation with a lot more profits their way.

Regardless of your position, in most cases the average Australian can become a property investor.

By investing as little as $30,000 upwards to access the lucrative US property market - and in some cases no money down on Australian Property deals - it is a great opportunity to make your property investments.

Not to mention that you can use your super money to invest in Australian property, US property and land banking!

A New Type of Asset Class

As the US housing market improves a new type of asset class is emerging that hasn't been witnessed before and with it comes new business and investment opportunities both locally and for overseas investors, including Australians.

Many clients are telling me how excited they are about what Warren Buffett said in 2012 about US Properties.

In case you didn't know, the world's richest man said that if he could manage it, he'd buy 30,000 US properties as the properties are so undervalued. The fact is, US properties are selling for LESS than their replacement cost! That is insane. Even blind Freddie can see this won't continue for too long.

We saw this happen in the Australian property market over the last 10 years. But many of us missed the boat.

US Housing Facts and Figures

In the second half of 2012

- New home construction in the US rebounded in August from a July decline as the distressed housing market slowly continued to stabilise, according to government data.
- Housing starts rose 2.3 per cent from July to an annual rate of 750,000
- The August pace in housing starts was 29.1 per cent above the August 2011 rate.
- Starts on single-family homes, the largest segment of the US market, jumped 5.5 per cent.
- New building permits, an indicator of potential future home building, were at an annual rate of 800,000
- Permits were 24.5 per cent higher than a year ago.
- The broader trends suggest that the US housing recovery is solidifying, according to Robert Kavcic at BMO Capital Markets.
- Optimism among home builders rose to its highest level in more than six years.
- The NAHB/Wells Fargo sentiment index rose for a fifth straight month to its highest reading since June 2006.
- Builders across the country are expressing a more positive outlook on current sales conditions, future sales prospects and the amount of consumer traffic they are seeing through model homes than they have in more than five years, according to NAHB chief economist David Crowe.

Did you know the U.S. housing market has suffered it's biggest crash ever, causing a major fall in demand and prices?

More than 7 million homes have been foreclosed - equivalent to the combined Sydney and Melbourne metropolitan areas. The U.S. economy and housing market are at their absolute lowest point in 30 years. Some properties have plummeted from $300,000 to just $40,000. In many instances Americans are literally walking away from their mortgages. American banks are now extremely cautious about lending money for houses, while international buyers are snapping up incredible bargains.

But surprisingly the rental returns on these properties has stayed the same.

This presents a unique, possibly once in a lifetime opportunity for investors - an opportunity that hasn't been seen since the great depression of the 1930's according to some commentators.

This has brought on a dramatic swing towards rentals and, in many cases, increased rental returns. The Aussie dollar is at an all time high - at the time of writing it is above par with the U.S. dollar. Many readers will painfully recall overseas trips in years gone by when the Aussie dollar was worth around 50 cents!

US Housing Recovery Phase

The US Market has well and truly started its recovery phase and represents massive opportunity for Australians to hedge our high dollar by buying cheap US houses.

If a managed fund was offering 15-20 per cent cashflow returns, guaranteed secured by rising US Real Estate, then it would be highly sought after.

According to US property expert Kartic Gupta who sources US Property for 21st Century US Property, many Australians are achieving 15-20 per cent cashflow returns without leaving their lounge room.

Gupta said when the service started two years ago, there weren't enough clients for US properties.

He says the trend to buy US property has developed so rapidly that it is getting harder to keep up with finding and refurbishing enough property to meet clients' demands.

Business in US properties has doubled in recent months Gupta says, largely from "increased demand from Australian investors who realise that for the cost of a car you can own a US house paying positive cashflow.

With the tide turning on sentiment towards a solid US property recovery and services such as those we provide making it easier for Australian investors to buy property in the US, US property is expected to become a mainstream investment option inside the next 12 months for savvy Australian property investors.

Reasons Why Property In The US Is A Top Investment

- Varied climate and long coast line, with regions to suit all tastes and needs
- Accessibility by air from Australia makes visiting properties easy
- Comparatively low prices enable buyers to maximise on their purchasing power
- Excellent capital returns in certain select areas
- Homes are built to a high standard
- A transparent and straight forward buying process
- English is the official language enabling buyers to readily understand what they are doing
- A secure and politically stable country
- High quality and standard of living
- Favourable exchange rate
- Long-term capital growth in key locations, give property investors great reassurance in a worthwhile investment.

Important Information About Buying US Properties

Australian citizens are allowed to invest in US properties. While it involves more than just making the right choices on which properties to put your money into, the responsibility of knowing and understanding the laws of different nations are just as important.

One of the most important considerations when investing in properties located in the US is taxation. Australian citizens or residents are liable to tax if they fall under any of the following criteria:

- You live or are residing in Australia permanently.
- You have been continuously living in Australia for six months or more and In this span of time you have worked in the same employment as well as lived in the same area.
- You have been residing in Australia for more than one half of the taxable income year, unless you live overseas without having the intention of living in Australia.

The Major Reasons Why So Many People are Interested in Investing in US Properties:

1. High Positive cash flow returns.
2. Strong capital Growth
3. Strong AUD allows you to get more USD
4. Long term rentals
5. The US market is seeing prices starting to recover... so the window is closing

Buying A Property In The US Is An Attractive Proposition

Buying a property in the US is an attractive proposition for many investors from all over the world - not just Australia, which is hardly surprising when we consider the favorable rate of exchange between the dollar, sterling and Euro allowing increased buying power for many property purchasers in the US.

In recent years the US has been popular amongst British buyers, after France and Spain, with the added advantage of English as the main language. Many purchasers are buying homes in prudently selected locations of the US that will give them valuable long term profits as well as a growing rental market for their investments.

The US is a continent rather than a country and its vast expanse includes every climate type from the frozen areas of Alaska through the desert climate of Las Vegas to the tropical paradise of Florida. The most popular property areas for visitors to the USA are Florida and Las Vegas - these trends are governed by the accessibility of these regions by air and the popularity of these locations as warm winter holiday destinations for many Americans.

The popularity of attractions such as Disney World, Universal Studios, more than 1,000 golf courses and the Vegas casinos attract visitors from all over the world and boost a healthy demand for rental properties in these areas.

Although the property market has slowed, the advantage is that prices are comparatively low and represent a good investment both for the property investor and those seeking investment properties.

An advantage of the slower market is that it gives new investors the opportunity to buy into the market. The exceptional rate of exchange between the Australian dollar and sterling, as well as the euro, makes the USA a really exciting investment opportunity, offering buyers good value for their outlay.

Properties should be chosen in optimum locations to maximise rental returns. When considering an investment area, it is essential to have clear guidance, as with property ventures anywhere in the world, there could be pitfalls, which need to be avoided.

How Long Does It Take To Acquire A US Property and How Difficult Is It?

If you use a service that does it all for you then your responsibilities involve just doing some basic paperwork and selecting from a choice of properties. The rest is done for you.

- Your bank accounts are open
- Insurance arranged
- Property managers send your rental reports and bank your rentals
- Your finance is arranged if needed
- And you are put in touch with both US and local accountants to handle the accounting side

In fact it's actually easier than buying an Australian Property if you are using a quality service. Often doing it yourself can be a nightmare.

For the cost of a car you can own a US house paying positive cashflow!

As predicted by economists and property investors, the US housing market that crashed to the bottom after the Global Credit Crisis has not only started a recovery but is also considered as the primary driver of economic growth in 2013.

More than half the economists who participated in a survey by CNNMoney, stated that the housing recovery will make a significantly positive impact on the economy this year.

2012 saw the strongest rebound in home sales and construction picked up at its best since the recession.

One of the factors stimulating the growth is an increased demand for housing, even though the supply is limited.

Other influencing aspects include low mortgage rates and a drop in foreclosures.

I said in December 2012 that US Property market will continue to rise and provide a major boost to the economy through the rising construction industry. Big money will flow into US Property market including large sovereign wealth funds.

This will result in many Australians, Chinese and Canadians making a small to large fortune by heavy investments in US Property in 2012 and 2013.

Kartik Gupta, senior financial analyst of 21st Century US Division says business has doubled in recent months, largely from "increased demand of Australian investors realising that for the cost of a car you can own a US house paying positive cashflow.

Kartik sources distressed US houses for Australian property investors who are investing heavily in US real estate to get access to high cash flow deals generating 15-20 percent gross returns. He says he expects a high demand for the next 8-10 months which will be followed by shortage of inventory leading to a surge in prices and thus making it less attractive.

This is unheard of in Australia's housing market and they can do it without even leaving there lounge room if using a service such as he provides."

With the tide turning on sentiment towards a solid US Property recovery and services making it easier for foreign investors, such as Australians, it is expected to become a mainstream investment option inside the next 12 months for savvy Australian property investors.

Those who listened and purchased US property smartly are banking massive rents

In a recent article on US property published on 21st Century News, I wrote, "I am proud to say that I called this almost three years ago to my investor clients and suggested them to start buying. Those who listened and did it smartly are banking massive rents and capital appreciation with a lot more profits their way."

I went on to say even if you only have $30-$40k, it is still a good time to invest in US property.

Australians could do worse than consider US property as their property investment of choice.

Riana King is general manager of US property company Real Property Management Platinum in Phoenix, Arizona. Riana says that the current outlook can be misleading. She is not alone; recent reports suggest the US is on the road to a slow economic recovery.

"There is no doubt that Americans are still investing in real estate in the United States," Riana says. "Individuals, who have the money, are buying all the property they can. Those who have suffered a foreclosure will eventually re-enter the market as home owners. Many of those people will not qualify for financing for up to seven years after the foreclosure.

"So, what are they doing? They are renting homes in the same neighbourhoods they lived in before and paying down their debt. They are also preparing their personal finances so that they can once again own a home."

If this is the case, the US property market offers great opportunity for Australian investors who want to buy and rent, with the view to selling in the not too distant future.

This is not exploitation.

"Although some areas of the US have been hit hard by job loss, by no means are the majority of Americans eating out of soup kitchens," Riana says. "There are many companies still expanding, and in our case, moving their business and jobs to Arizona at a rapid pace.

People can and do pay their rent. Our eviction rate is .013% which isn't much when you look at the big picture.

"There will always be people who cannot see opportunities in the darkness, but most Americans are continuing life as it was prior to the downturn. People are getting married, having children, going to college, taking vacations, buying cars and more. It is not taboo to have foreclosed or sold your home. It is okay. It is hard to come across someone who hasn't these days. If anything, this has been a reality check on personal spending and savings.

People are continuing to live, just with some hard lessons learned. We all need that sometimes though, right? Don't spend more than you can pay."

The Main Benefits of US Property

Positive Cash Flow

15 - 25 percent for family homes

Capital Growth

Homes that were $250,000 are now $75,000 to $100,000

Strong Rental Market

The US government provides Rental Guarantees

Currency Value

The strength of the Australian dollar adds purchase value

US Property Market Overview

After almost four years of house price falls, the much-awaited U.S. housing market recovery is finally taking place:

- House prices are rising again.
- Demand is returning, with home sales increasing.
- Construction activity is picking up.
- The delinquency rate is stabilizing.
- Foreclosures are falling.

2.

A BACKGROUND TO INVESTING IN US PROPERTY

"I've been researching buying properties in the USA for over 24 months now. I've been to other people's courses, and heard what other people had to say, what they can do and all the rest of it, and there's no way in the world I'd recommend any of the others compared to this, because this one absolutely nails it - in every way. "

Steve

Background To The US Property Market

Following the peak of the over leveraged US housing market bubble in late 2006, the real estate market literally crashed during 2007. This triggered the Global Financial Crisis (GFC) that subsequently acted to feed a multi-year bear market.

As a consequence of the subprime mortgage debacle, a debacle that was magnified globally via toxic Collateralised Debt Obligation (CDO) packages that literally risked the bankruptcy of the whole global financial system, starting in June 2007 when Bear Sterns bailed out one of its hedge funds.

Within a year Bear Sterns would effectively go bust as JPMorgan picked it up for about 5 percent of its peak value that acted as a prelude to what was yet to come during 2008 as Lehman Brothers and others failed. This prompted tax payer bailouts right across the globe to prevent financial armageddon as the 'too big to fail' banks only slowly revealed the extent of their exposure to the toxic mortgage backed securities. Some considered this amounted to the greatest fraud in history as investors had been duped into buying junk that the credit rating agencies typically rated as Triple A for a fee.

Since then the bear market in US housing has continued to act as a drag on the US economy, holding it back from recovery, in response to which the US government and central bank have sought to escalate their response in an attempt at engineering an economic bounce so as to induce a sustainable economic recovery.

The QE-4-Event of September 2012 was just one response towards a solution, which included printing an estimated US$85 billion a month to inflate the US economy which is predominately aimed at the US housing market and secondary drivers.

One of the best times to invest in an asset class is when it is at it's most hated, i.e. after a crash and during a prolonged bear market when most investors have been badly burnt by losses. The US housing market has the potential for such an opportune moment due to similar money printing asset price inflating government policies.

What Caused This Situation In The US?

While Bill Clinton was the Democratic Party President of the U.S., a bill was passed making it possible for people who had problems buying a house to obtain easy finance of up to 100% in order to buy a house. The Democratic Party is akin the Labor Party in Australia in that it supports the rights of the poor, the working class and the middle class. Their thinking was that it was unfair that these classes had difficulty in owning their own house and they determined to do something about it by making it much easier to buy a house.

Banks were expected to lend a certain percentage of their funds to 'poorer' people who previously had difficulty in buying a house of their own. Thus potential borrowers found it much easier to borrow money and obtain credit. The inevitable effect was a surge in business for banks and mortgage and finance brokers and increased housing prices as demand for housing increased exponentially.

Many banks and mortgage brokers saw this as easy business and the chance to make a quick dollar. Some reports have people living on the streets in some big cities being signed up for a mortgages they had no possibility of being able to service.

The subsequent Bush Administration chose to ignore any possible ill effects of this lending in the U.S. They also chose to ignore the effect that this increased demand for real estate might have on the economy, particularly after the worry of the effect the 9/11 attacks might have on the economy. You might recall the U.S. stock market crashed immediately after 9/11, though it recovered within a few months.

Also the housing and construction industry are major drivers of the economy and while demand for housing is strong with easy finance, the economy will benefit from the flow on effects and any possible recession is pushed into the future, despite some the concern of some observers at the high debt levels being created.

However, the collapse of the 128 year old bank, Lehman Brothers, almost sent the entire world-wide banking system into a total melt-down.

This was just one of the contributing factors to the U.S. property crash.

Why Was The Housing Crisis In The US Allowed To Happen?

Americans have always strived to achieve the American Dream of homeownership. When zero-down, interest-optional balloon payment loans had been supplied, people were drawn to them like flies to honey. Numerous unsuspecting people were drawn into sub-prime loans and invested in houses way beyond what their ability indicated.

As adjustable prices increased, mortgage loan repayments doubled and even tripled. People struggling to create their $1,000 rent were now seeking $2,000 to $3,000 month-to-month repayments. The depressing fact is they simply did not have the monetary means to pay their note. When the bubble burst, their dream speedily grew to become a nightmare.

Foreclosures do not just have a devastating impact on the homeowner, but also on the lending institutions and local neighborhood as well. Individuals who reside in communities with high foreclosure premiums are compelled to pay greater home taxes, nearby taxes and increased fees for utilities.

In addition, the potential for crime increases. Vacant homes really are a magnet for unscrupulous characters. Vandals destroy houses, often breaking windows and doorways or leaving graffiti on both inside and exterior walls.

Real estate professionals claim every individual foreclosure costs lending institutions roughly $80,000, although preventing foreclosure costs much less than $3500. If this really is accurate, why are foreclosures skyrocketing?

The primary factor stems through the truth that a lot of people facing foreclosure grow to be paralyzed with concern. They stay away from contacting their loan company and instead wait for the sheriff to arrive with their eviction notice.

Analysts declare America's housing crisis will ultimately produce a turn for the better. Nevertheless, they predict it will take some years to recover from the onslaught of foreclosures.

On the bright side, there has never ever been a greater time for real estate traders. With the abundance of distressed properties being offered for cents in the dollar, now may be the time to purchase. Nonetheless, not every foreclosure home is a great offer and because of diligence should be performed ahead of riding the foreclosure wave.

Why Was The US Housing Bubble Bursting So Harmful?

Partly because of the sheer size of the U.S. market — but more importantly because the U.S. saw a much greater deterioration in underwriting standards than most other countries, and therefore faced a much larger wave of defaults.

A stock-market bubble is bad, a housing bubble where the buyers can afford their homes is worse (because it's still leveraged), and a housing bubble where the buyers *can't* afford their homes is the worst of all. The US, of course, had the latter type.

As demand for housing increased from people who previously could not afford to own a house, builders began building more houses, which, when the bubble burst inevitably flooded the market with houses that could not be sold, resulting in around 7 million default home loans. To illustrate the scale of the problem, in Australia we have a total of around 8 million homes.

Most of the loans were non-recourse loans, which means the owner of the property could walk away without being pursued by the lender for outstanding loan.

As a result of this the housing market was flooded with millions of default properties that lenders needed to sell to recover their loan.

The price of some properties in the U.S. fell as much as 70% and the average fall was around 30%. Consequently houses with a replacement value of $250,000 can be purchased for $75,000.

ARE 15 - 20 % RENTAL RETURNS ON US REAL ESTATE ACHIEVABLE WITHOUT LEAVING YOUR LOUNGE ROOM?

A recent article published in CNN Money once again revealed the high demand and positive forecast on the recovering US property market. The article states that borrowers who lost homes to foreclosure during the housing bust are starting to buy again.

It is a positive time to venture into investment in US real estate, not just for Americans, but Australians as well.

In fact Bloomberg news quoted David Baskin, president of Baskin Financial Services Inc. who said: "You have a classic situation of demand building up from new entrants into the housing market, the banks starting to lend again, interest rates are very low, making houses available, and there's no supply" thus indicating a rapidly rising demand for US property.

This brings me to the question, as an Australian, would you invest in a US Property Fund paying 16-20 per cent returns secured by real estate with a minimum of $25,000 investment including superannuation?

Most people would rush to such an investment as it is secured by rising real estate with very attractive returns. Such an investment does not even require you to leave your lounge room and you can take advantage of the rising US Real Estate Market.

Therefore, it is worth considering - what is stopping investors from snapping up such an attractive and once in a lifetime opportunity before the US Market fully recovers?

I. Access to funds

Many investors don't realise they can use their superannuation money for such investments or access a line of credit in Australia or perhaps even use a personal loan.

Others don't realise that with the right contacts finance is available to invest into the US Property Market and that the amount needed for such an investment is as little as $25,000.

2. Many investors simply don't know where they can find such a high paying and lucrative US Property Fund.

That's largely because they don't exist. Yes, there are US Property Funds and some Australian based ones that were fully subscribed but most of them offer only 8 percent p.a.

How do you get the 16-20 per cent returns without having to leave your lounge room or fly to the US? It's simple:

Approach companies that have been providing investor clients 16-20 per cent rental returns secured by rapidly rising US Property. As mentioned, the investors don't have to leave their lounge room because everything is taken care of for them.

Therefore, it is just as simple as investing into an US Property Fund as far as being 'hands off' is concerned. However, in this case you earn 16-20 per cent rental returns rather than the typical 8 per cent that most US Property Funds in Australia have to offer.

3. Many investors simply don't realise that right now you can compound your returns using three ways.

a. By investing whilst our Australian dollar is still above parity with the US dollar. This makes US Property even cheaper plus it means that when the dollar adjusts to say 75 cents weighted average then it is an extra 25-30 per cent in return.

b. If US Property rises 20-30 per cent over the next few years that is an additional capital gain i.e. a house just this week costs $41,000. The previous high price was $71,500. Paying 18 per cent gross rentals and over 16 per cent net. If it rises 30 per cent that's still only back to $52,000 approximately well below the previous high price it could eventually recover to.

c. As mentioned before, investors profit from the 16-20 per cent rental yields - therefore at 16 per cent your property would be paid off within five years. Thus, regardless of any capital growth you have made a handsome profit. Plus, if you pay cash for the property you receive the 16 per cent cash return the next month i.e. assuming you acquired a property immediately.

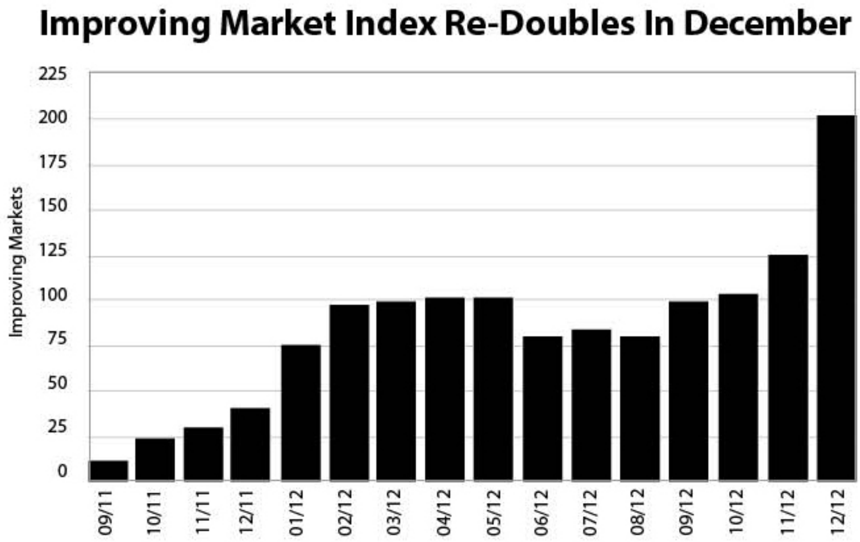
The Impact of Immigrant Homebuyers In The US

A study released by the Mortgage Bankers Association in March 2013 shows that immigrant homebuyers are lifting the US market.

Over the last two decades foreign-born ownership has steadily increased. Immigrants accounted for almost 40 percent of the growth in home ownership from 2000 to 2010, while they account for around 13 percent of the US population.

In states with large immigrant populations, foreign-born buyers are making substantial contributions to housing markets. Between 2000 and 2010, immigrant homebuyers accounted for 82 percent of the growth in home ownership in California, 65 percent in New York and about 40 percent in Florida and Texas, where new arrivals from Mexico bolstered the market.

Many foreign investors took advantage of US visa programs that encourage immigrants to buy properties in the US.



It's been long said that the US housing market would lead the economy from recession and housing is believed to have bottomed in October 2011. It's no surprise therefore that the Improving Market Index has been surging ever since.

The broad-based economic indicator from the National Association of Homebuilders (NAMB) surged in December, doubling its tally from just two months prior.

The 2013 housing market is kicking off with momentum Home prices will likely rise next year.

Australian Property Compared To US Property

 **An Example of Negative Geared** **Australian Property**		 **Compared To** **US Property**	
Property Value Monthly Gross Rental	$500,000 $2,000	Property Value Monthly Gross Rental	$100,00 0 $2,000
Annual Gross Rental	**$24,000**	**Annual Gross Rental**	**$24,000**
Property Management Insurance Rates & Taxes Operational Expenses Provision	-$1,200 -$750 -$1,250 -$1,000	Property Management Insurance Rates & Taxes Operational Expenses Provision	-$1,920 -$1,000 -$1,900 -$1,000
Net Rent	**$19,800**	**Net Rent**	**$18,180**
Net Rent Percentage Interest @ 6.75% ***$500,000**	4% -$33,750	Net Rent Percentage Interest @ 6.75% ***$100,000**	18% -$6,750
Net Position	**-$13,950**	**Net Position**	**$11,430**

For a free video and other US Property educational resources to assist you further visit www.21stCenturyUSProperty.com.au

Some Key Points Of Why I Believe We Are Close To The Bottom Of The US Housing Market:

1. Employment growth in the US is driving an increase in home sales.
2. Sales of previously owned homes rose by 2% in January.
3. Sales of pending homes are seen as leading indicators.
4. Home sales climbed 10.3% compared with a year earlier.
5. Borrowing costs are also staying low.
6. The average rate on a 30 year fixed mortgage is 4.09%.

It will be a slow recovery but a recovery nevertheless. Patient investors who act now will do well. This is why I think Australians should load their Super up on US property.

What Does Legendary Investor Warren Buffett Have To Say About The US Housing Market?

Buffett gave a rosy housing market forecast for beyond 2012 in his annual letter to shareholders.

"Housing will come back - you can be sure of that, said Buffett.

In the long-term, the housing market forecast is driven by supply and demand.

In the years prior to 2008, the U.S. added more housing units than there were households formed.

From 2002 to 2007, annual housing starts averaged 1.34 million while household formation average 1.05 million.

This excess was fueled by a speculative frenzy that saw people buying properties (as either primary residences or investments) they could not afford.

In 2008, the housing market bubble popped with a violence that shook the entire economy, according to Buffett.

Moreover, during recessions, household formation slows; in 2009, the decrease was dramatic.

By 2012, the situation has reversed, Buffett says. "People may postpone hitching up during uncertain times, but eventually hormones take over. And while 'doubling-up may be the initial reaction of some during a recession, living with in-laws can quickly lose its allure," he said.

Warren Buffett has spoken no truer words. If you have the money it is time to load up on US property investments.

In key cities across the United States, we are now seeing the bottom of the US housing market. And with many foreclosures about to be released it presents perhaps the best property buying opportunity so far.

Here is why:

House sales in the US are now increasing. Once surplus supply has caught up as a result of the growing US population (estimated to be two to three years in select markets) we will see price growth again.

In some markets we have seen it already. However I'm happy to acquire as many US properties as I can based on zero growth for 10 years.

Why?

If you're getting 20% net return, the house is repaid in five years and capital growth becomes irrelevant.

Donald Trump Speaks About The Benefits Of Buying US Real Estate

Donald Trump recently called in to speak to Melbourne radio's *The Hot Breakfast* with Eddie, Mick and Luke about the benefits of buying US Real Estate.

The Donald's verdict? The US real estate mogul reckons now is the time to snap up a 'good property' if your looking for property.

John Paulson

No one has a crystal ball when it comes to investing but one savvy investor, American hedge fund manager John Paulson, was prepared to bet on the U.S. property market crashing and as a consequence he made billions of dollars.

Paulson became a billionaire by short-selling sub-prime mortgages in 2007, and made $3.5 billion that year. In 2010, he beat a hedge-fund record by making nearly $5 billion. He was ranked 39 on the 2011 *Forbes* list of the world's wealthiest people with a net worth of almost $16 billion.

Why Leave Your Money In Managed Funds Going Nowhere?

There is no reason to leave your money in managed funds, when 20% net rental returns are available and everything is arranged for you backed by real estate. There is very little in the marketplace that can compare to US housing for cash flow and future capital growth, combined with Australian land for significant capital growth and little outlay.

Ask your financial planner to offer something superior. I bet they can't. Many financial planners have little answers and little idea of how to get their clients into lucrative investments such as this.

Watch the US property market. It will recover and if you are brave you can be on the back of that recovery.

OPPORTUNITIES ABOUND IN THE US HOUSING MARKET

Private equity firms spent millions in 2012 buying homes in foreclosure, which they plan to renovate and then wrap the rental income into structured products to be sold to yield-hungry investors.

Kevin Petrasic, a partner in the global banking and payments systems practice at law firm Paul Hastings, said: "There are investors with plenty of cash sitting on the sidelines looking for investment opportunities with different levels of risk, and I would not be surprised to see a rental securitisation in the next three to six months."

The US housing market is showing firm signs of recovery. JP Morgan chairman and chief executive Jamie Dimon said: "We believe the housing market has turned the corner. In our mortgage banking business, we were encouraged that credit trends continued to modestly improve."

Stephen Schwarzman, chairman, chief executive and co-founder of private equity giant Blackstone Group, told investors in a second-quarter results conference call: "I think we are more or less picking another market bottom."

The Wall Street Journal reported in October 2012 that Blackstone has invested more than $1 billion since the start of 2012 to buy more than 6,500 foreclosed houses in eight metropolitan areas, including Chicago, Miami and Phoenix. In October 2012 it confirmed it had closed its seventh real estate fund at $13.3 billion, which it said was the largest opportunistic real estate fund ever raised.

At least five other buyout firms have similar strategies. One has estimated the potential size of the US single-family home rental market at $1 trillion.

> "Thank you for putting on such an amazing event and sharing so much valuable info. I just picked up a house in the US for only $56,000. I'm so excited. In Australia, it would be at least worth $300,000."
>
> Craig

Signs Of US Housing Recovery Are Evident In Corporate Results

According to a recent report by the Wall Street Journal, signs of U.S. housing recovery are evident in corporate results.

Stronger sales have been witnessed by companies selling power tools, air conditioners, carpet fibers, furniture and cement mixers point to a growth in the housing market.

The WSJ report goes on to state that these results add to data on home construction and pricing that indicate a bottom may have been reached after the sector's long slide.

According to Celia Chen, housing economist for Moody's Analytics, "There's a lot of pent-up demand for housing, and very little supply. As demand continues to improve, home builders have nothing to sell. They'll have to build."

Chen told CNN that growth in building will mean adding not just construction jobs, but also manufacturing jobs building the appliances and furniture needed in the new homes, which in turn drives overall consumption higher.

US existing home sales rose in January 2013, as the US housing market continues to tighten, the National Association of Realtors (NAR) says.

Sales of existing homes rose to an annual pace of 4.92 million, up 20,000 from the previous month and more than 400,000 from a year earlier, a year-on-year rise of 9.1 per cent, according to NAR.

The NAR said inventory was tightening, increasingly giving the edge to sellers over buyers.

"Buyer traffic is continuing to pick up, while seller traffic is holding steady," said Lawrence Yun, the NAR's chief economist.

"There is plenty of demand but insufficient inventory to improve sales more strongly. We've transitioned into a seller's market in much of the country."

Inventory of existing, or previously occupied, homes on the market fell to 4.2 months' worth from 4.5 months in December and the 2012 full-year average of 5.9 months, with the supply of condominium and co-operative units tighter than that for single-family homes.

"We expect a seasonal rise of inventory this spring, but it may be insufficient to avoid more frequent incidences of multiple bidding and faster-than-normal price growth," said Yun.

According to a Bloomberg report, home prices have risen in 88 per cent of the cities. The report goes on to state that an improving job market and low interest rates are driving up prices by fuelling demand for a tightening supply of listings.

The best-performing metropolitan area was Phoenix, where prices jumped 34 percent from a year earlier. Prices rose 31 percent in Detroit, 28 percent in San Francisco and Arizona posted 18.2 percent increase in home prices.

THE US HOUSING MARKET IMPROVES AND A NEW ASSET CLASS EMERGES

In the US, a new type of asset class is emerging that hasn't been witnessed before and with it comes new business and investment opportunities both locally and for overseas investors, including Australians.

Single family homes have never been typically part of real estate portfolios and Real Estate Investment Trusts (REITs) before, but this is now changing due to the deflated house prices and the unique opportunity to buy distressed single family homes.

Director of USA Residential Funds Management, Jodie Hannaford said it was very exciting to be at the forefront of these new investment opportunities, especially as the housing market begins to improve.

"There are certainly positive signs of recovery evident in the recent pick ups in home prices, home sales and construction, with the number of new residential construction starts creeping their way up and currently sitting at just under 50 percent of the stronger numbers we saw in early 2007 and early 2008 before the market turned.

"Supply is shrinking but there is still plenty in the market if you know where to look.

"With the Federal Reserve having pushed mortgage rates near record lows, many are saying new home owners are flooding the market – but this is just not the case. The only way to re-balance supply and demand is to get investors into the market in force to buy up these properties and meet the huge rental demand that will continue for several years.

SURGE IN US HOME CONSTRUCTION

Home construction in the US is making a comeback that could invigorate the economy's still-weak recovery according to a recent Associated Press report.

According to the Commerce Department in late 2012 builders started construction on single-family houses and apartments at the fastest rate in more than four years, and they laid plans to build homes at an even faster pace in coming months – a signal of their confidence that the housing rebound will last.

The pace of construction has grown steadily in the past year, and analysts expect it to keep rising. The increase has been fuelled by record-low mortgage rates, more stable home prices and a shortage of previously occupied homes for sale.

More new homes could accelerate growth and help boost hiring, especially in areas like construction, home improvement and retailing. More homeowners lead to more people buying home furnishings.

The government's report on home construction in September 2012 was filled with encouraging details.

Overall, the number of homes that were started increased 15 per cent from August to a seasonally adjusted annual rate of 872,000. That's the fastest rate since July 2008.

Single-family homes, which made up more than two-thirds of the new construction, rose 11 per cent to 603,000. That was also the quickest rate in four years. Apartment construction, which can be more volatile from month to month, rose 25.1 per cent.

Applications for building permits, a sign of future construction, jumped nearly 12 per cent to an annual rate of 894,000, another high point since July 2008.

BIG US MORTGAGE LENDERS' PROFITS SOAR

Mortgage rates under four per cent for almost a year.

In another encouraging sign for the US property market the country's two biggest mortgage lenders, Wells Fargo and JPMorgan Chase, reported in late 2012 that a surge in home lending pushed them to record profits.

JPMorgan CEO Jamie Dimon declared that the housing market "has turned the corner." Wells Fargo CEO John Stumpf said, "Every quarter, we have more confidence."

Wells said it issued $US139 billion ($A136.12 billion) in mortgages from July through September, compared with $US89 billion in the same period the previous year. JPMorgan wrote $US47 billion in mortgages, compared with $US37 billion the previous year.

The numbers were eye-catching: Mortgage lending revenue jumped 56 percent at Wells and 29 per cent at JPMorgan compared with a year ago, driving overall revenue gains at both banks.

This is all against a backdrop of signs nationwide that the fractured US housing market could be healing. A Federal Reserve survey at the time of this story found that a stronger housing market helped economic growth in almost every part of the country. Home sales are up, prices are rising more consistently in most places, and builders are more confident.

Wells and JPMorgan are bellwethers for mortgages. Wells controls a third of the market, and JPMorgan is second, controlling about 11 percent.

Both banks cited low interest rates to help explain the boost in refinancing, though it wasn't clear why this quarter was so strong. Rates have been low for several years.

The average interest rate on a 30-year fixed mortgage is 3.47 per cent, according to the government-sponsored mortgage giant Freddie Mac. It's been under four per cent for almost a year.

US Home Prices Cap Year 2012 With Biggest Rise Since 2006

In late February 2013 Reuters reported that US home prices closed out 2012 with the biggest annual gain in more than six years while sales of new homes spiked in January, the latest sign that the long-suffering US housing market was on the mend.

American consumers, meanwhile, grew more optimistic in February even as payroll taxes rose and about $85 billion worth of government spending cuts were due to take effect on March 1.

"The numbers are all pretty strong. It's a significant rise in confidence and a strong rise in new homes sales -- there is not really much to argue in those numbers," said David Sloan, an economist at 4Cast Ltd in New York.

The S&P/Case Shiller composite index of 20 metropolitan areas showed home prices jumped 6.8 percent year-over-year in December, the biggest gain since July 2006, just before the bottom began to fall out of the U.S. housing market.

Separately, Commerce Department data showed sales of new homes jumped 15.6 percent to a 4-1/2-year high. The percentage increase was the largest in almost 20 years.

Home prices have been rising since February 2012, helping housing contribute to growth last year for the first time since 2005. Historically low interest rates have also enticed buyers, and Federal Reserve Chairman Ben Bernanke's strong defense of central bank policy suggested those rates would not rise soon.

"There's no doubt when you look at all the housing data that's come out, it certainly paints a picture of continued improvement in that market," said Anthony Chan, chief economist at Chase Private Client.

"You have the best of all possible worlds. You have low mortgage rates, which are going to stay for a while, and you have price appreciation. You take those two things into account and you have a formula for further significant improvement."

Major U.S. stock indexes rallied while Treasury yields rose after the stronger-than-expected data.

Data from the Federal Deposit Insurance Corp showing the U.S. banking industry recorded the highest earnings last year since before the financial crisis also contributed to a rosier economic outlook.

In a further sign of consumer confidence improvements in housing helped lift fourth-quarter profits at Home Depot. The world's largest home improvement chain also forecast higher sales and earnings per share for the current fiscal year.

The US housing market tanked on the eve of the 2007-09 recession and has yet to fully recover, but steady job creation helped the housing sector in 2012, when it added to economic growth for the first time since 2005.

The inventory of existing homes for sale in the US, which is not seasonally adjusted, fell 4.9 percent from December to 1.74 million, the lowest level since December 1999.

Many Americans are holding back from putting their homes on the market because they owe more on their mortgages than their homes are worth. A sharp drop in inventories over the last year has given developers more incentive to build homes. Home building is expected to boost the economy more in 2013 than it did last year.

Inventories were down 25.3 percent from January 2012.

At the current pace of sales, inventories would be exhausted in 4.2 months, the lowest rate since April 2005.

The low inventories are also helping pushing prices higher.

Nationwide, the median price for a US home resale was $173,600 in January 2013, up 12.3 percent from a year earlier.

Chinese Property Investors

Wealthy Chinese property investors are taking real estate buying holidays in the US as their appetite for buying increases.

At least two major companies are organising house hunting tours and newspaper and television reports are claiming that rich Chinese investors are helping to save the US property market.

One Chinese investor said after his return from a US tour it was falling prices that attracted him. "The real estate prices in America have gone down drastically. It's a good option for Chinese people who want to buy for investment."

The real estate slump has made property in major US cities seem cheaper than in China's larger cities. 'If you take a brand new apartment in a first tier city, like Beijing, Shanghai or Guangzhou, you can buy a lot more for your money in the US,' according to a vice president of a Chinese business development company.

One tour organizer for those wanting to buy US property, confirmed that price is the main consideration. "You can buy a much better property in America for the price than you can buy in China."

US Properties Are A Beacon To Chinese Developers

In February 2013, major Chinese developer Vanke Co, the biggest developer in China by market value, announced it was teaming with US-based Tishman Speyer Properties on a luxury condominium building in San Francisco, its first move into the US market highlighting Chinese real estate firms' focus on projects abroad.

Vanke, the biggest developer in China by market value, confirmed on Monday that it would be making.

"We are strong believers in the San Francisco residential condominium market," Tishman co-CEO Rob Speyer told China Daily on Tuesday. "Demand is high and supply hasn't kept up. China Vanke shares that view and was very enthusiastic about making this the company's first US. investment.

US property prices predicted to rise 15% by 2015

Property in the US is expected to experience price rises of 15% by 2015 according to a November 2012 report from the US National Association of

Realtors, who believe that the growth currently being experienced across the country's property market shows no sign of slowing down.

Lawrence Yun, chief economist of the National Association of Realtors, said the housing market has clearly turned around in 2012. "Existing-home sales, new-home sales and housing starts are all recording notable gains this year in contrast with suppressed activity in the previous four years, and all of the major home price measures are showing sustained increases," he said.

According to the association, mortgage interest rates are forecast to gradually rise and to average 4.0% next year, and 4.6% in 2014 from the inflationary pressure, while property prices will also rise. The national median existing-home price should rise 6.0% to $176,100 for all of 2012, and increase another 5.1 percent next year to $185,200; comparable gains are expected to be seen in 2014.

"People who purchased homes at low prices in the past couple years, including many investors, can expect healthy growth in home equity over the next four years" added Yun.

> "Easily the best property seminar I've ever sat in. You guys over delivered – Unbelievable. We used your information to purchase a US property worth just over $50K with a 17% rental return! Now that's a good investment, and you made it so easy for us."
>
> John and Sue

Breakdown Of US Housing Prices Shows Gains Almost Everywhere

February 2013 housing statistics confirmed that the news is good. Housing prices were up almost everywhere across the US in 2012.

Of the 134 core-based statistical areas (CBSAs) that reported 500 or more sales last year, 123 saw gains, according to year-over-year data collected as of December 31 by Pro Teck Valuation Services of Waltham, Mass. CBSAs are defined as "micropolitan" areas of at least 10,000 people who are tied to an urban center by commuting.

Some increases were exceptional, such as the nearly 35% jump in the price per square foot in the Phoenix CBSA and 25% each in San Jose and Fort Myers, Fla.

Overall, the national median price per square foot rose from $81.08 in 2011 to $86.42 last year, according to Pro Teck, which takes its numbers at least daily from about 850 multiple listing services.

In 39 CBSAs, the PPSF rose by double digits in 2012, with Phoenix, San Jose and Fort Myers leading the way. Interestingly, those markets were three of the hardest-hit in the country during the downturn. But now they seem to be thriving.

So does Atlanta, another spot that took it on the chin from the recession. The PPSF there was up 19.35% last year.

The measure was up 18.85% in Bend, Oregon, 18.67% in Tucson and 18.14% in Santa Rosa, California, and Flint, Michigan.

Las Vegas is another strongly improving market. The PPSF there was $77, a year-over-year increase of 15.6% and a relative bargain compared with the West Coast. The Riverside CBSA, at a PPSF of $114, is less expensive than, say, the San Diego CBSA, where the PPSF ended 2012 at $219.

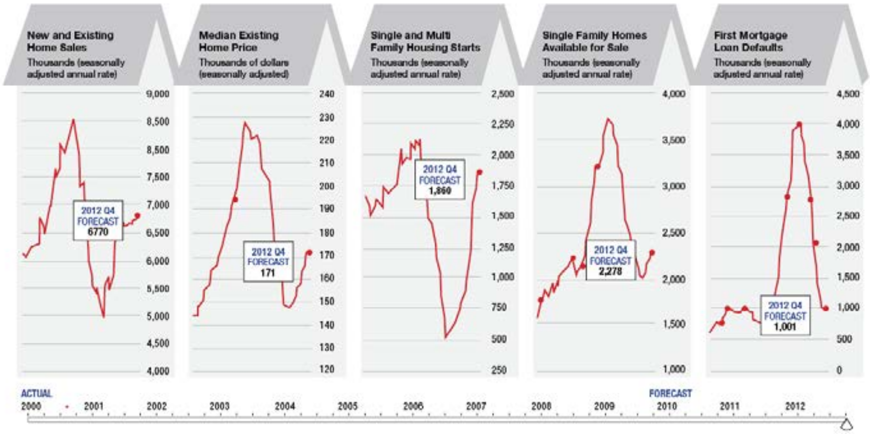
In Washington, DC, the PPSF is $141, a jump of nearly 9% from a year earlier. Surprisingly, the cost is the same in the Baltimore CBSA, which has always been considered a cheaper, albeit somewhat distant alternative, at least by East Coast standards.

The PPSF is relatively equal in Dallas and Houston too. In Dallas, it's $81; in Houston, $75. Both are up about 7.5% from a year earlier.

In New York, the PPSF is nearly $239, a jump of nearly 7% from year-end 2011. But in Chicago, it is only $96, a gain of about 3.5%.

TRACKING THE US HOUSING MARKET'S FALL RISE AND REBOUND

For readers with an interest in trends, forecasts, statistics and charts, these five charts show the housing industry's boom and bust this decade and forecast the possible course of its recovery the next three years, as reflected in home sales, home prices, housing starts, the supply of homes available for sale and mortgage defaults. All data is quarterly.



Source: Moody’s Economy.com

Each of these five charts shows the quarterly performance of an important component of the housing market's health from first quarter 2000 through to the fourth quarter of 2012. Data from the third quarter 2010 onward are forecasts by Moody's Economy.com. Seasonally adjusted figures, or seasonally adjusted annual rates, are used for each component to simplify comparisons.

Moody's Economy.com chose these five indicators because they show key trends in the residential housing market. Sales of new and existing homes and the national median price for existing homes are closely followed benchmarks of the demand for housing. Both sales and prices are also influenced by supply, represented here by the number of single-family homes available for sale and single- and multi-family housing starts. A large supply of houses puts downward pressure on prices. Foreclosures also push down prices by increasing the supply of low-priced houses on the market.

More Good News For The US Housing Market

The status quo outcome of the recent US elections may carry the risk of continued political gridlock in 2013, but recovering market fundamentals are providing a welcomed kicker to the US housing market, according to research by Principal Global Investors released in December 2012.

Private real estate equity values have continued their gradual upward march, while core properties recorded their tenth consecutive quarter of net appreciation – up 19% from their trough.

"In general, real estate seems well positioned to continue attracting capital from an investor universe searching for yield amidst record low interest rates," the research concludes.

Norway's Sovereign Wealth Invests US$11 Billion Within The US Real Estate Market

Adding to a momentum of positive economic indicators emerging from the US economy was the decision by the Norway's US$660 billion sovereign wealth fund - the worlds largest - to invest US$11 billion within the US real estate market.

Mandated by the finance minter to put 5% of assets in property, the fund wants a third to be in the US alone.

US Property Frenzy

According to a S&P/Case-Shiller report in late November 2012, US home prices rose in September indicating a fresh sign of recovery in the ailing housing market.

The 20-city price index rose 0.3 per cent from August, the eighth straight monthly increase, and was up 3.0 per cent from a year ago. The September increase was another sign that the battered housing market's recovery is gaining traction, six years after a price crash.

> "I started off with a little 2 bedroom 1 bathroom condo for $42,000. There's a pool, a play area and very good property managers. If you can get some cash together I would suggest you get into US property."
>
> Charlie Tusk

3.

US PROPERTY PRINCIPLES AND TIPS

"One of your major goals should always be to increase the rental price of your property as much as possible every year."

Key Organising Principles

This chapter includes some Real Estate organising principles I used to build an Australian property portfolio of over $20 million in a little over a decade. Many of these principles can be applied to the US property market.

Treat it as a business, therefore a business must add value and make a profit.

A successful business must treat its clients like VIP's.
The clients in residential properties are your tenants and should be treated like VIP's.

A successful business must have a Unique Selling Proposition (USP).
If you own one out of fifty similar properties in a CBD apartment block, is your business unique? I would suggest not.

Commercial Property Principles
What if we adopted commercial property principles to residential property? For instance, increase the rent and automatically increase the value of the property.

"Amazing prices and I love the playground and swimming pool"
Rita Turnbull

Adding Value To Property Including Your Own House

List five things you can do to add value to a property.

Original value **$300,000**	**New value** **$350,000**	**Extra equity** **$50,000**
1		Examples: Renovate bathroom and kitchen
2		Paint it
3		New carpet, floorboards
4		Landscape gardens (backyard blitz style)
5		Clean up and tidy

After you have done this you should have the house re-valued.

It is better to use a new bank to re-value and refinance the house because they will have a new objectivity and value based on similar properties in the area, while your existing bank will value upwards based on your purchase price.

Add Value To The Tenant

Think about what the tenant wants and would like to have. List five ways to attract a better quality, higher paying and longer staying tenant for your property. I have included some examples that can work effectively in different circumstances on the next page.

Some Tips When Buying Property

By adding value you can:

- Charge more rent, as the property is more desirable.
- Increase capital value, the higher the rent, the higher the property value.
- Increase access to cash as you can draw out more money in a line of credit.
- Speed up your retirement plan as you can do it sooner.
- Also if the tenant will sign a 3-5 year lease it will increase the capital valuation instantly as the property is worth more.
- You could use the increased line of credit that you can access to purchase new furniture for the property to entice a better quality, longer staying tenant.

4.

INVESTING IN US PROPERTY

"Before investing in US property, the first step is to educate yourself and become familiar with the US market so that you do not make the mistake most novices do."

Opportunities available within the current economy allow you to diversify your property Investments to achieve a high yield cash flow with safety - from the Australian 2-4% rental yields to the U.S 10-20% rental yields.

In addition to this, you are able to purchase 5 to 10 properties in the U.S.A for the same cost of one in Australia and with NO STAMP DUTY!

WHAT YOU SHOULD KNOW ABOUT PROPERTY INVESTMENT IN THE US

There are a number of questions that crop up regarding overseas property investment. The following questions are the most common and will give you an idea of what your investment means to your tax bill, bank account and future. Being educated is the first step to success, so ensure you know as much as you can before you commit.

Q. Can I claim US property investment as a tax deduction?

A. If you own a US property your trips to inspect are tax deductible. There are many other advantages and tax deductible options when owning an investment overseas. Your property manager can provide contact details for financial, tax and legal advisors.

Q. How do I collect rent?

A. Just like in Australia, your property manager will collect your monthly rent and deposit it into your US bank account after deducting their percentage. This is already calculated into your net return figures. Also, set up online banking with your bank to ensure you have full control.

Q. Should I buy properties in my own name?

A. It is not usually recommended. There are a number of structures your accountant will help you set up, including a Trust or company. Most commonly, properties are titled under a Limited Liability Company (LLC). This option allows you to potentially reinvest in the future after creating an institutionalised credit rating.

Q. Can we borrow money from US banks?

A. It takes two to three years to build up a credit score with US banks for them to lend you money. However you have a few options for payments. After speaking with your accountant you may choose to use your superannuation to invest or pay cash. Some companies will arrange 50 percent loans using private money contacts to assist in property acquisition. If you take this option, you can then, after two years, potentially refinance your loan to a US bank where interest rates are currently at only 4 percent per annum.

Q. What if the Australian dollar crashes?

A. This works to your advantage. The AUD is better than parity with the USD at the time of writing, however if it falls back to its weighted average of around 75 cents then you stand to make a 25% gain on your investment. If the property itself gains 25% in value, you will then make 50% on your investment.

Q. Do I get the property title?

A. Short answer. Yes, once the property has settled you receive a clear title.

Q. What if the US economy fails to recover?

A. There is a chance that the economy may not fully recover for another 10 years (even though it's starting to show signs of life again). If this is the case you can still rely on your rental yields (10% up to 28%), which will pay themselves off and produce an income for life. The terrible truth of the situation is that as more and more people foreclose across America, they need to find somewhere to rent. Some people are foreclosing on their houses and renting them after sale.

Q. What questions should I ask of my property manager?

A. The following questions are crucial:

1) How long has your current tenant been leasing? When does the contract run out and what is the standard leasing period?
2) Does the property require any renovation or money to be put into it?
3) Will the property bring in a high rental yield?
4) How often does the property manager inspect the property?
5) Is there any undisclosed tax lien on the property?

Can I Make Tax Free Capital Gains On US Property?

Did you know that if you have your own Self Managed Superannuation Fund (SMSF) it is possible for your fund to buy U.S. property?

For people currently aged in their thirties for instance, if they buy U.S. property now the chances of substantial increases in U.S. property by the time reach sixty years of age are very realistic.

If you were to invest $300,000 now in U.S. property and your properties have a three-fold increase by the time you reach sixty, any capital gains will be tax free - that is a tax free gain of $600,000.

Even for any funds you choose to withdraw before you reach sixty, those funds will only be taxed at 15 percent in Australia.

Another interesting tax implication is that any taxes you might pay in the U.S. on your property can be claimed back on your Australian tax return.

We have specialist advisers on our team who can provide you with superannuation and tax advice to meet your individual circumstances.

Four Categories of US Properties

1. **Don't Touch**. There are certain cities in the U.S. such as Detroit that should be avoided. Just because the prices are cheap, that does not make the property a good investment. The U.S. is a very large country and supply and demand will vary greatly across different regions, local economies and demographics. Investors need to be acutely aware of maximizing their investment by buying in the right area.

2. **Capital Growth.** Phoenix fits this category with health reasons being a major attraction for living there. In February 2011, Phoenix was voted one of the best places to live in the U.S. Prices sky rocketed in Phoenix before the crash and subsequently fell to around 33 percent of what they were. The demographics and fundamental economy of Phoenix have the potential to provide significant capital growth and returns of 8 to 10 percent. Properties that were selling for $75,000 are selling for $90,000 at the time of writing.
3. **Cash Flow**. Kansas City is relatively small city of 2 million, low unemployment and was recently rated one of the top locations in the U.S.

for cash flow, consistent high rental yields and returns of up to 20 percent. Conversely it has slow capital growth of 2-3 percent with low price points from $30,000.

4. **Capital Growth and Cash Flow**. Atlanta, Georgia fits this category and has one of the largest economies in the U.S. In April 2011, Fortune magazine released their statistics on, "The Ten Best Cities For Buyers" which rated Atlanta number 1. At the time of writing prices in Atlanta started from around $55,000 with returns of 11-16 percent, providing a safe mid-entry point to enter the U.S. market. Ben says Atlanta is a hybrid market

According to Lou Harty and Ben Walls these are the four categories investors should be aware of when investing in U.S. properties.

Where In The US Should We Be Investing?

Before investing in US property, the first step is to educate yourself and become familiar with the US market so that you do not make the mistakes most novices do.

The US real estate market is a different system to the Australian one with a different tax and finance structure. Some uneducated and naive Australian buyers have purchased US houses from agents who claim they have a tenant in place. The buyer returns to Australia and receives rent for a few months and then the rental income ceases. In time the buyer realizes there never was a tenant and the agent has paid the rent for a few months, then disappeared.

Even with zero capital growth in the short-term on properties in the US the high rental return of around 15 - 17 percent makes buying a property attractive.

Nobody wants to become involved in a potential disaster or stumble across a range of pitfalls so we have identified these important property rules.

1. Avoid areas such as Detroit and Buffalo where the population is declining along with property values.

2. Focus on cities or areas that have experienced the most pain and price falls of up to 60-70%, such as Las Vegas, Phoenix and Miami/Florida. These cities or areas have the most potential to bounce back. Phoenix is the best of these three cities.

3. Have some high cash-flow properties in cities such as Kansas, combined with capital growth type properties in cities such as Phoenix.
4. Do not buy an unrenovated property.
5. Do not buy a property that does not have a tenant.
6. Make sure you know the exact rental income.
7. Beware Internet offers for U.S. property.

Which Cities Should We Invest In?

The right services will do all the research for you, moreover the best cities to invest in change as the market keeps evolving. For instance, we no longer invest in Phoenix as the lucrative time period is over.

Last year itself, property prices in Phoenix rose by 34 per cent. Therefore, if you are looking for an alternate investment strategy or simply wishing to diversify it, this could be a good opportunity for you.

However, time is running out. The US property crash that we witnessed after the credit crisis was something that happens once in 200 years.

You are not likely to ever see another property crash that you can profit from. Moreover with the market in full recovery mode such returns won't last forever as housing prices will continue to recover.

I have been bullish on US Property for over two years now and the market is performing well above my bullish predictions.

I don't want to have to say I told you so!

Case Study
Arizona - Scottsdale Median Home Price up $45,000

Arizona makes a good case study for US property investment. Phoenix was one of the hardest hit cities during the housing meltdown, and as a result was one of the most attractive housing markets for real estate investors. Investors helped greatly to reduce the inventory of distressed homes and now greater Phoenix leads the US in improving housing prices among 33 metro areas.

Recent surveys and reports published in February 2013 showed increases in median home prices in all valley cities as Scottsdale and Valley housing prices rebounded.

Scottsdale in particular attracted many Canadian investors, which has always been a popular winter retreat for Canadians. The Canadians found "the best real estate market in Phoenix in 25 years" as locals said they were "bumping along the bottom."

Most the distressed properties in the area have been sold or bought up by investors. Institutional investors bought portfolios of many of the properties in the Valley when home prices were at their lowest. But those investors have moved on from Scottsdale and the valley to places like Atlanta and Charlotte, N.C., where they can still buy houses for $75,000.

For those with a statistical bent:

- Median Home prices in Phoenix increased at 11% above the national increases.
- Median home price in Phoenix increased to $145,000 in 2012, up 29%.
- Median home price in Scottsdale increased from to $320,000, up 16%.
- Days on market in Phoenix dropped from 42.5 to 24.8.
- Days on market in Scottsdale dropped from 52.9 to 35.9.

Enjoy the rebound while it lasts. Many investors have realized a good return on their investments, and are likely to start listing their properties to reap some profits. This will greatly impact the supply of homes available for sale and therefore the home price increases may settle into a more "normal" annual increase.

> "They're fantastic. I think they're a good buy. Compare to Australia – they're cheap!!"
>
> Louise Stokes

Australians Should Take A Market Share

The financial crisis afflicting the USA has caused significant ructions to the property market, forcing property prices to drop to as much as 70% in some cities.

The Australian dollar is still on parity or above the USD; a rate last seen 30 years ago and which when the dust settles will probably never be seen again in our lifetime.

The state of the Australian dollar opens a small window of opportunity to securing a positive cash flow investment and some smart Australians have noticed the remarkable and quite obvious investment trend in purchasing US properties.

The opportunity right now harks back to the market situation in Australia 10-20 years ago. There are many in this country who regret not investing when property was more affordable and didn't cost more than half a million dollars just for an average two bedroom flat. If you bought ten to 20 years ago, you would have a major capital investment and you would be a very happy investor.

For those who missed the boat and now have the cash to revisit their investment portfolio, the US property market provides an excellent opportunity to increase wealth.

While it is not guaranteed that prices in the US will ever rise back to their peak, it is estimated that they will eventually meet replacement value.

However, for now, an investment of AU$30,000 into the US property market may automatically enable you to start receiving a continuous positive cash flow – no matter what happens to the market and property prices in future.

The 21st Century Bus Tour

When we take Australian potential investors on a bus tour of these types of properties and they alight from the bus to look closely at the houses, their initial reaction is, "WOW." They simply cannot believe that they can buy quality, well-presented properties with attractive high returns for under $100,000.

An interesting aside we discovered while researching the U.S. property market is that, unlike most Australians, Americans do not mind a 30-minute drive to work. Hence, outer suburban properties are attractive to most Americans.

Another very important fact we discovered in our research was that you need a different investing mindset to that in Australia to succeed in the U.S. property market. To succeed you will need to gain an understanding of the mindset of your clients - the people renting and living in your property - in U.S. property market.

Other investment alternatives that offer diversification and strong cash flow in the US property market where houses can be purchased for as little as $30,000 can be found in stable cities, though with little growth, such as Memphis, Kansas, Houston or St Louis.

In Kansas a single-family home can be purchased for $30,000 to $35,000, up to around $60,000 for a 150 square meter, four-bedroom, two-bathroom house. This $60,000 house will rent for $800 to $950 per month, providing a gross return of 16-19 percent.

The former Olympics Games venue city, Atlanta, and the fastest growing US city in the past decade, offers property investors unique opportunities for long-term growth, cash flow and economic recovery. Houses can be purchased for 60-70 percent below the cost of building a new house.

One of the things to bear in mind is that if you make a mistake on a $50,000 U.S. property with no stamp duty, it is no where near as problematic as investing in a $500,000 negative geared property in Australia with little prospect of short-term capital gain. The stamp duty alone on the Australian property will be $25,000 and you cannot borrow the stamp duty money. Then you will need to find a 20 percent deposit plus fees, so you need to come with around $135,000 cash to fund this Australian property.

Conversely with $135,000 cash in the U.S. market you can buy two quality homes. Even better in some markets, you might buy three or four homes with a net rental return of better than 15 percent. Something to think about!

With the property market in the U.S. at it's historical low, this a rare opportunity for property investors, made even more attractive by the current high price (around parity) of the Aussie dollar. Think back to property prices in Australia in the 1980's and with hindsight, the missed opportunities.

Lou Harty - US Property Success Story

Lou Harty is a former Australian Army officer who trained other soldiers for around 20-years. Around eight years ago she decided that she needed to become financially independent and enrolled as a 21st Century member in order to give herself a financial education.

Lou is now a successful professional trader and investor and made around $1 million net on a property transaction early in her investment career using some of the strategies outlined in my Homestudy Course.

Lou poses these questions for potential investors:

Imagine you could buy a house in Australia for the depressed prices houses are selling for in the U.S.?

Would you buy a house in a prime suburb if the prices were what they were twenty or thirty years ago?

Would you like to buy a property without having to pay stamp duty?

Would you like to buy a property for as little as $20,000 to $30,000?

Currently there are thousands of properties of properties for sale in the U.S. that can be purchased for as little as $20,000 to $30,000 with no stamp duty.

Lou also asked Ben Walls, who heads our property acquisition team in the U.S., a series of questions regarding the U.S. property market. Ben is based in the U.S. and has more than 15-years real estate experience.

Ben advised that his team has a number of selected cities they focus on for specific reasons. "We package the property from raw property to turnkey finish. We go in, buy the property, do the renovations, place the tenant, place the management company and then sell the property to an investor.

When asked about selection criteria for Australian clients Ben replied, "The one thing we always want to do is be in an area where there is a high demand for tenants, and an area that is very livable with a high demand from people who want to live there. Each city has different price points and different reasons that make it attractive for people to live there. Areas with high levels of owner occupiers are always preferred. We look for areas where the levels of owner occupiers are increasing.

"Every city has areas where there are virtually nothing but people renting. We don't like to be in those areas. Even though properties in these areas are inevitably cheaper, the high number of renters will limit our exit strategies when we want to sell."

21% Net Returns Near Kansas

Lou is very proud of a property, "a beautiful little house," she purchased situated near Kansas, without a physical inspection after seeing it advertised on the Internet with a high net yield. Once worth $113,000, Lou purchased it the same day for $49,000. This property provides Lou a gross rental yield of 25.71 percent and net rental yield of 21.12 percent.

Lou is happy to tell anyone who will listen that she is getting $1,050 a month rent. "I have two tenants in it, it is duplex, so if one tenant leaves I still have one tenant providing income."

Case Study
Real Estate Agent Steve and the US Property Market

It was price that first attracted Steve Ellery to the US property market, but you can't help but be a little wary when there are stories of houses selling for just one dollar. Immediate questions are raised; where exactly are these houses that no property manager would touch, does the state of the US economy and the fear that it may never fully recover have a hold on the market?

Further to this, if everyone is broke will they continue to pay rent? As a professional real estate agent in the Australian commercial market, Steve had some legitimate concerns. "From my professional point of view, my concerns were:

1. About buying in a market I knew nothing about.
2. What would happen if things went pear-shaped?
3. Who would manage it for me?
4. The control I would have over things being so far away.
5. Legalities, insurance, litigation.
6. Tax implications.
7. The quality of my tenants and their ability to pay the rent.
8. The area I was buying into.
9. The quality of the house I was buying.

These were the main ones but other little things kept popping into my head as well."

Certainly being in the real estate market helps. Steve was able to conduct in-depth due diligence before committing to purchase. He began looking into the residential market to test the waters (however commercial real estate is high on his priority list) and he travelled to the US to further his knowledge.

"The education we received in the US was intense, but worth it. We had local professionals from tradies to lawyers explain what was happening in Phoenix and how they could help. I was in overload but it got me excited. There was this guy from, 'in Aussie terms', the local council. He turned up in place of the mayor. He was the manager of The Economic Development Department in Phoenix. This bloke had staff of around 150 whose sole job was to attract business to Phoenix and develop existing business.

"He told me about a company called Intel beginning construction of a factory in a suburb called Chandler that would employ approximately 4,000 people. Another well-known company PayPal was already operating in this suburb and employed a few thousand people as well.

"I saw an opportunity in this area and thought it was too good to pass up. Also, something that hit home pretty hard was the growth rate of Phoenix. Being in the desert there's plenty of land to develop, plenty of water from the Hoover Dam, and bigger industries looking to develop this region because of the smaller costs. The main thing I was attracted to was the population of four million; this has been estimated to grow to eight million people in 40 years. It's like doubling the population of Sydney."

There were some risk factors involved. While Phoenix presents an excellent opportunity, it is important to be aware of what is available.

All of the houses Steve viewed were vacant and most needed development. The positive was that all houses came with a detailed report about what needed repair.

"From what I heard a few of these properties had other things come up which added to the cost," Steve says. "My quote was about US$1500 more than the original quote, but I made the decision to get everything done so I had a quality property to rent, which I hoped would attract a good tenant."

Other problems facing Steve included.

- Vacancy issues
- Finding quality property managers.
- Getting ripped off by contractors who might jack the price of repairs up.
- Unknown or undiscovered repairs and maintenance that may be required.
- Bad tenants.
- Litigation issues.

In fact, although US property investment can be lucrative, it can also be a minefield and people should make themselves very aware of the problems as well as the advantages. "There are a lot of bad deals out there waiting for the unsuspecting investor."

Steve offered the following advice recommendations when considering US properties:

Do your due diligence.

Talk to people and neighbours in the area you are considering for purchase. Remember the Australian market is totally different to US property. "On my trip to Phoenix there was a guy from LA who was investing there, he seemed like an interesting bloke so I started chatting to him. I found out he was from a police SWAT team in LA. We went to a place that looked a bit like a housing commission area and the guys selling us houses were telling me what a great area it was to invest. I thought otherwise. So I spoke to Mike about what he thought if it. He said, 'Steve, tell me what races do you see in this neighbourhood?'"

"I answered, 'African Americans, Latinos, Asian and whites', wondering why he had asked the question.

"He said to me, 'This situation is as close to Utopia as you can get'. "Mixed races living together in a working class neighbourhood with almost non-existent crime, no graffiti, clean streets, kids playing, was to him a good place to invest. Although the houses weren't what I was used to in Australia, I was beginning to understand the logic."

Get educated by someone who has been there and done it. Speak with agents, lawyers, tradies, bankers, accountants, insurance agents, economic development managers, councillors, investors, property managers and everyone that you would likely need to answer questions about investment opportunities.

Get the right team in place. Find a manager who will spend time researching the market for you and set up a team of local people who are invaluable to the process. This was critical to me moving forward with my US investment.

Read. Read. Read. Watch DVDs, look at the websites and become market conscious. Invest in educating yourself.

Enjoy it. I met some great people over there and have made some good friends and contacts. They become good local advisors. I've also got a free place to crash when I go back!

Remember the Americans love Aussies. One lady said to me 'we love your accent, but we also love the fact you're helping our economy'.

The Americans were all very warm, friendly, inviting, and courteous and took great care of us.

While Steve can only refer to the Arizona market, he says that the type of education mentioned above is critical because the Australian and US markets are chalk and cheese.

"It is totally different, however I actually think it is easier to buy in the US and the returns on your money are far greater. When I see what you can get in the US and you compare it to the Australian market I could buy two to three properties for the price of one in Australia. It's like buying houses in Australia in the 1970s.

5.

BREAKING THE FEAR OF INTERNATIONAL INVESTMENT

"With the Australian dollar at such a level, and what has happened to property prices over there, it just looked like a very good opportunity to invest," he says. "There are parts of the US where the market has fallen by around 50 per cent."

Alan Tongue, a former captain of the NRL's Canberra Raiders

Breaking The Fear Of International Investment

The fear of investing internationally is common among the average Australian.

However, now is the time to invest and the lure of potential profits, should outweigh the trepidation that many feel. Remember that disappointment when you look back and ask yourself why you didn't invest further into the Australian market when it was ripe for investment. Don't jump blindly in, conduct your research and when you are satisfied, make a commitment.

As stated, there is probably only a small window of opportunity to invest into what is currently a lucrative market?

Australians will spend an average of $500,000, on an Australian property that is negatively geared, involves a large mortgage and financial stress.

Most will sign off on any contract provided to them by their real estate agent without a second thought – just because everyone seems to be doing it and they are fine. However, when it comes to overseas investment we start to fear the unknown. This is human nature, however no matter what market you invest in the processes are usually the same. The difference here is that the US does not have stamp duty and a US$300,000 suburban home can now be bought for $70,000.

To invest, Australians may use their lines of credit, equity or cash reserves to buy in the US.

If you get this right, you are borrowing money in Australia at 5-6 percent and it's returning you in anything between 15%-25 percent.

Some investors are even going as far as selling some of their Australian properties or even homes, purchasing five to ten US properties and sitting on an automatic cash flow which not only covers the rent of their upgraded home, but also leaves them with some spending money.

It is important to shed the 'Australian attitude' and fear when considering American investments.

To have success in America through investments, you need to be able to take on an American perspective, which comes from understanding the differences between Australian and American markets.

Choose your assets wisely. It is better to buy good quality 'set and forget' rather than problem properties that are difficult to 'fix' from a distance.

Rugby Captain To Successful US Property Investor

Alan Tongue, a former captain of the NRL's Canberra Raiders, recently took the plunge into US property.

“With the Australian dollar at such a level, and what has happened to property prices over there, it just looked like a very good opportunity to invest,” he says. “There are parts of the US where the market has fallen by around 50 per cent.”

Alan, who has been involved in investment property before, has been impressed with the returns from his first 12 months.

“Some of the properties have been yielding around 15 per cent, so that has been good.

“But I'm in it for the long-term, that's what I'm concentrating on.”

One of the big plusses for Alan was that his properties are near New York City. It offers more employment and lifestyle opportunities than many US cities.

“Investing in overseas property is not a step I would have taken on by myself but this has gone smoothly so far.”

What To Look For In US Property

Capital Growth in cities such as Dallas, Texas; Phoenix, Arizona; Atlanta, Georgia; (though these cities may have lower returns than other cities).

Why we chose these cities: Stability and growth. High cash-flow producing properties. Lower than average unemployment. A healthy mix of industry and economic supporters.

Dallas, Texas for instance has low taxes, a strong rental market, stable housing prices, and a shortage of new housing. Dallas has prices from $100,000, returns of 7 - 9 percent coupled with strong capital growth.

Cash Flow, high returns of 15 - 20 percent in Kansas City, Missouri and Indiana.

Capital Growth and Cash Flow - mid-entry price, mid-growth, mid-returns in cities such as Atlanta and Texas.

Pending - possible future investment, emerging markets.

Where and What Not To Buy - In empty cities such as Detroit. In depressed markets such as Los Angeles, Boston, Cleveland, Baltimore and others.

"I was impressed with the quality of the property and like that they can take care of the property for you, that it's a turnkey solution. The yields are quite high and I think its a nice, safe entry point into the market for someone whose a bit nervous about investing in the US"

Kim Teller

Gross Rent and Net Rent

1. GROSS RENT = Estimated Market Rent Per Month.

2. APPROXIMATE TOTAL COSTS

Property Management:
8.0% of Gross Rent.

Insurance:
1% of Property Value, 3.5% of Gross Rent

Taxes:
2% of Property Value, 10% of Gross Rent.

Repairs/Vacancies:
2.5% Gross Rent

Total Costs = approximately24% of Gross Rents

3. NET CAPITILISATION RATE = Gross Rent Less Total Costs

= 75 to 77% of Gross Rent

Accounting and Taxation Questions

Q. Can I claim a US property as a Tax deduction in Australia?

A. Yes, if you own a U.S. property You can claim reasonable expenses incurred against the income earned from US properties. An example being trips to inspect and depreciation. There are many other advantages and Tax deductible options when owning an investment overseas.

We do not provide financial, tax or legal advice, as we are not licensed to do so, but we can provide you with contact details for professionals who can provide any advice you feel you may need.

Q. Will I need to pay double taxation in both Australia and the US?
No. Capital gains tax is offset by foreign tax credit. 21st Century have full access to both Australian and US accountants.

> "I have been very impressed how you are handling these sales. The fact that these are pre-rehabbed AND rented prior to sale is HUGE. I have many people who have purchased and 8 months later still don't have their place finished, rented, Terrible. Then when it is rented….terrible rent income (not people that have used Real PM)"
>
> Melinda Brown

TAXATION STRUCTURING FOR INTERNATIONAL INVESTMENTS

Taxation lawyer Warren Black provided this information regarding taxation issues for people investing in US property.

Investing overseas raises a lot of questions, things like:

1. Do I have to pay tax in US?
2. Do I have to also pay tax in Australia? Is there a way around this?
3. Should I be worried about being sued in USA? If so, is there any way to avoid it?
4. Is there some way I can use my super money to buy US property?

I have good news and I have bad news on these questions. Being a pessimistic lawyer, I will start with the bad news!

The bad news is, it is true: the only certainty in life is death and taxes. You will be up for taxes in BOTH the US and Australia. You will pay tax on the income that you make, and you will pay tax when you sell your property. Not only that, but there are many greedy gold digging scumbags in the USA who would love to sue you, and "reap where they have not sown". And it is far worse over there than it is in Australia.

Not sounding good so far, I know. But there is light at the end of the tunnel. Bear with me, I have five pieces of good news.

Firstly, you do not have to pay tax twice. Whatever tax you pay in the US, you will get a credit for in Australia. This ensures that you don't end up paying too much tax.

Secondly, you can minimise tax on your income in Australia by using a family trust. That is, you set up a family trust, and you can split income between various people in your family. So for example, if you have a wife earning a big income, say $180,000, and her husband earns only $20,000 and is at home trading, most of the capital gain can go to him. This will reduce tax even further. Income tax rates can be as low as 10-15 percent tax in the US for low income earners, and as high as 36 percent for high income earners, so it is not dissimilar to Australia.

Thirdly, although you pay more in capital gains tax in selling the property in Australia than the US, you get a 50 percent discount on the tax when you sell the property, so long as you held the US property for more than 12 months. This ensures that you will usually only pay tax at the US tax rates. The maximum tax rate you will pay is 20 percent. And if you use a family trust as I mentioned above, you can minimise it even further.

Fourthly, you can protect your US investments and minimise your tax by setting up a limited liability company (LLC). You can ensure tax is minimised by having a family trust as the member of the LLC rather than individuals. (Be careful here, as most LLC providers automatically make the individuals the members, whereas you want the family trust to be members. The LLC separates the risk at the entity level in case someone sues the property owner, e.g. the tenant, or someone coming onto the property sues the landlord. And the family trust reduces the risk at the member level.

Fifthly, you can lower your tax even more by buying through superannuation. This is particularly brilliant, as US property is a long term investment for capital growth, but a good short term investment for cashflow (in most cases). You only pay 15% tax in Australia, and after age 60, you pay no capital gains tax in Australia. So you will only pay the taxes in the US.

Other Things To Consider When Investing Overseas

Finally, a couple of other points to keep in mind when investing overseas:

1. You must have the correct paperwork if you are going to buy US property in a self managed superannuation fund (SMSF), as you will get into all kinds of trouble at tax return time. You will need, for example, a bare trust agreement, as well as ensuring the members are the individual fund members, not a trust. See us at 21st Century Accounting if you are unsure.
2. Make sure that your wills properly cover the US assets. And check with your lawyer whether you need to do a separate will in the US, as not doing so can cause all kinds of trouble if you die. The biggest thing is, make sure you are properly structured now, and you will suffer less pain, and pay less tax, later on.

Do I Need To Travel To The USA?

Not necessarily. We can assist you throughout the entire process right from the comfort of your own home. All inspection, accounts and paper work are done through our U.S. Partners.

There are several ways to purchase property and determining the "best" structure depending on your personal circumstances and goals.

However, if you wish to travel to visit your property we can organize a private tour. Please visit our Seminars Page for further information.

What If I Can't Find A Tenant?

Solved. In most cases before you acquire your property our U.S. Property Managers have already secured you a tenant. The Property Managers assigned to your investment look after all of these aspects. And we will be at your service with any of your concerns once you have purchased your property. It is in their best interest to look after your property and make sure it is tenanted out.

How Do I Collect Rent?

We set you up with a U.S. bank account. This ensures your money is deposited weekly/monthly into your U.S bank account while you build up your U.S. credit history. You will be provided with a Visa Debit Card and access to internet banking ensuring you have full access and control of your finances.

Should I Buy The Properties In My Personal Name?

It is not usually recommended, due to the U.S. being a very litigious country. We can have our Independent Legal Partners provide inexpensively, correct U.S. structures and assist with U.S. bank accounts, etc. You may wish to invest using a Limited Liability Company (LLC), which is commonly used to own real estate because of several legal and tax advantages. All this can be arranged for you by '21st Century US Property' hassle free.

How Do I Know My Property Doesn't Have An Undisclosed Tax Lien On It?

This is very important. Some investors have discovered this too late and lost their property. That's why you need on the ground professional like our U.S. partners who do all the required checks prior to purchase to ensure this doesn't happen. We ensure all properties on our lists are cleared prior to advertising.

I Heard We Can't Borrow Money From The US Banks

Generally true. It takes often 2 to 3 years to build up a credit score with U.S. banks for them to lend you money. However you have a few options for payments, after speaking to your accountant you may choose to use your Superannuation to invest or pay cash.

If you don't have the finances to purchase a property in some cases we can arrange a 50% loan using our private money contacts to assist in property acquisition meaning you can afford to buy twice as many properties all apart of one service. Then after 2 years you simply refinance your loan to a U.S. bank where rates are currently as low as 4% p.a.

How Do I Know If My Property Will Go Up In Value?

You don't, and no one does. However, the properties we select for our investors are only in the most ideal suburbs of the best growth cities in America. We have purchased similar properties in the same suburbs and cities as the properties offered to investors, so therefore they meet strict criteria for a long-term hold. We are buying in the fastest growth cities in America that have massive upside potential.

What If The Australian Or New Zealand Dollar Crashes?

Great. As the AUD is at better than parity at the time of writing with the USD, if it falls back to it's weighted average of around 75 cents then you have just made a massive 25% gain even if your U.S. property has not increased in price. Imagine also if your U.S. property increased by 25%, you have now made 50% on your investment.

Do I Get The Title To The Property?

Once the property has settled you will receive a clear title.

Worst-Case Scenario:
What If The US Economy Doesn't Recover?

We know when buying U.S. property that, even if the U.S economy doesn't recover for 10 years, that because the properties offer 10% to up to 20% rental yields that they will pay themselves off and produce an income for life.

Actually as more foreclosures occur rents will continue to rise as people have to live somewhere, so we expect rental yields to grow.

What we expect is prices will recover at least 50% of their previous highs within 3 to 5 years making our investors a small to large fortune depending on whether you have acquired one or two or 5 or 10 properties or more, although no one can guarantee this.

Are Other Companies Offering Properties in USA?

There are other companies who source unknown properties and sell them to you. But you have to ask yourself if these properties are:

1. Tenanted?
2. Renovated?
3. Do they bring in high rental yields?
4. Have they been checked entirely?
5. Do they have undisclosed tax lien on them?

Why Do People Use Our Service If They Can Do It Themselves?

The main reason is we help with saving you time and money!

Imagine the costs of most investor's time alone, then the time to fly to America and spend months researching city after city and suburb after suburb to find deals like this, yet alone the physical costs. If you're a full-time employee this is even more of a difficult process. Imagine researching the demographics of investment hot spots.

We save you from the cost of making errors from buying the wrong property in the wrong area and by not having a team of successfully tested and trusted, experienced and professional Property Managers to look after your property, maintenance and tenants which saves you time and money. Furthermore, paying accounting and legal fees to obtain the correct advice regarding structures could cost thousands, where alternately we provide a short cut by providing information and access to our independent accounting and legal partners who ensure our clients have a hassle free experience.

In The Event of Natural Disasters, Will I Be Covered By Natural Disaster Insurance?

Yes, most insurance companies do cover natural disasters 100%.

The Process For US Property Investment

1. Review the Property Listings
2. Select a Property
3. Decide on using your own funds or finance
4. Transfer your deposit - $3,000 USD
5. Complete your Purchase and Sale Agreement
6. Setup LLC, Banks Accounts, EIN
7. Insurance and inspection
8. Inspection report completed
9. Refurbishment team action items from inspection report
10. Closing documents send to review and sign off
11. Property closes
12. Property manager appointed
13. Tenants approved
14. Rental income commences.

"They're fantastic. I think they're a good buy. Compare to Australia – they're cheap!!"

Louise Stokes

21st Century Offer A Full Turn Key Service

- We buy the properties in the best areas
- Properties are renovated and tenanted
- Tenants are in place with up to 21% Gross Rental Yields
- Properties are available from as little as $35,000
- We conduct comprehensive Due Diligence
- We have access to finance
- We offer complete Property Management and Record Keeping
- We offer access to our Australian Accountants
- We offer a guaranteed saving of at least $5000 for Members
- There is no Stamp Duty

21st Century Have A Team of Professionals To Assist You

Our US Property Team Includes:

- Property Managers and Property Suppliers
- Access to Building Inspectors
- Negotiating and Finding Titles Companies
- Insurance Companies
- US Lawyers
- Access to our Australian Accountants
- Assistance with setting up US Bank Accounts
- Assistance with Employer Identification Number (EIN) Setup
- Assistance with organising Australian and US finance
- Assistance with setting up a Self Managed Superannuation Fund (SMSF)
- Or, you can do it yourself

6.

EXAMPLES OF US INVESTMENT PROPERTIES

"My second property I purchased in Kansas City for $47,000 with an annual net income of just over $8,200 (a 17.4% annual return). I am now harassing Joel for my third property in less than four weeks. I am getting as many US properties as I can whilst the opportunity is still there!"

Aaron Witnish

FEATURED PROPERTY
E 56TH KANSAS CITY, MISSOURI

YIELDING 18.66%

2 1

MEMBER PRICE	$41,800
NON-MEMBER PRICE	$46,800
NET YIELD	14.91%
GROSS YIELD	18.66%

SFT	710	COUNTY TAXES	$294
YEAR BUILT	1929	MANAGEMENT FEES	$624
MONTHLY RENT	$650	ANNUAL REPAIRS	$156
ANNUAL RENT	$7,800	HAZARD INSURANCE	$500
ANNUAL CASH FLOW	$6,226	ANNUAL EXPENSES	$1,574

Valezquez Rd

Maricopa, AZ

Est Market Peak	$380,000
Current Price	$112,000
Disc (%)	70%
Rent (p/m)	$995p/m
Gross Yield (%)	10.7%

Peak to Current Price difference: $268,000

Barcelona Ln

Maricopa, AZ

Est Market Peak	$274,000
Current Price	$99,000
Disc (%)	64%
Rent (p/m)	$791p/m
Gross Yield (%)	9.6%

Peak to Current Price difference: $175,000

W. Hearn Rd.

El Mirage, AZ

Est Market Peak	$226,000
Current Price	$89,000
Disc (%)	61%
Rent (p/m)	$800p/m
Gross Yield (%)	11%

Peak to Current Price difference: $137,000

Mission Ln

Glendale, AZ

Est Market Peak	$195,000
Current Price	$58,000
Disc (%)	70%
Rent (p/m)	$625p/m
Gross Yield (%)	13%

Peak to Current Price difference: $137,000

Belleview St.

Phoenix, AZ

Est Market Peak	$90,000
Current Price	$34,000
Disc (%)	62%
Rent (p/m)	$575 p/m
Gross Yield (%)	20%

Peak to Current Price
difference: $56,000

Ranchero Dr

Phoenix, AZ

Est Market Peak	$190,000
Current Price	$66,000
Disc (%)	70%
Rent (p/m)	$800p/m
Gross Yield (%)	14.5%

Peak to Current Price
difference: $124,000

Some showcase US investment properties

Atlanta, Georgia Properties

- All properties renovated and tenanted!
- Non-Member Purchase Price: **$51,000**
- Member Purchase Price: **$46,000**
- Discount: **$5,000**
- Monthly Rental: **$800**
- Annual Taxes(2010): **$635**
- Gross Yield: **20.87%**
- Net Yield: **16.21%**
- Annual Rev: **$9,600**
- Annual Expense: **$2,145**
- Stamp Duty: **NIL**

Atlanta, Georgia

Phoenix, Arizona Properties

- All properties renovated and tenanted!
- Non-Member Purchase Price: **$88,500**
- Member Purchase Price: **$83,500**
- Discount: **$5,000**
- Monthly Rental: **$900**
- Annual Taxes(2010): **$1,140**
- Gross Yield: **12.93%**
- Net Yield: **9.62%**
- Annual Rev: **$10,800**
- Annual Expense: **$2,770**
- Stamp Duty: **NIL**

Showcase Properties

E 11th [3], Kansas City, MO
Member Price: $57,700
Non-Member Price: $62,700
Beds: 5 **Bath:** 1
Monthly Rent: $875
Annual Cash Flow: $8,435
Net Yield: 14.63%

Lemon, Arlington, TX
Member Price: $129,500
Non-Member Price: $134,500
Beds: 3 **Bath:** 2
Monthly Rent: $1,195
Annual Cash Flow: $9,697
Net Yield: 7.49%

Park, Kansas City, MO
Member Price: $84,800
Non-Member Price: $89,800
Beds: 4 **Bath:** 2
Monthly Rent: $1,250
Annual Cash Flow: $12,387
Net Yield: 14.62%

Virginia, Kansas City, MO
Member Price: $57,100
Non-Member Price: $62,100
Beds: 4 **Bath:** 2
Monthly Rent: $850
Annual Cash Flow: $8,457
Net Yield: 14.82%

Bellefontaine Ave [2], Kansas City, MO
Member Price: $54,200
Non-Member Price: $59,200
Beds: 4 **Bath:** 1
Monthly Rent: $825
Annual Cash Flow: $8,053
Net Yield: 14.88%

E 11th [1], Kansas City, MO
Member Price: $55,300
Non-Member Price: $60,300
Beds: 3 **Bath:** 2
Monthly Rent: $825
Annual Cash Flow: $8,046
Net Yield: 14.55%

In conclusion I would like to highlight that the US Property market is perhaps one of the best investment strategies for 2013

I personally have rated it Number 2 in 2011, in the top ten investment strategies in 2012 and equal Number 1 in 2013.

However, time is of the essence.

The market has been recovering well beyond expectations and the opportunity will not last.

As prices rise it will get harder to acquire the bargain basement buys.

Thus you will still profit but not as much as you would by acting now!

I trust this book has been a helpful guide to pointing you in the right direction to start acquiring US Property and if you decide this is a course of action for you I wish you the best

As the famous Nike ad said, "Just do it!"

US Property Membership Testimonials

When I heard about the benefits of inviting in the US property market it changed my thinking and strategies on property investment! I did some research and went along to an information evening and what I discovered just blew me away. US property was so much cheaper to equivalent Australian property with great positive rent returns.

This was such a contrast to what I was used to with Australian property investing. My existing Australian residential investment properties are negative geared with interest only loans and no cash flow.

I joined up to the basic membership in February 2012 after talking it over with Kartik Gupta of 21st Century. He then sent me details about some properties in East Chicago.

With his help I chose a duplex property costing US$58,000 with *two* tenants earning US$1300 per month. 21st Century did virtually everything to set this up for me: locate the property with existing tenants and completed renovations, organise a property manager, insurance, US bank account etc.

The only thing I did was choose a property, sign a few forms and find some money to pay for it!

Recently I upgraded to Platinum membership so I could purchase further properties. I have just purchased my second property *for* US$47,000 in Indianapolis which again is a duplex with two tenants and rents for US$805 per month.

The accumulated rent from the first property was enough to use for a holding deposit for the second property.

So far so good! I paid cash for both these properties which in Australia is like 10 percent deposit for a residential property of A $500,000! My idea is to get enough property so the rent can provide a suitable income to reduce my existing work load.

Bill Greig

I've been a 21st Century Member for 4 and a half years. Having been a trader for most of my membership I saw a unique opportunity in the US property market to make some serious passive cash flow, whilst adding massively undervalued assets to my portfolio in the process.

I signed up as a US Property Member in May 2012 and at the same time banged down the office doors offering to work for free at 21st Century. Mission accomplished and they pay me!

In August I freed up some cash from the stock market and bought my first two US properties.

I bought my Indianapolis property for $34,000 at an annual net income of $5,910 (a 17.38% annual return).

Aaron Witnish

Further free us educational videos and resources and services to safely invest into the US Property market or a free consultation visit,

www.21stCenturyUSProperty.com.au

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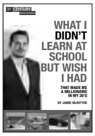
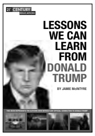
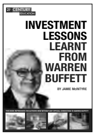


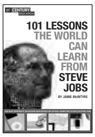
"What I Didn't Learn At School But Wish I Had"
Jamie lays the foundation for success with a blueprint of the same educational system he used to transform his life from broke to millionaire.



"Lessons We Can Learn From Donald Trump"
Love him or loathe him, there's no denying that Donald Trump is one of the most successful property developers and entrepreneurs of all time.

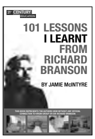


"Investment Lessons Learnt From Warren Buffett"
Discover how Warren Buffett, one of the most successful investors of all time, has the uncanny ability to see hidden value in businesses and how you can apply his strategies.

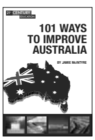


"101 Lessons The World Can Learn From Steve Jobs"
Discover the innovator within you to break- through new levels of success. Apply the vision the late Steve Jobs exerted to make *Apple* the leaders of consumer electronics.

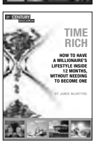
"Lessons We Can Learn From Mark Zuckerberg and Facebook"
This book reveals the innovative secrets of the world's youngest billionaire, the man behind Facebook, and it's revolution of social media.



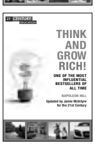
"101 Lessons I Learnt From Richard Branson"
Inspire and empower the entrepreneur within you to excel to greater heights. Discover what made Richard Branson's Virgin business one of the top-ten brands in the world and how his unconventional methods have led to success.



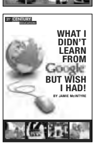
"101 Ways To Improve Australia"
Is Australia just riding on the crest of a wave caused by the mining boom or do we have a sustainable economic future? This book is a fascinating must read to understand your nation's future and ultimately your own future.



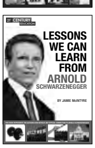
"Time Rich"
How to have a millionaire's lifestyle inside 12 months, without even needing to become one. This book is all about removing those chains that tie you to a desk.



"Think And Grow Rich"
Think and Grow Rich is the seminal work by the world-renowned Napoleon Hill, a contemporary of Dale Carnegie. Hill's money-making secrets are as powerful today as they were then and can change your life forever..



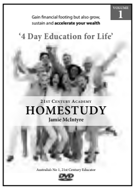
"What I Didn't Learn From Google But Wish I Had"
This book is to assist those that want to make $4,000 a month or more online by commencing an Internet career and highlights the enormous success of not only Google itself, but also the power of using google as a business marketing tool today.



"Lessons We Can Learn From Arnold Schwarzenegger"
'Arnie's' gigantic action hero energy and success doesn't stop when he gets off the filmset – it just keeps growing bigger! Seamlessly moving from role to role, from Mr. Universe to multi-millionaire businessman, Hollywood mega star and Governor of California, Arnold pumps serious results into whatever he sets out to achieve in life.

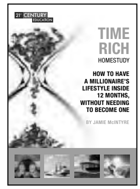
HOMESTUDY PROGRAMS

"Learn Multiple Financial Strategies From The Comfort of Your Own Home"



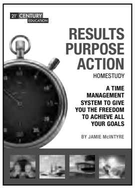
21st Century Education Homestudy

Over 150 hours of educational content covering a broad range of emotional and financial strategies from world-renowned experts and entrepreneurs to help you achieve long-term financial abundance and success.



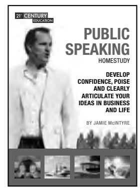
Time Rich Homestudy

How to have a millionaire's lifestyle inside 12 months without needing to become one.



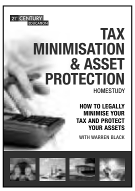
Results, Purpose, Action (RPA) Homestudy

Learn a system of time management to enable you to juggle your career, investments and have plenty of time for holidays, family & friends.



Public Speaking Homestudy

Develop confidence poise and clearly articulate your ideas with charisma and enthusiasm. Increase your income rapidly from learning how to speak in public.

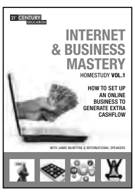


Tax Minimisation & Asset Protection Homestudy

Learn how to legally minimise your tax and protect your valuable assets.

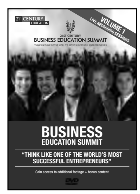
Million Dollar Sales & Marketing Homestudy

Increase sales and improve lead generation techniques, including Internet Marketing strategies. Ideal for employees and entrepreneurs.



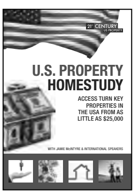
Internet & Business Mastery Homestudy

How to build and manage your own Internet business, make money online and have a passive stream of income enabling you to make money whilst you sleep!



Business Education Summit Homestudy

Discover long-term business solutions for today's dynamic business environment. Wether you want to become a successful entrepreneur start a business or take your business to the next level.



US Property Homestudy

Virtually everything you need to know about investing in US real estate and how to access a broad selection of heavily discounted turn key US property investments – already renovated and tenanted.

Financial Education Summit Homestudy 2011/12

Discover the steps that reveal how you can model the mindset and psychology of extraordinary successful people to produce far greater financial results.

www.21stCenturyEducation.com.au/homestudies AUS 1800 999 270 NZ 0800 893 302

PUBLIC SPEAKING

Would you like to book Jamie McIntyre to speak at your company conference or seminar?

Jamie is available for limited speaking engagements and can cover a range of topics, including:

- Why Do Most People Fail?
- 5 Major Strategies To Succeed In The 21st Century
- How To Raise Your energy Levels Fast!
- Developing The Mindset Of a Millionaire By Rewiring Your Subconscious.
- Entrepreneurship and Innovation
- Perseverance, Goal Setting, and Positive Thinking
- Your Leadership Journey – Are You a leader Or Manager
- Customer Service And Why It Is Vital To The Survival Of Any Business
- Business & Management
- Marketing & Creativity
- Motivation & Inspiration
- Time Management and Business Productivity

Jamie is also available to speak to limited amount of schools per year as part of our Youth Program.

"The only speaker in Australia that can speak on creating wealth in property, the stock market, business and internet business. Many can specialise in one discipline, but only a true financial master can create wealth from many disciplines.

Wealth Creator Magazine"

21st Century also has other available speakers:

ERIC BAILEY

Corporate training and Motivation Coach

LOU HARTY

Trading, Internet and US Property Entrepreneur

KONRAD BOBILAK

Property Strategies and Finance Expert

WARREN BLACK

Accounting, Tax and Asset Protection Specialist

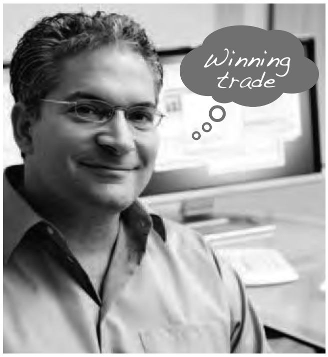
For select organisations Jamie may waive his speaking fees or donate them to charity.

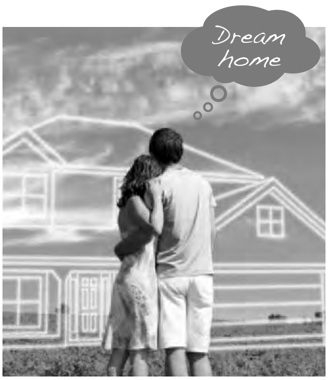
EMAIL: enquiries@21stca.com.au PHONE: 1800 999 270

DISCOVER WHAT OTHERS ALREADY HAVE!

21ST CENTURY EDUCATION

Learn 'what it takes' to succeed financially in today's world with leading edge financial strategies taught by entrepreneurs and world leading educators who are actually using these strategies RIGHT NOW through our Financial Education DVD Pack





The Financial Education DVD Pack covers:

- A Financial Education For Life, discover the tools to excel financially in the 21st Century
- Business Strategies for the 21st Century Including How to Grow or Start a Business with Zero Outlay or How To Profit More Than the Owner by Becoming an Entrepreneurial Manager
- How to Secure Wholesale House and Land in Australia and Bargain Priced Turnkey Properties in the U.S
- Why Most People Fail Financially and How to Avoid Those Mistakes
- Why Taking Financial Advice From a Financial Planner can Sometimes be a Big Mistake
- How To Implement a "Millionaire" Mindset
- Develop a Results-Driven 'Education For Life' That Isn't Taught at School or University

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JAMIE McINTYRE

Co-Founder of 21st Century Education

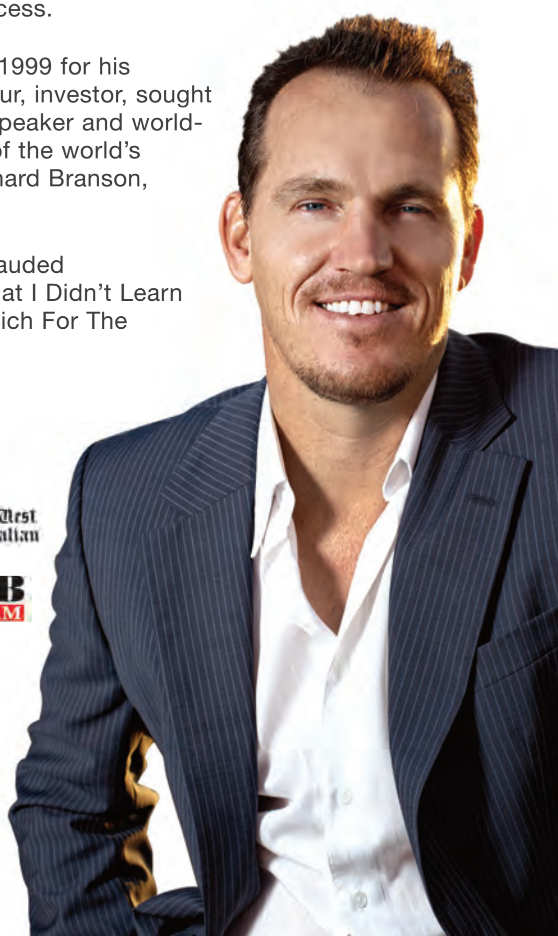
Jamie McIntyre is the founder of over 12 companies that turn over in excess of $40 million dollars annually. With reach in industries such as education, trading, accounting, finance broking, stock broking, recruitment, media, publishing and TV. The 21st Century Group has grown to be the largest financial education resource in Australia.

20 years ago Jamie realised the world needed a 21st Century Modern day education rather than the current out-dated education system created in the industrialisation era of the 19th Century. A “21st Century” education that was better than school or university and taught by those with a PhD in Results, not just theory. An Education – For Life!

Only 5 years from being almost bankrupt, he had succeeded - Jamie had become a self-made millionaire. This incredible turnaround can be credited to Jamie’s extensive research and to the knowledge he gained from his somewhat unconventional approach of modeling multi-millionaires, entrepreneurs, investors and success coaches.

After producing such outstanding results in so many areas of his life, Jamie decided to fulfill a promise he made to one of his personal mentors and pass on what he had learnt to others. From this, the 21st Century Education and the 21st Century Group was born.

Today, Jamie has educated more than 550,000 people worldwide and helped thousands achieve financial abundance and long-term success.



Nominated for ‘Young Australian of the Year’ in 1999 for his achievements, Jamie is a successful entrepreneur, investor, sought after success coach, internationally renowned speaker and world-leading educator, sharing the stage with some of the world’s most successful entrepreneurs (such as Sir Richard Branson, Harry Dent, Tim Ferriss, and others).

He is also the author of numerous globally applauded publications such as the best-selling books ‘What I Didn’t Learn At School But Wish I Had’ and “Think & Grow Rich For The 21st Century”.

www.JamieMcIntyre.com
www.21stCenturyEducation.com.au

Jamie McIntyre - Author

THE LEGENDARY WARREN BUFFETT BUILT HIS FORTUNE ON SEIZING THE RIGHT INVESTMENT OPPORTUNITY AT THE RIGHT TIME. BUFFET AND MANY HIGH PROFILE INVESTORS BELIEVE ANOTHER GEM OF AN OPPORTUNITY LIES IN US PROPERTY INVESTMENT.

Ever wish you bought Australian property 20 years ago that could have set you up for life? This is your second chance!

Author, investor and self-made millionaire, Jamie McIntyre has bought close to 100 US properties. In this book Jamie outlines how building a US property portfolio in the current conditions, if done correctly, is a fast track way to retirement.

US property prices are way down while maintaining strong rentals of 15-20% returns. The benefits are two-fold – investors can enjoy rental cashflow while waiting for the capital growth.

> **“They say ‘fortune favours the brave.’ US property investment is definitely a situation where a little bit of courage can go a long way.”**
>
> Jamie McIntyre

Jamie has distilled six years of US property market research into one book. Learn how to set yourself up for life with the most complete book of its type. (Don’t wait too long though - the market is stirring!)

Here is what you will learn:

- How to enter the market the ‘smart way’ and address legitimate concerns
- **Why property prices are predicted to rise 15% by 2015**
- Principles for making the right property choice
- **The step-by-step process involved in entering the US market**
- General tips to consider when buying a property anywhere in the world
- **How to add value to a property**
- The similarities and differences between the Australian and US property market
- **About a full ‘turnkey’ service where all the hard work is managed by a team of professionals**
- Specific US property showcase examples and case studies
- **How to acquire us property generating 15-20% p.a. returns day in day out**

> **“If I had a way of buying a couple of hundred thousand single-family US homes and had a way of managing it, I would load up on it.”**
>
> Warren Buffett

Jamie McIntyre has been featured in:

7 NEWS · Gold Coast Bulletin · BUSINESS SKY NEWS channel · ABC · The Courier-Mail · thinkBIG · THINK & GROW RICH inc · Wealth CREATOR · 2GB 873AM · YAHOO!7 · Herald Sun · The West Australian

Every reader qualifies for the following DVD Pack
Visit www.FinancialEducationPack.com.au

www.21stCenturyEducation.com.au

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