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Year in Review: How we Raised Capital this Year (Learn From Our Challenges and Successes)

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Printed and bound in the United States.

Year in Review

Learn from our CHALLENGES AND SUCCESSES



Good evening, ladies and gentlemen. Welcome to the CEO Fireside Chat for December. Today you are going to learn number one, how we raised capital this year and number two, the seven rules of ours and, subsequently your success. One of the important things you need to know is that as a company, our success is very much, and has always been, tied to your success and as we grow and expand, your success becomes even more instrumental to our success.

To begin, I want to ask you this question, “Why do three percent of Harvard graduates make ten times more?” This question actually comes from a study cited in, *What They Don't Teach You in the Harvard*

What is the CEO Fireside



These monthly success-building, all content trainings help you overcome common obstacles and enhance your business acumen for further growth and development. That being the case, we only want 200 of the most serious, involved entrepreneurs on the call.

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Business School by Mark McCormack, it says this, “In 1979 interviewers asked new graduates from the Harvard MBA program about their goals and found out that 84 percent had no specific goals at all, 13 percent had goals but they were not committed to paper, and 3 percent had clear written goals and plans to accomplish them. In 1989 the interviewers again interviewed the same graduates of that class. Can you guess the results? The 13 percent of that class who had goals were earning on average twice as much as the 84 percent who had no goals at all. Even more staggering, the 3 percent who had clear written goals were earning on average ten times as much as the other 97 percent put together.” Wow.

Need more proof? Check this out. Last December of 2012, we wrote down some pretty sizeable goals for ourselves as a company. Goal number one was to set up three COGO branch offices, which we did. Another one of our goals was to create a high yield fund through which we could deploy loans internally, which we did. Another one of our goals was to increase training and education, which we did. Another one of our goals was to open up the local market by funding more deals in the areas where COGO’s were located and we saw 100 percent or more increase in each of the markets that we went into, so we accomplished that goal. Another one of our goals was to create a way for our clients to make more money more often and with the introduction of the Brokering Billions Broker Certification Program we accomplished that goal too.

How did we do it? We set up three COGO offices this way. We officially opened the COGO Capital in Spokane in November 2012 simply because it was finally done. We had started looking for facilities back in April of 2012. By the time I secured the facility, got the lease put together, and got

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the TI's, which ran about \$175,000, we were finally able to occupy and house employees in November of 2012. We had our four day open house in January of 2013, where we invited speakers from around the country, including one of the top economists, to come and speak. We also opened COGO Capital Orange County. We finally secured a license for the company so that we could conduct and deploy loans in the State of California. We have been running operations out of COGO Orange County since August of this year. We also opened a facility in Coeur D'Alene, at the corporate office in September of this year.

Now, why are we going in the direction of brick and mortar when it seems like everybody else is fleeing brick and mortar and going online? Amazon is all online and they're a \$50 billion dollar a year in sales company. They have no brick and mortar stores. They simply drop ship. They've got big warehouses spread out around the country and, I don't know if you guys saw this article the other day, but Jeff Bezos, the CEO of Amazon, is now toying with the idea of unmanned delivery flying systems. It has the FAA all up in arms wondering how these drones are going to deliver packages. If he is successful in pulling that off, you could literally go to Amazon, order something and it would ship out from one of the warehouses that is closest to you and be delivered to you by a drone that kind of looks like a big bug right to your front doorstep within 30 to 45 minutes of ordering it. Wow. Can anybody think back to the old JC Penney and Sears catalog when sometimes it would take months for things to arrive by rail? No, I'm not really that old, but I remember my grandparents telling me stories about it. Now we've got drones flying stuff around. Now I believe it will be a few years before Jeff successfully pulls that off, but I have to be honest, I think that he will successfully pull it off. And either the drones will be automatically flown by satellites or he may just have a big warehouse filled with 1000 cubicles where kids who are really good at video games control these drones and just drop it on your front porch. Regardless, it's going to be very interesting to see what he does.

But, I digress. The reason brick and mortar is important, in our opinion, is that we can work more closely with local investors. As you know, it's our goal as a company to employ 1 billion dollars in capital in the next five years. We believe that the way to do that is with boots on the ground. That way we can get closer to the local investor and to the assets that we are funding on, and as a result have a better handle on what we are funding, where we are funding, when we are funding, and in the

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event that they don't pay us back, better control of the asset in that market. The only way we can truly do this is through confident, trained operators that have come through our system and are now running those facilities. So through that we will deploy money in licensed areas like California. We will brand the COGO Capital facilities across the United States in strategic locations.

As it relates to the Secured Investment Corp High Yield Fund, the fund opened in April of 2013 of this year. Shortly thereafter, the fund was established to accomplish faster funding for many of our more experienced borrowers. For those of you that were borrowing money from us in '09, '10, '11, or even 2012, you know we were very much reliant upon our one-off investors to fund loans. Basically someone would come and say, "Hey I want to borrow money," we'd vet the loan, underwrite it, order the appraisals, and package it and then we would take it out and start marketing it out to our database of thousands of prime money lenders who then would say, "I want to fund that." Although it's a great model, it just took too long to fund loans. So we made it one of our 2013 goals to set up a reg D fund that would allow us to pool accredited investor's funds, which would then allow us to fund loans within the day they came out of underwriting. How it works is that we fund it on the fund, and then we sell the note off of the fund to private one off investors. This has literally cut the funding timeline almost in half and it has been an incredibly important piece of the success of the company.

In the fund's first quarter of operation we successfully raised over \$700,000 and deployed these funds 2.17 times in a 90 day period. Now that's just in the first quarter. So if I have \$700,000 in the fund and I am paying my investors 9% and I am writing notes at 15, when I sell that note at 10 or 11, the fund is retaining 4 and 5 points on that loan for the life of the loan. When you do that 2.17 times in a 90 day period of time, you can only imagine what the yields look like to our investors.



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For those of you who are accredited, meaning you are a single individual making over \$250,000 a year from your job and you anticipate or expect to make at least that or more next year and the year following, or you have a \$1,000,000 in assets or equity that does not include your primary residence, there may be an opportunity for you to participate in the fund. If you would like more information about that you can do so just by joining our funding director, Heather Dreves, on one of her webinars or you can just call the office in the morning and ask to speak with Dean or I and we would be happy to talk with you about the fund. We continue to raise money in our fund. The SEC High Yield Fund requirements is a steady and consistent stream of qualifying deals that the fund can provide financing for. See, if you aren't bringing us loans that we can fund, if we have monies available, liquid cash sitting in that fund and it's not deployed it's costing us money to sit there. Now for those of you that have been to a Funding Tour and you have participated in the hedge fund round table, you know just how detrimental it is to the performance of your fund when you have raised more money than you can deploy. So we have been sensitive as a company not to raise more money than we can effectively deploy, based on the volume of loans that we are getting from our affiliates, i.e., you. Now that's really where the Broker Certification program came from because I have 1,800 affiliates around the country and very few of them are doing much of anything. So now with our Broker Certification program, where you can earn significantly more money by packaging those loans yourself and then delivering to us a beautiful ready to go packaged loan, we can now circumvent the entire process of having to call the lead, vet the lead, underwrite the lead, process the loan, and then fund it. Rather, we step in and fund it when it's ready to go. Through this program you can earn one, two or three points or more depending on whether you are a master or a senior broker. I will talk more about that here as we go. But the importance again, as I mentioned before, is that the success of our company is based on the lead volume or the loan volume that is being brought in by you. So a fully funded \$10,000,000 fund will allow us to take full advantage of every available opportunity which creates more available notes for sale, i.e., inventory. This in turn attracts more one-off buyers for the fund, because of the volume of available note offerings.

The other thing that we did in 2013 is we increased our training and education by creating what is called an Editorial Calendar. Those of you who have a ton of books and tapes sitting on your shelf, still in shrink wrap, let me encourage you to unwrap them and actually use them. This is why. I was

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speaking at a Cameron Dunlap event in New Jersey on a Sunday and Hurricane Sandy was going to hit Monday at 4:00 in the morning. However, the winds were already coming in. I was in my hotel room doing my Sunday morning He's The Solution sermon and I'm looking out the windows and the trees are actually bending. I spoke at Cam's event at noon eastern and once I finished, I found out that the airport had been closed at Newark. So now what was I going to do? I didn't want to be stuck in a hotel with no refrigerator, no stovetop, and no wood burning anything. So I called the airport and I said, "Hey do you have any one way rentals to go west?" They said, "Well, how far are you going?" I said, "I don't care, get me as inland as you can." So they got me a one way rental from Newark, New Jersey to Pittsburgh, Pennsylvania. It was about a ten hour drive, but that was the only airport that had flights leaving because of Sandy. While I am driving, I put in a CD and the speaker was talking about the importance of not only goals, but having what's called an editorial calendar. For those of you who have a book of business that you want to consistently be educating and bringing up to speed, you need to have an editorial calendar. A lot of magazines do this. Every month they will pick a topic or a subject and the entire magazine will be devoted to that topic or that subject. When I finally got back home, my staff and I sat down and we planned out all 12 months, which in turn have become the CEO Fireside Chats. Each call is recorded and every recording is transcribed, which means after today's presentation I now will have 12 two hour presentations. That's 24 hours of content transcribed to producing over 400 pages of content, which now can be put into books, manuals, and training materials.

The reason I share this exhaustively long story with you, is for you guys to understand that it doesn't take a lot of time to create a lot of content, but you do have to have a plan through which you will deliver each item.

Your goals have to be planned and measurable. Some of you have these big massive like making \$250,000 a year. If you break that down that means that you basically have to be making about \$22,500 a month, which means you need to be making about \$8,500 a week. If I was your consultant and you said, "Lee I'm going to make \$250,000 next year," I would say, "Well, how much did you make last year?" "Well, I made \$30,000 last year." Then I would tell you that goal of \$250,000 is too high. It's important that your goals be both realistic and believable and I have a formula for that. Take the most money you have ever made in a year and double it. Then the next year, take that

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number again and double it. Do that each and every year until you get to the point of diminishing return.

What is interesting and I will talk more about this, I discovered that in 2013, as a company, we hit the point of what's called diminishing return. Diminishing return means that you have grown your company as big as you can possibly grow it on the infrastructure that you have built it on. So the only way that you can expand your company and make it grow even larger is by breaking down the existing infra-



structure, and then make it more robust so it can grow bigger and bigger and bigger. Only by doing this, can you settle back to about a 20 to 25 percent annualized clip of growth each and every year. Now certainly you can talk about Facebook, Google, or other companies that just shot up out of nowhere. Those stories are going to continue to exist and I am not saying that you are incapable of having one of those stories as a possibility; I'm simply saying you want to be realistic as you set your goals coming into the New Year.

Now there is a reason we're having this conversation the first part of December. You need to be setting your goals now for the New Year so that come January 1, you're not just starting to set goals. I encourage you, during that two week period of time at the end of December, to sit down and very carefully and methodically build out what 2014 is going to look like for you in your business. What does the first quarter look like, and the second, third, and fourth quarter? If you are going to do \$250,000 next year, the second quarter goals should be bigger than first quarter's, the third quarter goals should be bigger than second quarter's, and the fourth quarter really should be your biggest quarter, as you have gained and built momentum throughout the year. Also, if you are a real estate investor, December should be one of your highest acquisition months. Why? It's the fiscal end year for a lot of banks and they are trying to off load a lot of inventory. When my business was predominantly made up of REO's and short sales, our biggest month was December. Every single year. We didn't slow down because we were out there buying everything. I remember one December 24th, I

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closed on 11 houses in one day. Utilize that time, the 20th through the 3rd, and write down what you're going to accomplish and how you're going to accomplish it.

We also put on three Funding Tours in 2013. We had one in Orlando in March, one in Los Angeles in April, and we had another one in San Diego in October. We had our Insider Wealth Summit up here in Coeur d'Alene in August and we just completed our first Brokering to Billions certification in Las Vegas in December. We put on a total of five events this year and we are going to be having more next year.

As it relates to opening up the local market, we took our editorial calendar and we presented it at our brick and mortar stores. Our COGO's can now market to the local community and give local investors the opportunity to hear the same content that you hear online. It's very effective. This also allows us to network with local businesses, as well as, local REIA groups and it forced us to do a lot more direct mail campaigns to local borrowers and lenders. Because of this, we have seen significant growth on both fronts, especially on the lending side in our local market. Believe it or not, you are surrounded by multi-millionaires. You just haven't spent a lot of time marketing to them because you didn't have a message to take to them, or you didn't have a scheduled event that you could invite them to attend.



Finally, we wanted to create a way for clients to make money more often. The reason the Broker Certification came about is that I started calling different affiliates and saying, "Hey, you used to send 300 leads a month and I haven't seen 30 from you in the last quarter. What is going on?" Most were very candid and said, "Look Lee, when I send you a lead and you fund it you pay me 25 basis points. That's just not enough for me to spend a lot of time devoted to this side of the business." My goal for the affiliate program is for you to make a six-figure income; however that proved to not be the case. So I had a mountain retreat in Park City, Utah in a hotel I partially own up there. I sat down with some of my creative staff and we discussed how we can help our affiliates do this for a career

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and bring in at least six figures or more to their bottom line. That's when we came up with the Brokering Billions Certification Program. It now allows brokers to earn one point on all deals funded by COGO Capital and brokers can earn their way into new earning brackets. The senior broker program allows brokers to earn up to two points on all deals funded by COGO Capital and the Master Broker Program allows brokers to earn three points on all deals funded by COGO Capital. We created this because we need more competent trained operators in more places right now. We have 15-20 people coming to our corporate office in January for a two-day to become senior brokers. They will leave here as senior brokers and they will be able to charge two points on every loan they bring us. We also have people staying for four days and they will leave here as a master broker and a correspondent lender of COGO Capital, and be able to earn three points or more on every deal that they bring to us. What does that look like? Say somebody wants to borrow \$100,000. As an affiliate when we fund it you earn 25 basis points or \$250. As a certified broker graduate, you earn \$1,000. As a senior broker, you earn \$2,000 and as a master broker you earn \$3,000 on that same \$100,000 loan. So knowing that, the question you then have to ask is, do I want to be a certified broker graduate or do I want to be a senior or master broker. If you bring in \$1,000,000 worth of business this year, as a master broker that is \$30,000. For those of you living in States where the average median income is high, \$1,000,000 in loan volume could be just two or three loans, seriously.

One of our brokers in Chicago has now closed over 100 different loans with and has made over \$300,000 in broker fees since he started working with us late last year. He has also been able to make over \$1,000,000 from revenue from the real estate transactions that he bought using our money. So that's the kind of testimonials that we are looking for from you now coming into the New Year. As you are building out your 2014 calendar and your goals, I am very hopeful that you will incorporate either attending the Broker Certification training and coming up to the corporate office to become either a senior



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broker or a master broker. You can make a significant amount of money on top of what you are already doing in the real estate space this way.

The Challenges

Now in 2013 we had some challenges. One of our challenges was the filing status for the fund, which was a 506d. Under the 506d regulations as they relate to the SEC you can only show your fund to people that you have a pre-existing relationship with lasting longer than the last 30 days. So you essentially can't mass market to anybody. You have to have a pre-existing relationship with them or you have to be referred to them by another friend with a pre-existing relationship, and then you have to wait 30 days before you can even show them your pitch deck on the fund, and then another 45 days before you can even accept funds from them. The other stipulation is that they have to be an accredited investor and you have to have them fill out an accredited investor questionnaire where they answer questions related to whether they are or are not an accredited investor. If they are not accredited you cannot accept their money and you cannot allow them to deposit and become part of the fund.

However, in late September part of the Jobs Act passed by the current administration made it easier for new companies to raise capital. There is now a new filing called the 506c, which allows you to mass market your fund. It allows you to do blast mailings, mass marketing, billboards, or even television commercials. But the stipulation is, rather than having investors fill out an accredited investor questionnaire, as the fund

manager you are required to verify that they are indeed accredited. This can be provided through bank statements, a tax return, or a letter from their CPA or financial. This completely changed the rules for us as a company because now it lifted the veil of what we could or could not do from a



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standpoint of marketing and we are now talking to anybody at anytime and anywhere, as long as before we allow them to put money in the fund, we do indeed verify that they are accredited. This is really exciting for us as a company. The other thing part of the Jobs Act is that crowd funding is now sanctioned, which is the reason you are seeing sites like Kickstarter coming out and crowdfunding.com. I am not a big fan of crowd funding yet because I have seen more reports of people losing money in a crowd funding environment, than those who have made money.

Also, we had to change the nature our COO's focus. Dean Hutchings who has helped raise over \$100,000,000 for various companies at different forms of growth and capital needs in the past, got so inundated with the operations that he didn't have the time to focus on what we really brought him in for, which was to raise money. So we shifted some things around, moved some people, got rid of some people, brought in some new people which now allowed Dean to be focused fully on raising money. He has also set up some meetings for me and I'll be over in New York here in the next couple of weeks meeting with some hedge funds in Manhattan. Freeing Dean up to focus on fund raising was a key initiative and something that we absolutely needed to do.

As this relates to your business, and as you are coming into the New Year, you need to identify the key operators within your organization that need to do specific things to make sure you achieve your goals. And if you are working with a husband or a wife, rather than both of you wanting to quit your jobs, why don't you take whoever makes the least and make it a goal to replenish their income in 2014. Make it a goal to get them full time into the business and then take whatever your income is and make it a goal to eventually, now coming into 2015, have enough money that you both can quit your jobs and go into business full time for yourselves. Now there are some challenges that you need to be aware of as it relates to making that transition. Of course there are things to do and consider before you take that plunge.

Now as I mentioned, we hit the point of diminishing return in 2013 and we started looking for new systems and technology to further our growth. One of those technologies that we identified was a company called Sales Force, a massive CRM and a publicly traded company. At their big event that they had in San Francisco about three weeks ago they had the new CEO of Dell and the former CEO of eBay. They also had the new CFO of Facebook. I am trying to think of her name, but she just wrote a bestselling book called *Lean In*, which according to my wife, Jaclyn, was a great book. You

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might want to pick that up. Sales Force is a phenomenal tool. It is utilized by Fortune 500 companies, which we intend to be, so we invested in the technology that would allow us to do that. It was at a cost of about 600 percent of our current CRM, so it was a pretty sizeable investment for us as a company.

The other piece of technology that we invested in is a company called Encompass. Encompass is a loan processing technology that allows clients to upload all of the files related to a loan onto a cloud and then store them into a database. We can literally roll this out to all of our master brokers around the country, as well as our branch locations, which coming into 2014, will eventually be our franchise locations. One of our 2014 goals is to finalize our franchise filings so that we can start offering those for sale in 2014 as well.

Finally we invested in another technology as it relates to our marketing CRM. A company called HubSpot, which came highly recommended by Sales Force. To put all of these technologies together, we invested in another company called Strategic Growth, a consulting firm out of Austin, Texas. Based on the research and studies that we did, these new technologies, working in tandem with each other, will allow us to increase our business by 600 percent, with half of our current workforce. Now that doesn't mean we're going to be firing people. It simply means that we are positioned well for growth coming into 2014.

Why am I telling you all of this? It's simple. We are a growing business. We are making money as a growing business and I know you want to be making money in a growing business too. As this is a CEO Fireside Chat, I just want you to have an insight into what I, as a CEO, am doing for the leadership and growth of this company in hopes that you might hear some



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things that you feel are important for you to develop or incorporate into your own company.

In 2013, we also found some holes in our leadership. We were struggling to find somebody that could successfully run our COGO Spokane operation. We had attempted to move one of our loan officers internally out to that facility and unfortunately he was a much better loan officer than he was a manager, which led us to recruit Travis Waddell from Western Washington. He came to us from a very successful company where he was one of the top guys. We recruited him and moved him over from Bellevue to take the reins of our COGO Capital Spokane facility. He has been doing a phenomenal job.

The other thing we did is we hired Todd Christiansen as the Executive V.P. of Marketing and Business Development. We recruited Todd from a regional bank where he had successfully helped raise about \$65,000,000. When we looked at our marketing we realized that as a company, we needed to start focusing on and moving in the direction of the ability to raise large sums of money in short periods of time, which is why we pursued both Dean and Todd. You have been seeing the fruits of their labors as you look at the Secured Investment Corp lending side.

We are almost to a place now where we can fund loans right from the website. That technology is not there yet, we hope to incorporate that in 2014 and we are looking right now for a high level techie. We need a Chief Technology Officer who can come in and code and get our systems to the top of the line. If you look at the Lending Club platform, which I currently invest in Lending Club unsecured notes, you will see how easy it is to invest money through their site. We will be doing something very similar, but I need a good technology officer to come in and help me build that out. If you know of anyone that is a crazy amazing coder, our ad actually reads “Rock star coder needed for rapidly growing financial services company”, please refer them to me. I will even pay you a finder’s fee if you give me a good CTO that is competent and willing to relocate to Coeur d’Alene, Idaho. And if you are that guy or that gal, send me your resume. I would love to look at it.

The last challenge we had is that we wanted to help our clients make more money, more often. That was a challenge of 2013, and our new Broker Certification program accomplishes this. Our brokers get a new suite of tools to allow them to go out and market and bring in loan business and make significantly more money.

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Our 2014 Goals

Our 2013 written goals worked so well that we decided to RAMP IT UP!

Why am I sharing our 2014 goals with you? I am going to show you why in just a moment. I have to have \$10,000,000 in the fund by April 27th of next year. So we have about four months to finish rounding out the fund. We have a lot of really positive things happening in December on this front. Now what is interesting about fundraising when you have a registered, 506c offering and you're pooling funds of accredited investors together, is you don't have to wait until you have \$10,000,000 in the fund before you can deploy. You deploy as monies are coming in. Hundreds of thousands of dollars will come in and go out all within hours. For those of you that are coming up for the broker certification onsite training for the master of the senior broker designation, you will get to see this. Those of you that are coming for two and four days, we'll take you through every department within the company, and show you what they do, what their role is, and how everything flows. You will have a very good understanding of our company so you can go back into your market as a Senior or Master Broker and begin vetting in the local markets and bringing us your business.

Also for 2014 we are going to take that \$10,000,000 and we're going to turn it five times throughout the year, which means even though the fund has \$10,000,000 in it, it will be controlling a portfolio of \$50,000,000 worth of notes. So the \$10,000,000 will be earning about 14 or 15 percent and the other \$40,000,000 that had been funded and sold is still earning another 3, 4, or 5 points on top of that. When you take that and roll it against \$10,000,000 worth of investor dollars, the yields are pretty sensational. And again, if you are accredited and you would like to see some of those projections, call the office in the morning and set up call with Dean, Heather Dreves, or myself and we can walk you through that. That fund churn, specifically, is really exciting.

In addition to the fund, we will also do another \$75,000,000 worth of loans, hopefully more. The thing prohibiting us from doing more loans, interestingly enough, is not raising more money, it's actually having more loan business. We need more loans. That is the catalyst in deploying more money. You would think, if you are going to fund more loans you need more money, and that is simply not the case. To fund more loans we need more deals. So broker certified graduates and PME affiliates get out there and get busy. Don't let Christmas stall you or hold you up. Get your ads posted.

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Get those leads coming in, we need more business and I'm pretty sure you'd like to get paid.

Also another one of our goals for 2014 is to help each one of our loan officers average greater than six loans per month, each and every month. Now we would like to get to a place where our master brokers are also bringing in a minimum of six loans per month too. What is great about your status as a master broker is that you will essentially be treated like one of our internal loan officers. If we have leads in your market we will send you those leads. You will be connected to our Encompass and you can upload your own loan files to us. You will work directly with our underwriting department. It's really an exciting time and it's a tremendous opportunity for those of you that take advantage of that.

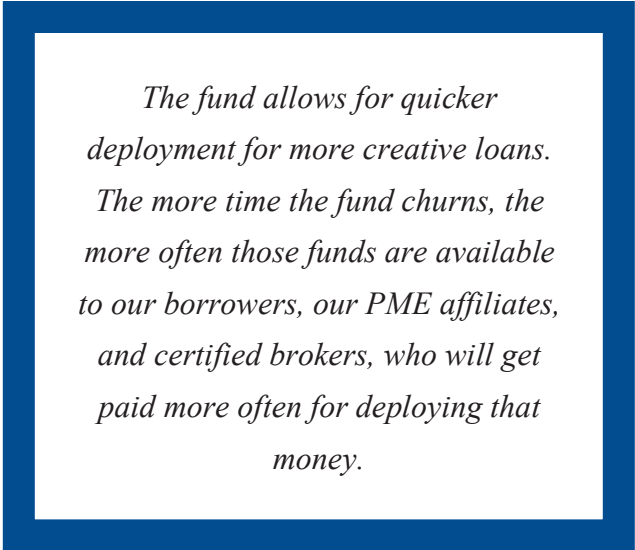
We are also working on providing a rehab and gap loan product to our clients. This is the result of Dean's trip out to Chicago where he met with several hedge funds that provide funding, not only for the acquisition of real property, but also for fix up and rehab. Our plan in 2014 is to introduce a new rehab/ gap loan product where we will help you acquire it with funding, give you the money to fix it up, and then once you have it completed and it appraises for a lot more, we will then come in with our fund and we'll do a take-out loan so that the acquisition and rehab fund is replenished, and then you're carrying the property on our line until we sell it off to a private-one off investor. So that's exciting.

Another 2014 goal we have is 20 brokers will have reached either the Senior or Master Broker accreditation and through those relationships will originate at least 50 loans. Now that's not stellar. That is really quite horrible, if you want my honest opinion. But because we have never attempted to treat our brokers like our loan officers before, we set the bar low. Normally all of the leads would go internal, which is why we can say each one of our loan officers is going to do six loans a month. That is 72 loans a year. If we can't take 20 of our brokers and do at least 50 loans, something is broken

In 2014, we will hold three Funding Tours. Our first one will be in March on the 27th through the 30th in Orlando, Florida. We have another one coming up in Philadelphia. That will be sometime in the October timeframe and another one in San Francisco, California in November. We will also be holding two more Broker Billions certification trainings. The first one will be in May. Those are the

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actual dates, May 15th through the 18th in Atlanta, Georgia and we will be holding another one at a yet to be determined location. It will be sometime next December. That is almost a year from now. You don't want to wait that long. You need to make sure you are in our next Brokering Billions Certification training program. That is live in Atlanta on May 15th through the 18th and that one as well will be limited to 50 people. We had 53 people at this last one. Some people brought some of their kids, which I encourage and we had about 35 primaries. I would guess we were about 53 and that was just perfect. We will be allowing 50 more people into our broker certification in May, as well as in November, so don't miss that. Also we are going to be holding two Senior/Master on-sight certification trainings. The first one will be this January as I mentioned, on the 20th through the 23rd. The next date is July 28th through August 1st in Coeur d'Alene. Although we are cancelling the Insider Wealth Summit this year, we are still going to have the Epilepsy Charity Golf Tournament. We raised over \$5,000 for epilepsy at our golf tournament last year. We will be doing that for the Senior and Master certification. The Senior/Master segment will be on July 28th and 29th. Then on the 30th, if you want to, you will participate in the charity golf tournament at the Coeur d'Alene Resort with the floating green. It's one of the top rated courses in the country. Then those of you that are staying on for the Master training, you will stay an additional two days on Thursday and Friday.



The fund allows for quicker deployment for more creative loans. The more time the fund churns, the more often those funds are available to our borrowers, our PME affiliates, and certified brokers, who will get paid more often for deploying that money.

Now, why should you care? Why does any of this stuff matter to you?

The fund allows for quicker deployment for more creative loans. The more time the fund churns, the more often those funds are available to our borrowers, our PME affiliates, and certified brokers, who will get paid more often for deploying that money. The rehab and gap funding product allows you to come out with less money from your pocket. It's a quicker funding program for time sensitive deals and if you really stop and think about it, you're going to get paid twice. So for those of you that are brokering and utilizing this acquisition and gap funding model, not only will you get paid on the acquisition and rehab loan, but you would also get paid again as a broker on the take out financing. So

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one loan now becomes two paydays. That's also really cool. The more brokers we have, the more deals that are done, equals the more points that you make.

So how can you experience the same success?

Well, you need simple steps to follow to take action. I am going to give you seven rules here, so please make sure you write down all seven of them down and I want them completed before the end of the year.

Number One: Make your goals something that you want.

So what is it you want? Not just something that sounds good. Your goals are meant to impress upon you, not to impress other people. Some of you may be looking at my 2014 goals and going, eh, that's not impressive. Well I don't really care if you're impressed or not because I am not trying to impress you. I am trying to impress upon me that we have a lot of work to do in 2014 and we can't slow down. We need to keep this thing moving. A goal that sounds good, but doesn't feel good is dead before its set. I was talking to some of you at the event this last weekend and I am hearing goals of \$250,000 and \$500,000. I would ask the question, "Well how much have you ever made?" "My best year ever was \$40,000." Sorry guys, there is no amount of training I can give you that the average person is going to go from \$40,000 to \$250,000, especially when you are still working a full time job. So don't say it just because it sounds good. It's okay to have realistic, obtainable goals. You don't have to impress everybody. If they aren't truly your goals you will never be motivated to achieve them.

Number Two: Your goals must reflect your values.

To uncover your values, ask these questions. What is meaningful to me? As you know, if you've been to our live events, every Sunday morning we hold church. Jaclyn and I started a ministry called He's the Solution about four and a half years ago and what that ministry does is a bible study every Sunday morning via the phone and we do bible study live at our events. This last Sunday three people came up front and gave their life to the Lord. That is meaningful to me and the comment that I

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said was, “You know what, we could have made no money at this event and it would have been absolutely worth every penny spent.” Because that is why I do what I do, that’s what sets me on fire. That’s why I love this. So what is yours? What’s meaningful to you? Now I will tell you this, if it’s simply revenue based so that you can drive a nicer car or live in a bigger house, your goals are deemed to fail before they are said or put on a piece of paper. You have got to have a bigger purpose. So what percentage of your earnings this year is either going to be tithed to your church or given to a foundation or a charity that means something to you? Our daughter has seizures and has been diagnosed with epilepsy. Therefore every summer we play golf and we raise money for the Epilepsy Foundation. That is the kind of connection that I am talking about. There needs to be something near and dear to you, something that you care more about than life itself, that is driving you in 2014.

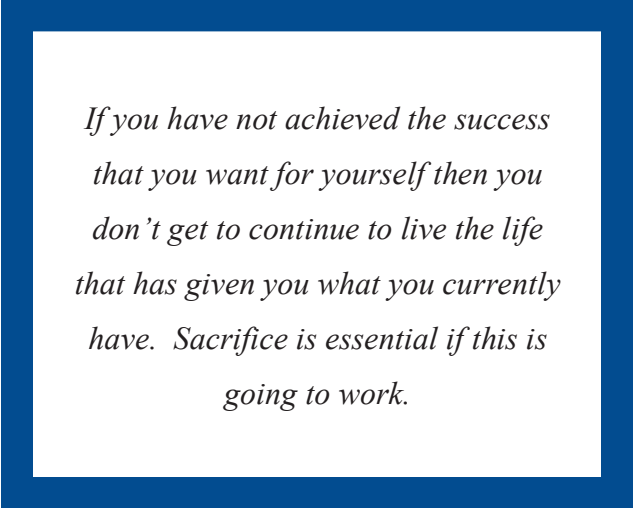
We need to drill down to your strengths. You have heard me refer to this as your core competencies. What are you better at than anybody else? If I held a gun to your head and said do what you do best and nothing else, what would you do? Would you be in marketing? Would you be in accounting? What would you do?

What are you willing to do to achieve your goals? For many of you the answer to that question is going to be I’m going to stop watching T.V. at night. The average American watches 23 hours of T.V. each and every week and I hear over and over again I don’t have enough time, but if I were to look at your cable bill, I have a feeling I would find all kinds of time for you if you just unplugged that thing from the wall. So what are you willing to do to achieve these goals? There has got to be sacrifices. You have to give something up. You cannot continue to do what you’ve always done and expect different results. That’s the definition of insanity, right? So if you didn’t achieve the goals that you had set for yourself in 2013, something has got to give. Something has got to change as you now come into 2014, what is it?

What am I not willing to do? For me, I am not willing to skip church on Sunday. I am not willing to skip band practice on Tuesday nights and I am not willing to skip bible study on Wednesday. Those are big rocks in my schedule. Yes, I travel on Tuesday’s and Wednesday’s certainly, but if I am here, that’s where I am at. So what are you unwilling to give up? Because those are your big rocks and those need to be scheduled first as you now start planning for 2014. You just saw our events cal-

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endar. As a company those are my big rocks because that means I need to be prepared to be traveling and gone for the weeks that we are putting on events in these various markets. Those are obviously big rocks. You all have big rocks. You already know some of the things that you have committed to coming into 2014. You need to commit and book all 2014 big time commitments now. Jaclyn and I have already scheduled all of our vacations for all of 2014 starting with a Disney cruise in April for spring break with the kids. You have got to schedule that out. Set the big rocks and then you start backfilling all of the details. And finally, what would my ideal day or week look like? Now if your goal is to accomplish anything of significance in 2014, I can tell you that a four hour work week is not going to work for you. You need to be planning on working no less than ten, I would prefer 12 hours a day, six days a week. Some of you still have full time jobs, which means you are still working 40 or 50 hours a week for your current employer. So you get home, you're tired, and it's been a long day and you just want to stay there and put up your feet and watch a show. Look, if you get to work at 8:00 and you get off at 5:00 and you get home by 5:30, you can have dinner with your family from 5:30 to 6:30, and then you still have two and a half hours of prime outbound dialing time where you can be following up on leads and calling for sale by owners, and scheduling appointments for yourself on Saturday. For me, I would be buying a list and I would be calling those leads every night and I would be setting up appointments starting Saturday at 9:00 and 11:00 and 1:00 and 3:00 and 6:00 and 8:00 and I could get through seven or eight different appointments all say Saturday. "Oh, but Lee I committed to going to a birthday party on Saturday." Okay, well if you can afford to wait to get paid for two weeks then do what you got to do. Otherwise, in 2014 you need to plan on skipping some birthday parties, you need to plan on skipping some weddings, you need to plan on skipping some things because if you have not achieved the success that you want for yourself then you don't get to continue to live the life that has given you what you currently have. Sacrifice is essential if this is going to work.



If you have not achieved the success that you want for yourself then you don't get to continue to live the life that has given you what you currently have. Sacrifice is essential if this is going to work.

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Number Three: Your goals must be written down with defined deadlines.

Every goal that I showed you on my slides had dates at which they would be achieved or accomplished. A goal without a date is just a dream. Writing down your goals will force you to clarify what you want, motivate you to take action, help you filter through all your opportunities, and decipher which ones are better than others. Writing down your goals also help you overcome resistance, remind you what to focus on, and help you see and celebrate your progress. You've got to write them down. Study number one, according to Dave Kohl, a professor at Virginia Tech, said, "People who regularly write down their goals earn nine times as much over their lifetimes as people who don't. The study found that eighty percent of Americans say they don't have goals. Sixteen percent do have goals, but they don't write them down, and less than four percent write down their goals, with fewer than one percent reviewing them on an ongoing basis. Here at our company we have goals and our goals are very clearly defined and the point at when they have to be achieved are also very clearly defined, but in addition to that we also have two week goals for every single department in our company. When you guys come up in January, as you're walking through the building you are going to see these big poster board size pieces of paper that says, "Department goals, Dubai," and it's every other Friday. So every other Friday we will take the departments that achieve their goals, we will take them out to dinner or we will have lunch catered in. We do something special every other Friday for the departments that hit their goals. Now their goals are in direct relation to our bigger goals. So if you need to fill a big giant hole and it's going to take you 300 dump trucks full of dirt and these dump trucks are spread out 100 miles away from the hole, you have got to schedule that out. I need five dump trucks a day from you, I need four dump trucks a day from you. So by the time you have 300 dump trucks, you know exactly the date that it happened and who did what to fill in the hole. As a company we have big goals and each department has to break down their role in achieving those goals and if they hit them every other Friday, they are rewarded. It used to be that we would set up quarterly goals and what we would find is a new quarter would begin, we would give them the new quarterly objectives and they would be on fire for about two weeks and then they would just kind of burn out. What we discovered is the reward was coming too slowly. People can't wait that long for a reward.

We have 38 full time employees, so we know what is and is not working, and if it doesn't work for

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us, it's probably not going to work for you or your staff. I would encourage you to write down your goals and don't just give 2014 goals, tell me what you are going to accomplish by next Friday. And then, when and if you accomplish that by next Friday, you get to take yourself out to a Krispy Kreme doughnut and an ice cream scoop. Whatever motivates you, it doesn't have to be big or elaborate. You are only motivated by two things, pain or pleasure. Clearly living paycheck to paycheck is not painful enough for a lot of you because you still haven't accomplished the desired outcome. So let's try the converse of pain, let's see if pleasure works for you. If you make 25 phone calls, send 25 letters, schedule five appointments, and write three offers this week by next Friday, you get to go have a Twinkie and a Ding-Dong. Not bad, right? You have got to do something to hold yourself accountable to get this stuff done.

Another study on goals by the Dominican University of California on 267 participants found that "People who wrote down their goals and shared this information with a friend and sent weekly updates to that friend were on average 33 percent more successful in accomplishing their stated goals than those who merely formulated goals." So we're not just going to write goals, we're actually going to send them to a friend or a family member and we're going to say this is what I am going to accomplish by next Friday. You have got to have an accountability partner as you come into the New Year. Somebody has to be holding you accountable for the things that you say you are going to accomplish.

Goals must also be time bound or they lose their meaning. Weekly and quarterly goals put your actions into more manageable increments. Think of a goal like homework, do you want an A+ or do you want a D-? Deadlines also program your mind into urgency mode rather than sleep mode. Now it was mid-September when we went up to Park City and came up with the Broker Certification Program and when I brought it back to my staff and showed them and I said, "This is what we're going to do and we're going to hold an event in December in Las Vegas at the J.W. Marriot." They said, "Lee, you're crazy. That is never going to happen." I said, "No, it is going to happen and here's how." And we began with the end in mind, this is when it is and this is what needs to transpire between now and then. And we did it, it's done, and it went off great. Everybody had a great time, eighty percent of the class graduated, and we now have certified brokers who in 2014 are going to be making a whole bunch of money because they now have the tools necessary to go out and bring us

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fully vetted, fully packaged deals and we can focus on what we're good at which is funding and getting deals closed. I am excited, 2014 is going to be amazing.

Number Four: Your goals must be measurable.

What are these goals lacking? I want to lose weight. I want to earn more. I want to spend more time with my family. I want to do more deals. I want to lend money. I want to learn more. They are not really definitive are they? They have no teeth. Here are the rewritten goals with teeth: I'm losing ten pounds by December 30th. I am earning \$25,000 more this quarter than last quarter. I am spending every Sunday with my family at KFC this quarter. I am doing 12 more deals this quarter. I am lending on a \$75,000 deal this quarter. I am attending one seminar and reading two personal development books recommended by Lee this quarter.

Do you see the difference? We have made them very specific and we have given them dates. Now the reason we use quarter is you have got the first quarter of 2014 coming up, so what do your first quarter goals look like? You may want to incorporate some of those things.

I had an interesting conversation today with a gentleman that has \$500,000 sitting in a self-directed IRA. He has done loans with us before, but he funded the loans and then got paid off and he now has \$500,000 sitting in a self-directed IRA. And I said, "Why do you have \$500,000 sitting in your self-directed IRA for four months?" He said, "I just got busy." We had John Bowens from Equity Trust at our event. What is interesting is that he said, "Lee at our company we have \$14,000,000,000 un-



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der management at Equity Trust and at any given day almost 40 percent of those monies are not deployed.” That’s \$5.4 billion dollars a day sitting idle. You want to know why? Because the people who run those accounts are probably very busy and they didn’t set any goals to get those monies deployed. Idle funds are the most expensive thing you can have in your portfolio. You have got to get money out and if you are right now listening and you know that you are sitting on \$50,000, \$100,000, \$150,000, to \$200,000 that you have been meaning to deploy, you have got to stop meaning to do things and start doing things because “meaning” does not earn you any interest. Go to www.securedinvestmentcorp.com, click on the lend button and choose two or three deals that you can fund now. Somebody will call you in the morning and we will walk you through the funding process with you. You cannot afford to carry those monies into 2014 just sitting idle, especially when I have a couple million dollars’ worth of notes that have been vetted and underwritten. You can buy or purchase a buyout agreement so you set up a six or eight percent guaranteed annuity payment. Again, I cannot emphasize this enough, you cannot have idle funds sitting around.

If you are right now listening and you know that you are sitting on \$50,000, \$100,000, \$150,000, to \$200,000 that you have been meaning to deploy, you have got to stop meaning to do things and start doing things because “meaning” does not earn you any interest.

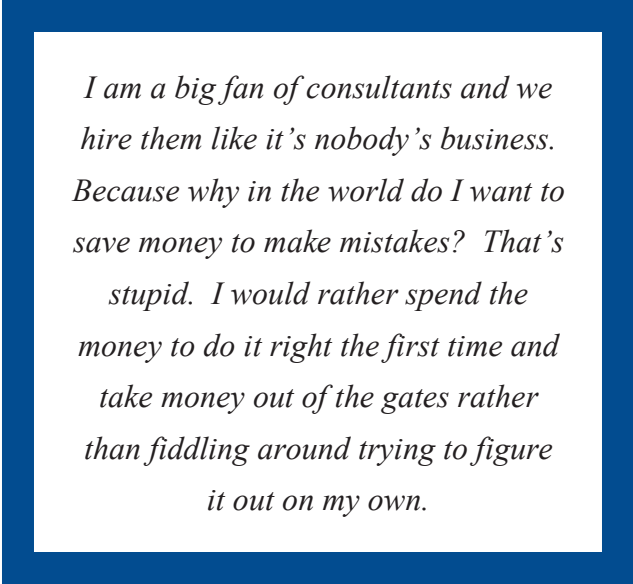
Number Five: You’ve got to cultivate strong, strategic partnerships.

I know that you go to a lot of different events and I’m going to encourage you that for 2014 the only events that you go to are mine. Now that might sound a little arrogant or self-serving, and it is. It’s both arrogant and self-serving and here is why. I know what other events are going on out there and I know for a fact that they are not going to be providing you with the same opportunities, tools, and benefits that we have been building to help you succeed in 2014. Why in the world would we create an entire curriculum called the Broker’s Certification Program to help you make one, two, and three points on loans when up to this point we have been paying a quarter of a point? Do you see that we

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are willing to pay out significantly more if you will invest significantly more time into working this business? We need you. I want people who are going to call the name, email, and phone number and actually assemble a fully constructed package so that I don't have to hire more loan officers and more processors. You just do the work and I pay you the bulk of the money. That makes a lot more sense to me. So what is a partner? A partner is anyone who can provide needed insight, advice, wisdom or any practical help for the effective achievement of a specific project, goal or dream. You have got to be seeking effective partnerships in 2014. So who are you looking at from the standpoint of your accountability partner? Who are you looking at from the standpoint of strategic partnerships? Who are you going to partner with and work with? What companies are you going to out-source work to? Who are you going to align yourself with to get the best and the most desired result? And finally, what events are you going to attend? What masterminds are you going to be involved in and what consultants are you going to hire to come out and look at your business? These are the questions that you need to be asking for 2014.

This is right out of the book of Proverbs. "Plans fail with lack of counsel, but with many advisors they succeed." Which is why in any given week we have advisors flying in here or we're flying out there. Me personally, I am a big fan of consultants and we hire them like it's nobody's business. Because why in the world do I want to save money to make mistakes? That's stupid. I would rather spend the money to do it right the first time and take money out of the gates rather than fiddling around trying to figure it out on my own. That doesn't make any sense. So



I am a big fan of consultants and we hire them like it's nobody's business. Because why in the world do I want to save money to make mistakes? That's stupid. I would rather spend the money to do it right the first time and take money out of the gates rather than fiddling around trying to figure it out on my own.

what consultants are you going to invest in in 2014? Throughout history no one has achieved any worthwhile goals or significant projects without counsel or strategic partnerships. If the most successful people in history have needed outside counsel or partners, why would you think you can succeed without having them, too? The successful don't wait for failure to finally seek counsel. Rather they seek counsel to avoid failure. I just want to say kudos to those of you that made the investment,

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came out to Vegas last weekend, and spent four days working your tails off to make sure that you passed that test. You now have the tools to go out and start bringing us business so that we can make a whole bunch of money together in 2014. So kudos graduates and I just want to commend you for taking that leap of faith and getting yourself out there.

As it relates to partnerships, there are some red flags to look for. Make sure that you don't have partners that have these character traits. One, lack of integrity. Two, a quick temper or a deep seeded anger. Number three, they are foolish. How do you know they are foolish? Ask them what they have done in the past. It doesn't mean that if you have failed you are foolish, but if you have failed and you did not correct those failures to ensure that you did not make them again, that makes you foolish. Four, offers a lot for a little. I can't tell you the number of people that I have talked to that continue to fall into these \$1 offer traps on the internet. I am going to give you all of this stuff for \$1. Well, you get what you pay for. I offer a whole bunch of stuff for \$50,000. What would you rather pay \$1 for a bunch of junk or \$50,000 for a guaranteed outcome? What do you want? Five, partners that use excessive flattery. I am pretty confident that nobody sitting here listening to me right now feels I am flattering them. No, I hope that I am exhorting you, encouraging you to get off your rears and make 2014 the best year ever. Why? Because I need you, too. My 2014 can't be the best year ever if you're 2014 isn't the best year ever. Avoid partners that are inclined to gossip or exaggerate. I am not exaggerating, I need you. Number seven, avoid a partner that disregards rules, regulations, and laws. Is what they are doing legal? We have in house counsel. We pay an attorney six figures and more to make sure that what we do is correct and in line with the laws and the regulations. Who you work with, associate with and do business with impacts your own reputation and worth. Reputational capital is everything.

Number Six: Your goals must be positive and in the present tense.

Language Matters: Negative Vs. Positive & Writing in Present Tense

Negative

- I won't lose money this year.
- I won't gain weight.
- I won't lose my job.
- I won't have a dysfunctional family.
- I won't turn down a good deal.

Positive

- I am netting \$250,000 this year.
- I am losing weight.
- I am working for a promotion.
- I am raising a happy, healthy, and cohesive family.
- I am working every deal, every day.

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Work for what you want, not what you want to leave behind. Your subconscious mind absorbs more than you think. The word “will” puts your mind in a state of perpetual postponement. “Will” means one day perhaps, use “I am” instead.

Number Seven: Put your goals where you can see them every single day.

If a goal is set and no one ever sees it, does it exist? It's the old adage, if a tree falls down in a forest, does it make a sound? Well, of course it makes it sound, all falling trees make a sound. Really? How do you know? Same is true with goals. If you don't share them with somebody, if you don't write them down and put them where everyone who comes through your home office or your place of business see them, then nobody is going to know what you are trying to accomplish and as a result you most likely won't accomplish it. You have got to have people that will hold you accountable for the things that you say you are going to do. If you set a goal and no one ever sees it, does it exist? The answer is no. Having your goals in front of you reminds you of what you are working for and why, keeps you motivated and fresh, helps you when you are feeling frustrated and burned out, and it helps you cipher out the nonnegotiable from the busywork. Many of you have heard my chant, “I will do what I ought to do when I ought to do it. No debate. Everything I do will be income producing.” Now is everything that you do on a daily basis income producing? If I were to just randomly call you up in the middle of the day and you answered the phone and I say, “Hi, this is Lee Arnold. Tell me what you are doing right now that is going to make you money today or tomorrow or the next week.” If I were to call right now would you say what you are doing right now is going to make you money tomorrow or next week? Or would you say, “Oh Lee, I didn't realize there was a webinar. Yeah, I am just watching some T.V.” Get over yourself and the excuses. “Well Lee, I don't have time to write down my goals.” I just told



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you that Christmas week is when you are going to do it, the 20th through the 3rd. You have got a two week stretch to write them down. “Well you know Lee, I can memorize my goals, so why do I need to write them down?” Because I told you to. “Lee, this is just a bunch of positive thinking mumbo jumbo, writing down your goals won’t make a lick of difference.” Really? People who graduated from Harvard had an 86 percent less chance of making money when they didn’t write their goals down. So it’s not your pedigree that’s going to make you successful, it’s these simple little things that are going to make you wealthy. Goals must be written down. “Well, you know I haven’t written down my goals and I am doing just fine.” No, you’re not. You’re not doing just fine. If you had all the money you ever wanted you would not be investing time sitting on this webinar right now. So let’s get down to brass tacks, let’s be real. You are not making as much money as you want to be making and you haven’t made as much money as you thought you would have made by this point in your life. How do I know? Because you are here trying to figure out the secrets to making more money and there is nothing wrong with that. Some of you here are multi-millionaires, kudos. But clearly that is not as much as you wanted to make. For some of you, you have achieved an income level where it is no longer about making money, it’s really just about the thrill of the chase and the thrill of the hunt and I am with you, I get it. I meet retired people all the time and I got to tell you, retired people look incredibly bored to me. No offense, they just do. I am always fascinated when I’m at an event in Las Vegas that as I am walking through the casino at 7:00 in the morning to get to the event there are 70 and 80 year old people just sitting there pushing buttons, watching the little lights flash around and then I come back from the event at 9:30, 10:00 at night and there are the same people sitting there. I have to tell you that looks boring to me and I get it, some of you are here because you are bored or you tried retirement and it was incredibly boring for you, so you are now on to the next and best thing and I think that is cool and we would love to get involved with you and take that ride.

So you have to write down the goals. No more excuses, no more blah, blah, blah, blah, blah, blah, blah, because that is what I hear when you tell me why you haven’t or why you can’t. I just don’t buy into that anymore. If you don’t have time to write down your goals where are you going to find the time to accomplish them?

I don’t have the man power to do this for all of you, so here is what I am going to do. For the first 15

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of you who go to securedinvestmentcorp.com/yearinreview, I am going to have one of my in-house consultants, brought on to help you build your business, give you a call this week or next to set up a 30 minute 2014 strategy session with you. I have given them a list of items that they need to go over and they are going to write them down and they are going to put them into our CRM. Our CRM is then going to hold you accountable to those things by emailing you your goals every couple weeks to see how you are coming on these?

I can't do this for all of you, I can only do this for the first 15 of you, so if you would like our office to send you an email every other week with your 2014 goals in the email body, just as a reminder and a kick in the rear, then you need to go to securedinvestmentcorp.com/yearinreview. You will then have the opportunity to have one of those strategy sessions.

I hope that you are planning on making your 2014 as successful as we are planning on making our 2014. I really hope that we are able to do it together. Until the New Year, Merry Christmas, have a Happy Holiday, God bless you and I look forward to speaking with you next year. Until then, enjoy your families and we'll talk to you all soon.

The Circle of Wealth

After years of teaching and mentoring around the nation, I found that education doesn't mean a lick, if the person being taught doesn't have the capital to put their knowledge into genuine action.

So, I took the challenge and created a place, Private Money Exchange, where real estate investors could go for unlimited funds for their non-owner occupied investments.

While the progression seemed natural, we were missing one, very large and essential piece of the pie. The marketplace was teeming with people who had the funds, who aspired to make higher returns on their invested dollar, but lacked the desire to get involved in real estate at the ground level.

In light of this opportunity, we created Secured Investment Corp, which gave people a medium to lend on first trust deeds (real estate), and make higher returns than they were currently seeing in their stock market, bank CDs, or bond investments.

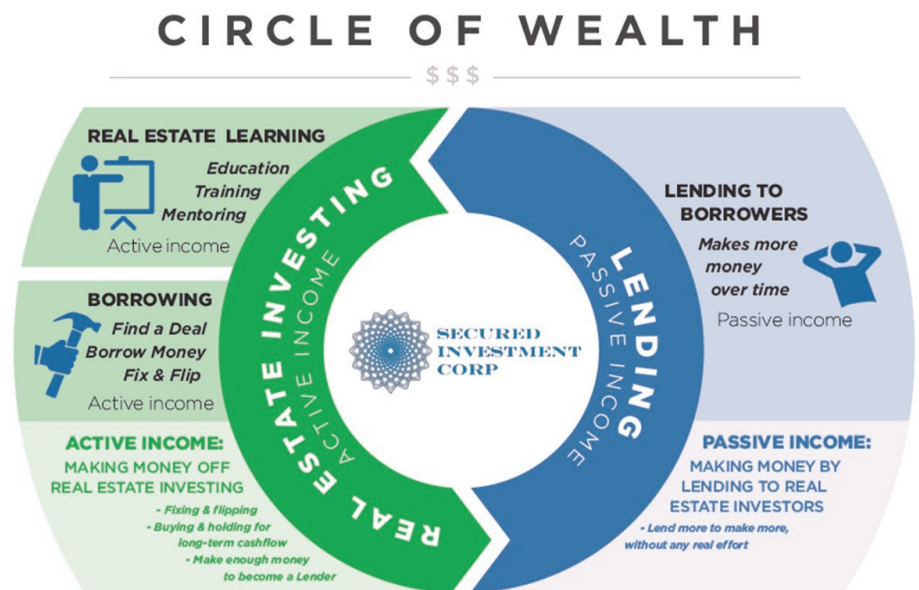
As we combined all these facets—training, funding, and the means to lend on real property—we began to notice a progressing trend of growth and success with the clients involved.

Through this model, what we call “The Circle of Wealth,” we also noticed that people who entered in at the training level and borrowed funds for their real estate investments, eventually became lenders in their own right. They then helped others obtain the capital needed to grow their real estate portfolios.

This allowed everyone, on every side, to win!

It is our goal that everyone can enjoy some level of success in The Circle of Wealth, and inevitably lap it several times over!

We hope you're one of them!





Who Is Lee Arnold?

Like most self-made millionaires, I began at the bottom of the financial food-chain. My humble beginnings started as a bag boy at a local grocery chain in Spokane, Washington working for \$3.90 per hour. My first “aha moment” happened while I was aspiring to a management role at the store and was reading the life-changing book, “Rich Dad, Poor Dad” by Robert Kiyosaki. Suddenly my management aspirations looked very small, but my future possibilities became extremely big.

My second “aha moment” happened while I

was sitting in a philosophy 101 course in college. My attention span was divided between the slow ticking of the clock and my professor’s long winded discussion on the economy. While the minutes ticked by, he let it slip that he was making only \$45k a year. That information and the knowledge I gained from Kiyosaki’s book, made me realize I was on the wrong path to success and needed to make some very important changes fast. So, from those experiences and an influential nudge from an incredibly persuasive late-night commercial, I went into real

estate.

I began the way many people do—in the educational and training space. Like many, I went to real estate seminar after seminar and bought course after course. Through long years of trial and error, I built up a very profitable, million-dollar real estate business from the ground up. I’m proof-positive that the training system can and does work! Because of this, I decided to help others by teaching them how to translate workbook education and real estate theory into the real world of real estate investment.

SMARTER INVESTING: Experience & Discipline

It is because of investors like you, that we are able to promote *The Circle of Wealth* and help individuals, of any background, familial, or income status to receive the training, the funding, and the return on their invested capital that they need to be truly successful. It is our goal to make those who aren’t, “Millionaires,” and for those who are, “Philanthropists.” We are grateful to provide a platform where investors not only earn the returns they seek, but also finish each day with the intense satisfaction that their investment allows someone else’s dream to be manifested.

THE
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