# Wealth Recovery Report

# How Real Estate Investors Can Recover and PROSPER from the Real Estate Market Crash

By Rob Minton

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## Foreword

The recession and real estate crash have sucked the wind out of many investors' sails.

In many cases, we invested significant amounts of money and time into real estate to improve our family's financial position. And, for the most part, we've been forced to watch everything we worked hard to acquire go down in value, and it hasn't been very fun.

In fact, the more you invested, the more you lost. I've watched a significant amount of my wealth disappear over the last few years, and I'm pissed off.

I'm going to do something about it, and I hope you do, too. It's time to get fired up and go recover every penny lost.

In this report, you'll learn how to:

- Sell "underwater" properties using massive buyer incentives.
- Use Zero Coupon Bonds to recover amounts lost and guarantee all of your future investments.
- Get your tenants to pay higher rents, sign longer-term lease agreements and pay before your rent due date!
- Turn EVERY new tenant into $25,000 of future wealth
- To build a ladder of bonds that will supplement your retirement income.
- Why you should start investing now and what the best investments are in today's market.

Needless to say, this report will be an eye-opener for you. And to be perfectly honest, I fully intended to sell this report for $47. However, I decided the information within is so important that I should get it into as many investors' hands as possible.

I hope you take the time to read and study everything I've included, because it WILL help you recover from the real estate crash.

Let's get started…

## How to Sell “Underwater” Properties

A few years ago, I stumbled across a fantastic book written by Albert Lowry and Richard Powelson. It’s for real estate investors and it’s titled *“Formulas for Wealth.”* You should be able to find used copies on Amazon.com.

The last section in this book is about how to use bonds with real estate, and it’s got some great ideas that you should consider right now. The subject of “bonds” can get a little complex, so I’m going to try and streamline it a little for us.

Sound good?

The authors of this book suggest a specific type of bond – a Zero Coupon Bond:

*A Zero Coupon Bond is a bond a bond that is issued at a deep discount from its value at maturity and pays no interest during the life of the bond and matures to its face value.*

As an example, you could purchase bonds today for $5,084 that would pay back $50,000 in the year 2048.

The real benefit of Zero Coupon Bonds is that they **can be purchased at substantial discount.** As the authors have pointed out, this is very powerful when combined with real estate.

Consider the following advertisement from their book:

**<u>BUY MY PROPERTY; GET BACK YOUR PURCHASE PRICE-TAX FREE</u>!!!**
**That’s right! Whatever the purchase price of your home, you’ll get it back TAX-FREE! And, even better, when your bond matures, you won’t have to pay taxes on that amount. It’s all yours to use as a trust fund for your children, fun money for a vacation, or even as retirement security. In addition, you don’t have to wait until the bond matures to cash in on it. From the day it’s issued to you, it’s completely liquid and accessible.**

This advertisement was written for an investor who was having trouble selling his own property. His plan was to use part of the proceeds from the sale to buy Zero Coupon Bonds for the buyer. The bonds would be purchased at a significant discount and would mature 20 or 30 years down the road.

Here's the **Money-Back Program** suggested in the book, "Formulas for Wealth":

- Whatever the purchase price, you will get it back tax-free.
- If you sell your home, the bonds stay with you.
- The bond matures in 30 years.
- If you desire to sell your bond before it matures:
  - The value of the bond before maturity is determined by the market at the time of sale.
  - If the homeowner decides to sell the bond in 15 years (to use for education or anything at all) the approximate value of the bond would be ADD ESTIMATE
- At maturity, the bonds will be worth the original cost of the home or greater.
- A reputable stock brokerage firm will issue the bonds.
- When sold at maturity, these bonds are tax-free because they are municipal bonds. In the event the bonds are sold prior to maturity, there may be some tax due if the market value is greater than the face value of the bond. The difference between the face value and market value will be taxed as capital gains.
- Call back. There is a possibility that the municipality might call the bonds back prior to maturity. If they do so, the bonds will be bought at face value at the time of the call plus a premium. This is a rarity, but it could happen.

Do you think it would be hard to sell your property if the buyer were to receive their purchase back in full, plus keep the property?

Probably not.

The basic idea is to create a large incentive for a buyer or investor to buy your property over any other home available for sale.

This example is very aggressive because it offers the buyer the purchase price back in full. This may or may not be an option for you, depending on the value of your property. The higher the value of your property, the more you'll have to invest to buy bonds for your buyer.

As an example, if your property were valued at $200,000, you could purchase bonds with a $200,000 face value for around $32,000.

Another way to use this idea would be to simply offer to buy $50,000 worth of long-term savings bonds for the buyer or investor who buys your property.

Here's a bond I found that would work in this scenario:


In this example, you'd offer to pay $5,084 from your sales proceeds to buy these bonds for your buyer. To accomplish this, simply insert a clause like this into your sales contract:

```
Seller to deliver Hartford Ransom Un Sch Dist C bonds with
a face value of $50,000 maturing on 8/01/2048 to buyer at
the time of the title transfer.
```

Hopefully, you can see how powerful this idea could be to help you sell one or more properties. Most sellers focus on price reductions to attract buyers. This strategy ends up costing you (the seller) lot of money because you have to keep dropping your price further and further.

With bonds, you can offer a $50,000 incentive and only invest $5,000. A $50,000 incentive to purchase your property is significantly better than a $5,000 price reduction. Pretty powerful, don't you think? Consider one of these advertisements…

**INVESTORS - $25,000**
**GUARANTEED ADDITIONAL PROFIT**

Great investment property available in CITY priced attractively with a motivated seller. Seller will guarantee an **additional $25,000 of profit by purchasing U.S. Treasury Bonds for buyer**. To see this property, call 123-1234.

**$25,000 BONUS**
**WHEN YOU BUY THIS LOVELY HOME**

Beautiful 3-bedroom home in CITY priced attractively with a motivated seller. Buyer will receive **$25,000 of U.S. Treasury Bonds at closing.** To see this property, call 123-1234.

An investor or buyer could purchase your property and would receive an additional $25,000 down the road when the bonds mature.

You would obviously buy Zero Coupon U.S. Treasury Bonds with a face value of $25,000 at title transfer. $25,000 of U.S. Treasury Bonds would probably cost around $7,663 today and they would mature in the year 2040.

You're able to give the buyer 25,000 reasons to buy your property with a $7,663 investment.

## How to Use Bonds to Protect EVERY Investment You Make

Above, I shared how you can use bonds to make your properties more attractive to buyers and investors. And hopefully, you're able to see how powerful zero coupon bonds can be when selling.

Let's shift gears and spend some time on using zero coupon bonds when *buying* real estate.

The average investor buys property without any protection from loss, myself included! This is because the market had always been strong and we never worried about losing money if real estate values dropped.

Well, the real estate crash has shown loud and clear that real estate values can decrease. And to be successful investing in real estate, **you should strategically protect every investment you make.**

This protection can be set up using zero coupon savings bonds.

Try to negotiate to have the seller buy zero coupon bonds as part of your purchase. As an example, let's say you've found a property priced below market.

You could make an offer on the property and include a clause like this in your offer to purchase:

```
Seller to deliver US Treasury Bonds with a face value of
$50,000 maturing after 8/01/2040 to buyer at the time of
the title transfer.
```

From above, you know the seller will only have to invest around $7,663 to buy these bonds for you. If you're able to get the seller to agree to this, you've just protected your investment.

Your investment could drop in value and you wouldn't have to worry about it, because you'll have U.S. Treasury Bonds to hedge against loss.

The idea is to have the seller buy bonds for you and use these bonds to diversify your investment.

Now, the seller may or may not agree to buy these bonds for you. However, if they are motivated, your chances of success are much greater. And in today's market, most sellers are motivated!

In order to get the seller to buy some bonds for you, you may have to reduce the face amount of the bonds to $25,000, which would drop the seller's out-of-pocket cost to around $3,800. Don't get hung up on the amounts. Instead, <u>stay focused on the idea of protecting your investment</u>.

Also, you have to check with your lender to make sure this idea will fly with them. Many loans have restrictions on what the seller is able to give to the buyer at closing. You may have to keep the amount out-of-pocket for the seller below a certain percentage of your purchase price.

Another tip is to consider working with a competent real estate brokerage that has experience with creative investing strategies. Sadly, most real estate agents don't take the time to study and learn creative real estate investing.

## How to Use Bonds to Get Higher Rents

In the book "Formulas for Wealth", the authors share the following example, detailing how an investor used bonds to eliminate negative monthly cash flow on an investment property:

*His tenants were paying $800 per month, and he needed $1,000 per month to come out ahead. He called the tenants in and told them that if they would sign a three-year lease and pay him $1,000 per month instead of the $800 per month they were presently paying, he would give them tax-free bonds for $36,000, which would return all of their rent tax-free.*

Awesome!

This investor increased his cash flow by $200 a month, $2,400 a year. This increased the income from this tenant by $7,200 over the life of the lease. More importantly, he locked in a good tenant for three years. Imagine what would happen if the investor had 20 units and did the same with each unit? Do the math, it's a lot of additional rent.

You can also use bonds to improve rent collection and decrease tenant turnover. Consider offering your new tenants bonds conditioned upon timely rent payments and the tenant staying the duration of the lease.

**<u>RENT MY PROPERTY; GET BACK YOUR RENT BACK IN FULL</u>!!!**
**That's right! When you rent this home for three years, you'll get every penny you pay in rent back in long-term savings bonds. You'll get to stay in a great home and create a long-term savings plan at the same time. You can use the savings bonds for your children's college education, your retirement, or to buy your dream car. Some restrictions apply.**

If the property rented at $1,000 a month, the investor would need to acquire long-term zero coupon bonds with a face value of $36,000. Above I highlighted Hart Ransom Bonds. An investor could purchase these bonds having a face value of $36,000 for around $3,660.

Obviously, the investor would want to add a few restrictions to their lease agreement with this offer. One BIG condition I would include would be:

Tenant must occupy the home and pay each monthly rent payment on time for 36 months in order to receive the $36,000 of long-term savings bonds.

The goal of this idea is to give tenants 36,000 reasons why they should pay on time. What impact do you think this will have on the tenant with regard to their rent? It will have a big impact. They'll think twice about paying late because they'll lose $36,000, which is a little more than a $25 late fee.

Remember, the tenants have no idea that the bonds only cost $3,660. They'll only be thinking about the $36,000.

Now, if I were the investor making this offer, I would buy these bonds in my name when the tenant moved into the property. I would use the security deposit received to offset some of the cost of the bonds.

The reason I would buy these bonds in my name when the tenant moved in is because I want to **create a situation where I can't lose.** If the tenant pays late one time, or defaults on the lease, I get to keep the $36,000 in bonds. Not too bad.

However, if the tenant pays on time each month for 36 months, I'd simply transfer the bonds into their name. At this point in time, I would have collected 36 on-time rent payments. My property would have been occupied for three years, saving vacancy-related expenses such as paint, carpet, advertising, utilities and mortgage payments.

This scenario creates a win/win for you! You'll reduce vacancies, which will ultimately provide more cash flow OR you'll get an extra $36,000 down the road when the bonds mature. Sure you'll have to invest $2,660 out of pocket to buy the bonds ($3,660 cost of bonds minus $1,000 security deposit), but this investment would yield a significant return regardless of what happens with the tenant.

Here's a flyer I created for one of my properties with this offer included. I simply handed it out during the showings:

# HOW YOU CAN GET EVERY DOLLAR YOU PAY IN RENT BACK IN FULL!

Note the four conditions to this offer detailed in the flyer. These conditions and offer could be a special addendum added to the lease agreement.

This particular home would typically rent for around $1,200 a month. I ended up renting it for $1,395 and signed a three-year lease.

This strategy will bring in an additional $7,020 of rent throughout the duration of the lease.

Not too bad!

I'm very early in the lease on this home, so I don't have final results, but I can tell you the tenants asked many questions about the bonds. They are very excited about the bond offer because they have had trouble saving money over the last few years.

I explained how the bonds work and that their value fluctuates from month to month depending on what's happening with interest rates. I also explained that they would receive the bonds after they moved out of the home, assuming they met the conditions. I also explained they may be able to sell these the bonds before maturity but would receive significantly less than the face value. The best bet would be to simply hold the bonds to maturity.

## Use Bonds to Turn Every Tenant into $25,000 of Future Income

If you rent your properties using lease options/rent to own programs, you could use the tenants' up-front payment to buy the bonds without having to dip into your pocket to purchase the bonds. If you'd like to learn more about using lease options and rent to own programs, consider test-driving our Income for Life membership, where you can instantly download my "Complete Rent to Own" System for just $1.00. More information is available at:

http://www.iflspecialoffer.com/unadvertisedbonus.asp

Based upon my use of lease options and rent to own programs, I've found that investors typically collect 3 percent of the value of the home up front as an option payment from the tenant. Sometimes it's less and sometimes it's more, but 3 percent is about average.

On a $100,000 home, this would be around $3,000. This $3,000 received from the tenant could easily be used to purchase zero coupon bonds.

In fact, if you received $3,000 upfront from a tenant by offering your home on a rent to own program; you could easily buy the Hartford Ransom bonds (noted above) with a face value of $25,000.

This would mean that each and every rent-to-own tenant could be turned into $25,000 of long-term savings bonds. You could leverage the income from the property into a large bond portfolio.

Now let's assume that you end up having to evict a tenant at some point in time. Would this be a good thing or a bad thing?

You would still have the home AND $25,000 in bonds. Sure you'd have to invest some money to get the home cleaned, painted and ready to show. But within weeks, you'd collect another up-front payment from a new rent-to-own tenant.

This new up-front payment would be used to buy additional bonds with a $25,000 face value that would mature down the road.

**New Tenant = $25,000 of Bonds**

Over four or five years, you could leverage two or three new tenants into $100,000 in zero coupon bonds. Who knows, you might come to enjoy evictions because each eviction leads to a new tenant and more bonds.

As I write this for you, I'm literally shaking. I've done a boatload of lease-options on my properties over the years. Sadly I didn't apply this incredible idea.

On low side, let's say I've done 50 lease options on my properties over the years. Had I bought zero coupon bonds with a face value of $25,000 with the up-front payment received in each transaction, I'd be sitting on $1,200,000 in various bonds. These bonds would mature at various points of time in the future.

Would the value of the property matter to you as much if you're able to turn each and every tenant into $25,000 in bonds?

Nope.

Note: Some financial experts believe the bond market is in a bubble right now. This is because interest rates are at historic lows. When the Federal Reserve increases interest rates, bond prices will fall. It's impossible to determine when interest rates will rise again, but they will definitely be increased as some point in the future and bond prices WILL go down.

This really should have no bearing on our use of bonds, because we do not intent to sell these bonds before maturity. In fact, our purpose for acquiring bonds is simply to protect against real estate values dropping further.

## Use Real Estate to Build a Retirement Bond Ladder

Many financial planners recommend investors build bond ladders. A bond ladder is defined as follows:

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A series of bonds with increasing maturities often spaced
one year apart.
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The idea is to fund your retirement by buying bonds that mature each and every year after you stop working. Let’s say you’re 40 years old and want to retire at the age of 60, 20 years from now. You’d like to set yourself up to receive additional income each year from the age of 60 on.

Build the following bond ladder:

$25,000 Face Value Bonds Maturing in 2030
$25,000 Face Value Bonds Maturing in 2031
$25,000 Face Value Bonds Maturing in 2032
$25,000 Face Value Bonds Maturing in 2033
$25,000 Face Value Bonds Maturing in 2034

See how this is structured so that $25,000 of bonds mature each year starting 20 years from now? The good news is that these zero coupon bonds can be acquired today at significant discounts.

You could use the up-front payments received from tenants to build a bond ladder over time. These bonds would add to your other retirement savings. Remember, you’ll also have your rental real estate, too.

## “Buy When there is Blood On the Street”

I believe John Rockefeller once coined this phrase. The idea is to buy when everyone else is selling, and this strategy has proven very effective over time.

The problem is that it’s hard to buy
when it’s your blood on the street.

And if you own any real estate, it IS your blood. Buying now is probably the most important thing you can do. However, it’s the exact opposite of what you’re thinking.

Most people who have lost money on their homes or in real estate, have sworn off real estate as an investment because they don’t want to make the same mistake twice.

Who could blame them?

The problem is many people are now making a second, and maybe larger mistake by not taking advantage of the opportunity to buy homes at dramatically reduced prices.

One of the easiest ways to “see” what’s going on in the real estate market is to study cable TV shows.

If you have cable TV, you may have noticed a major shift on HGTV (the Home and Garden Channel). A few years ago, you could watch shows such as Flip That House and Property Ladder. These shows profiled people who bought, remodeled and quickly resold homes for large gains.

These shows have all disappeared (except reruns...).

Now if you turn on HGTV, you’ll find new shows like “For Rent” and “Income Property,” which highlight the growing demand for rental property.

They profile investors who renovate their rental properties to attract higher rents and higher-quality tenants.

This change in cable TV programming highlights two important trends in the real estate market:

**1. Home buyers aren't buying homes.**

It's hard to film a TV show about an investor flipping a home, when they can't sell it to a home buyer.

**2. Rental demand has increased dramatically.**

Buyers who are worried about the housing market are now deciding to rent instead of buy. In addition, families who have lost their homes to foreclosure are also on the hunt for homes to rent.

Both of which have dramatically increased the demand for affordable rental homes.

This increase in rental demand can bee seen in the increase in apartment occupancy rates to 92.2 percent, and rents have increased by 0.7 percent in the second quarter of 2010.

And these two trends will, more than likely, continue for many years to come, as there has been a huge shift in the perception of buyers due to the high unemployment rate.

**This increase in rental demand just happens to correspond with incredibly low home prices. You can buy great properties, at very low prices, and protect yourself from loss with zero coupon bonds.**

As an example, consider this home an investor is now in the process of purchasing:

Bank Foreclosure
7 Bedroom/ 2 Bath
Asking Price $39,900

This 7-bedroom, 2-bath home in Painesville was recently listed for sale for $39,900. It was originally on the market for $94,500 and has been on the market for 245 days. The home is now pending sale and is being purchased by an investor who plans to rent to college students. The home is within a half mile of Lake Erie College and will rent for $250 a month per student.

With seven bedrooms, the home will generate roughly $1,500 of rent per month. The students will pay all of the utilities and their parents will co-sign on the lease.

The investor purchasing this property isn't buying it for price appreciation. He is **buying for $900 a month in cash flow and couldn't care less what happens to the price of the home**.

Sure, they will have more management because they are renting to college students, but the additional income received far outweighs additional cost.

In fact, they could easily rent this home out to one family for $1,100 to $1,200 a month because it offers 7 bedrooms.

The instructive part about this investment is that this investor had also bought several homes back in 2006, 2007 and 2008 at the top of the market. He has suffered losses on these investments, but "sees" the incredible opportunities available in today's market.

He IS investing in real estate today, and *his blood* is on the street. He is using the opportunities in the market to his advantage.

Believe it or not, ONE great deal could turn into a lifetime of income.

Although "flipping" – the buy-and-sell approach – has been the traditional opportunity with foreclosures, the goal of many real estate investors is to create long-term monthly income. This is the "buy-and-hold" approach. The real estate is bought, then held over a long period of time and rented out.

One of the best strategies for maximum monthly income with a buy-and-hold approach is to buy a property and pay it off quickly. With zero mortgage obligation, you get to keep the majority of the monthly rent. Depending on your living expenses, you could essentially become financially independent with just two or three homes.

You can use this debt-free rental income to:

- ✓ **Offset your living expenses.**
- ✓ **Pay toward other debt.**
- ✓ **Re-invest into additional self-financing assets.**

**Self-financing Asset:** This is an asset that pays for itself; not requiring additional out-of-pocket funding by the investor or investors for either loan reduction or operating expenses.

To buy for cash flow, you need to buy larger homes at low price points with minimual use of debt. Either pay cash for the property, or plan on the shortest loan repayment period.

The foreclosure crisis has magnified the opportunity available to apply this strategy. Investors acquiring foreclosure properties are buying homes, in some markets, for pennies on the dollar.

In Euclid, Ohio, an investor recently purchased this single-family home for $40,000:

The market value of this home at the time of purchase was $114,000. This home was purchased for 35 cents on the dollar, which was an unbelievable deal.

The lower purchase prices available in foreclosures will allow investors to set up shorter loan repayment periods.

For example, instead of getting a 30-year mortgage, consider getting a 5-year or 10-year mortgage. Rent the home, pay this property off very quickly with the rent received, and then enjoy monthly income for life.

You could also obviously sell these homes when, and if, the market rebounds and use the sales proceeds in retirement.

**As an example, let's look at a**
**$50,000 foreclosure investment ...**

A $50,000 mortgage amortized over 30 years at 7 percent would generate a monthly payment of $332. This same mortgage amortized over 10 years at 6 percent *(the interest rate would be lower because of the shorter repayment period)* would generate a monthly payment of $421.

Or we could go one step further and amortize this mortgage over eight years, providing a monthly payment of $657. Add in $200 for taxes and insurance, and your total house payment is around $850 a month. You can run this amortization schedule online for free at: **http://www.yona.com/loan/**

Basically, you want to buy a foreclosed home and pay it off like you would a car. Try to get the shortest repayment period possible. The faster you pay off this property, the faster you'll enjoy income for life.

The home pictured on the right was purchased for $33,000, and the investor put another $2,000 in for cleanup and minor repairs. The mortgage payment is $703 per month, and the loan will be paid in full in just six years. This homes rents for $895 a month.

**Imagine having a free-and-clear rental property in just 6 years.**

This investor will enjoy over $600 (after taxes and insurance) a month of income for life after the mortgage is paid off.  Obviously, if the investor paid cash for this property, they'd start generating this monthly cash flow from the first month it was rented, and rental demand is significantly higher now than it was a year or two ago.

And you can use zero coupon bonds to protect yourself from loss and leverage every new tenant into $25,000 of long-term savings bonds simply by implementing the ideas detailed earlier in this report!

## How to Turn These Foreclosure Investments Into Hassle-Free Investments

The opportunities highlighted in this report might sound attractive to you, but you may still be hesistant because you don't want to have to manage rental properties.

Rental real estate is an ACTIVE investment and will require some of your time each and every month. Some months will require less time, and some will require more time. It's all part of investing in real estate and is a tradeoff you must make, unless you hire a property manager.

From 2000 through 2008, most investors couldn't afford to hire a property manager because the price to buy properties was significantly higher. The rental income didn't provide enough cash flow, and so the investor was forced to manage their properties on their own. In many cases, these investors also maintained full time jobs.

This is no longer the case with today's depressed home prices because the cash flow from the property is sufficient to cover the cost of a property manager and provide an excellent monthly return.

As an example, you could buy a $30,000 or $40,000 home and rent it out for $800 a month. You could easily afford property management and enjoy attractive monthy hassle-free cash flow.

Well, as you can now hopefully see, there are many great opportunities available today to recover wealth lost in the real estate market crash. More importantly, you can generate very attractive monthly cash flow and protect every single investment with long-term zero coupon bonds.

I realize it's hard to get back on the real estate investing horse again, but it really is one of the best things you can do. If you don't, you may end up regretting it down the road. Sure the real estate market may not get better for years to come. This shouldn't matter, if you invest for cash flow instead of appreciation and you use bonds as a hedge against loss.

The bottom line is to learn from what you've been through, make adjustments and move on towards your financial goals.

If you'd like our help recovering wealth lost, simply fill out the *"Cash Flow Investment Application"* included at the end of this report and fax it to my office.

We'll get in touch with you and help you lay out a Wealth Recovery Plan. There is no cost to apply and no obligation to invest.

New clients will receive the following special bonuses:

1. **6 Months of FREE Property Management (unless you prefer to manage on your own!)**
2. A detailed audio interview with Stan & Hildy Richelson, authors of the book, *"Bonds – The Unbeaten Path to Secure Investment Growth."*
3. Detailed report on how you can find zero coupon bonds, understand bond ratings and more.
4. Private access to the best deals on the market today, including homes like the ones profiled in this report.

To become a client, simply complete the attached application and send it to us for review!

To Your Wealth Recovery,

Rob Minton, Broker
Paramount Wealth Group

# Cash Flow Investment Application

**Name**:______________________________________________________________________

**Address**:____________________________________________________________________

**City**:____________________________________**Zip Code**:__________________________

**Home:**______________________________ **Cell:**_________________________________

**E-Mail:**_____________________________________________________________________

**1. Are you a BEGINNING or EXPERIENCED investor? (Circle One)**

**2. When would you like to make your first investment? (Circle One from Below)**

**Next 30 days 3 months – 6 months 6 Months or Later**

**3. How much do you have to invest?**

**4. Are you planning on paying cash when you buy, or do you need to obtain a mortgage? If you need a mortgage, are you pre-approved?**

**5. Would you like to receive 6 months of FREE Property Management?**

**6. What are the best days and times in your schedule to tour properties meeting our investing criteria?**

**Please send your completed application for our team's review to:**

1. **PLEASE FAX YOUR APPLICATION TO: 1-866-317-9137**
2. **MAIL TO OUR OFFICE AT: Paramount Wealth Group**
   **31813 Vine St.**
   **Willowick, OH 44095**

*****FOR PARAMOUNT'S USE ONLY*****
**Denied_________ Accepted_________**