



# INVESTOR ACCELERATOR TRAINING

## ACQUISITION

Below is the list of short training videos that instructs the investor on the fundamentals of real estate, the fundamentals of owner financing, how to get motivated sellers calling you, how to answer the phone and what information to gather, how to evaluate the lead, how to structure the transaction, how to write the contract and disclosures, how to make the offer, and how to complete the acquisition of the property.

## 1.01.0 Before Your Get Started

SECTION	TITLE	TIME	SECTION	TITLE	TIME
1.01.01	what is your why	(3.17)	1.01.02	expect obstacles and losses	(1.06)
1.01.03	if your why is greater than your obstacle	(1.14)	1.01.04	what is the purpose of your company	(1.17)
1.01.05	your core values	(3.17)	1.01.06	taking the high road	(2.31)
1.01.07	avoiding litigation / legal troubles	(4.04)	1.01.08	giving to charity	(2.36)

## 1.02.0 Your Exit Strategy

1.02.01	what is your exit strategy for investing	(2.10)	1.02.02	how long do you plan to invest	(2.10)
1.02.03	what are you doing to do after you finish investing	(2.16)			

## 1.04.0 Building Your Team

1.04.01	considerations about partners	(2.46)	1.04.02	real estate broker / realtor	(2.38)
1.04.03	licensed Residential Mortgage Loan Originator	(1.48)	1.04.04	title company / attorney	(2.41)
1.04.05	licensed Residential Mortgage Loan Servicer	(2.29)	1.04.07	bookkeeper / accountant	(2.19)

## 1.05.0 Owner Finance Overview

1.05.01	kitchen table explanation	(1.12)	1.05.02	what is owner financing	(1.22)
1.05.03	how people are helped through owner finance transactions	(4.50)	1.05.04	why does owner financing work	(2.14)

## 1.06.0 Wealth Building

SECTION	TITLE	TIME	SECTION	TITLE	TIME
1.06.01	Greatest Wealth Building Principle	(2.27)			

## 1.07.0 Real Estate Fundamentals

1.07.01	criminal vs civil legal systems explained	(1.17)	1.07.02	personal versus real property explained	(1.14)
1.07.03	the standard real estate documents	(7.39)	1.07.04	debunk the common myth that the bank owns any house that has a mortgage against it	(1.45)
1.07.05	mineral surface and air rights	(1.54)	1.07.06	community property	(2.04)
1.07.07	common law marriage	(1.27)	1.07.08	homestead exemption	(3.54)
1.07.09	executory contracts	(1.35)	1.07.10	the legal description	(3.56)
1.07.11	the role and function of the real estate professionals	(3.15)	1.07.12	the role of the realtor	(3.16)
1.07.13	do you have to be a realtor to invest in real estate	(1.17)	1.07.14	the 70-step process of a traditional cash sale transaction	(8.31)
1.07.15	traditional closing process	(0.50)	1.07.16	how a title company processes the closing	(1.25)
1.07.17	the fees associated with a traditional cash sale transaction	(1.48)	1.07.18	the role and function of the mortgage lender	(5.01)
1.07.19	what happens if you do not pay your mortgage	(2.54)	1.07.20	the foreclosure process	(4.30)
1.07.21	reverse mortgages	(2.25)			

## 1.08.0 Owner Finance Fundamentals



SECTION	TITLE	TIME	SECTION	TITLE	TIME
1.08.01	what is owner financing	(1.22)	1.08.02	the legal basis for owner financing	(2.39)
1.08.03	the seven strategies of owner financing	(5.10)	1.08.04	types of acquisition owner finance transactions	(2.57)
1.08.05	acquisition strategies – assignment transaction	(3.53)	1.08.06	acquisition strategies – cash transaction	(4.20)
1.08.07	acquisition strategies – seller financing transaction	(4.03)	1.08.08	acquisition strategies – subject transaction	(3.20)
1.08.09	acquisition strategies - wrap-mortgage transaction	(2.57)	1.08.10	typical owner finance acquisition process	(1.00)
1.08.12	why does owner financing work	(5.19)	1.08.13	benefits to the seller	(3.19)
1.08.14	protection to the seller	(3.34)	1.08.15	benefits to the buyer	(1.40)
1.08.16	benefits to the investor	(1.54)	1.08.17	consumer vs commercial transactions	(1.58)
1.08.18	statutes regulations and legal considerations	(3.59)	1.08.19	back-end considerations	(2.48)

## 1.09.0 Getting the Motivated Seller to Call You

1.09.01	what is marketing	(0.38)	1.09.02	the five fundamental pieces of a marketing strategy	(4.05)
1.09.03	who are the people that have a problem	(5.51)	1.09.04	what should we say to let them know we can solve their problem	(3.28)
1.09.05	what are 72 of the highly innovative ideas on finding these potential sellers	(13.24)	1.09.06	what are 45 innovative ideas on how to communicate to potential sellers	(8.07)
1.09.07	how do we calculate our budget to get the motivated sellers to call us	(2.00)	1.09.08	how to talk to a realtor	(1.46)
1.09.09	how to talk to a rehabber and or wholesaler	(2.24)			

## 1.10.0 How to Talk to the Seller on the Phone

SECTION	TITLE	TIME	SECTION	TITLE	TIME
1.10.01	talking to the potential seller on the phone for the first time	(7.04)	1.10.02	talking to the potential seller on the phone for the first time (mock 1)	(4.04)
1.10.03	talking to the potential seller on the phone for the first time (mock 2)	(4.38)	1.10.04	talking to the potential seller on the phone for the first time (mock 3)	(4.21)
1.10.05	talking to the potential seller on the phone for the first time (mock 4)	(4.51)			

## 1.11.0 Evaluation the Lead - All Transactions

1.11.01	lead evaluation overview	(3.40)	1.11.02	filing and naming convention	(4.29)
1.11.03	seller questionnaire	(1.45)	1.11.04	county appraisal district	(2.34)
1.11.05	county clerk's office	(2.55)	1.11.06	Multiple Listing Service	(3.46)
1.11.07	Freddie Mac website	(1.54)	1.11.08	payoff quote from the mortgage lender	(1.35)
1.11.09	reinstatement quote from the mortgage lender / foreclosure attorney	(1.34)	1.11.10	mortgage statements	(1.58)
1.11.11	legal ownership	(2.17)	1.11.12	legal description	(1.17)
1.11.13	forbearance liens	(4.06)	1.11.14	delinquent / backup ad valorem taxes	(2.26)
1.11.15	property tax liens	(2.06)	1.11.16	Federal tax Liens	(1.32)
1.11.17	other liens	(1.19)	1.11.18	determining fair market value	(3.05)
1.11.19	determining fair market lease rate	(1.22)	1.11.20	determining your estimated sales price	(2.59)
1.11.21	estimating potential cash flow	(1.30)			

## 1.12.0 Evaluating the Lead – Cash Transactions

SECTION	TITLE	TIME	SECTION	TITLE	TIME
1.12.01	lead evaluation overview	(1.27)	1.12.02	cost of other people's money	(1.31)
1.12.03	loan amortization	(1.52)	1.12.04	calculating offer as percentage of FMV	(1.26)
1.12.05	apportioning cash flow	(2.15)	1.12.06	reverse calculate offer amount	(1.35)

## 1.13.0 Evaluating the Lead – Seller Finance Transactions

1.13.01	lead evaluation overview	(1.01)	1.13.02	calculating offer as a percentage of FMV	(1.26)
1.13.03	determining offer mortgage rate	(1.06)	1.13.04	apportioning cash flow	(1.24)
1.13.05	reverse calculate offer amount	(1.55)			

## 1.14.0 Evaluating the Lead – Subject-to and Wrap Mortgage Transactions

1.14.01	lead evaluation overview	(1.46)	1.14.02	statements from the mortgage lender	(1.17)
1.14.03	statements for the escrow account from the mortgage lender	(1.22)	1.14.04	reinstatement quotes from the mortgage lender / foreclosure attorney	(1.13)
1.14.05	loan amortization	(1.44)	1.14.06	calculation of PITI	(1.47)
1.14.07	accelerate extended amortizations (longer than 30 months)	(1.43)	1.14.08	seller second note	(3.03)
1.14.09	apportioning cash flow	(2.51)	1.14.10	integrating private money into the calculations	(3.15)
1.14.11	evaluating risk thresholds (period until negative cash flows breakeven)	(4.19)			

## 1.15.0 Loan Modifications – Subject-to and Wrap Transactions



SECTION	TITLE	TIME	SECTION	TITLE	TIME
1.15.01	loan modifications	(1.27)	1.15.02	acquiring while loan modification is in process	(2.01)
1.15.03	acquiring while loan modification is in trial period (do you want to do the loan modification?)	(3.28)			

## 1.16.0 Be Aware of These Seller Situations

1.16.01	property in Chapter 11 or 13 bankruptcy	(3.38)	1.16.02	property in Chapter 7 bankruptcy	(2.54)
1.16.03	loan on property cross-collateralized with other properties	(2.20)	1.16.04	property has tenant occupant	(5.00)
1.16.05	property is Section 8 rental	(3.13)	1.16.06	property owned by person not a legal resident	(1.11)
1.16.07	one of the owners passed away	(1.39)	1.16.08	one of the borrowers on the loan has passed away	(1.25)
1.16.09	dealing with the ex- who is on the mortgage loan	(3.08)	1.16.10	dealing with an owner who has a Federal Tax lien	(3.15)
1.16.11	dealing with an owner that is not present	(1.34)	1.16.12	buying during loan modification trial period	(1.15)

## 1.17.0 Structuring the Transaction with Your Financial Plans in Mind

1.17.01	have your exit plan in mind before you begin	(1.26)	1.17.02	structure your transactions to fit into your financial plans	(1.23)
1.17.03	determining acceptable risk	(3.11)	1.17.04	taking on negative cash flow deals	(3.59)
1.17.05	structuring your private capital loans	(1.28)	1.17.06	paying off / shorting second liens	(3.26)
1.17.07	paying off first liens	(2.29)	1.17.08	maximizing your cash flow when you exit	(2.44)

## 1.18.0 Structuring the Transaction

SECTION	TITLE	TIME	SECTION	TITLE	TIME
1.18.01	owner finance acquisition strategies (assignment, cash, seller financing, subject-to, wrap-around mortgage. land trusts)	(4.36)	1.18.02	avoid executory contracts	(2.04)
1.18.03	avoid sandwich leases lease-option rent-to-own	(2.17)	1.18.04	considerations for structuring the transaction	(4.26)
1.18.05	how to structure the transactions	(6.50)	1.18.06	contract and disclosure preparation	(7.39)
1.18.07	private investors	(5.09)			

## 1.19.0 Shorting Second Mortgages - Subject-to and Wrap Transactions

1.19.01	subordinate lien position equals vulnerability	(1.20)	1.19.02	shorting second liens	(3.32)
1.19.03	hardship letters	(5.29)	1.19.04	making and negotiating the offer	(2.55)

## 1.20.0 Releasing Federal Tax Liens

1.20.01	Publication 148 – Guidelines for Processing Notice of Federal Tax Lien Documents	(2.14)	1.20.02	obtaining a Broker's Price Opinion	(1.42)
1.20.03	hold the lien release until closing	(1.33)			



## 1.21.0 Contract and Disclosures – Cash Transactions



SECTION	TITLE	TIME	SECTION	TITLE	TIME
1.21.01	explanation of cash transaction contract	(2.42)	1.21.02	one to four family residential contract (resale)	(8.28)
1.21.03	third party financing addendum	(3.27)	1.21.04	addendum for property subject to mandatory membership in a property owners association	(2.32)
1.21.05	addendum for reservation of oil, gas, and other minerals	(1.31)	1.21.06	addendum for seller's disclosure of information on lead-based paint and lead-based paint hazards as required by law	(1.52)
1.21.07	seller's disclosure of property condition	(4.59)	1.21.10	explaining the cash acquisition contract	(6.04)

## 1.21.1 Contract and Disclosures – Seller Financing Transactions

1.21.11	explanation of seller financing transaction contract	(1.29)	1.21.12	one to four family residential contract (resale)	(8.28)
1.21.13	addendum for property subject to mandatory membership in a property owners association (same as 1.21.04)	(2.32)	1.21.14	seller financing addendum	(3.48)
1.21.15	addendum for reservation of oil, gas, and other minerals (same as 1.21.05)	(1.31)	1.21.16	addendum for seller's disclosure of information on lead-based paint and lead-based paint hazards as required by law (same as 1.21.06)	(1.52)
1.21.17	seller's disclosure of property condition	(4.59)	1.21.18	explaining the seller financing acquisition contract	(6.11)

## 1.21.2 Contract and Disclosures - Subject-to Transactions



SECTION	TITLE	TIME	SECTION	TITLE	TIME
1.21.21	explanation of subject-to transaction contract	(1.10)	1.21.22	one to four family residential contract (resale)	(8.28)
1.21.23	addendum for property subject to mandatory membership in a property owners association (same as 1.21.04)	(2.32)	1.21.24	loan assumption financing addendum	(1.58)
1.21.25	addendum for reservation of oil, gas, and other minerals (same as 1.21.05)	(1.31)	1.21.26	addendum for seller's disclosure of information on lead-based paint and lead-based paint hazards as required by law (same as 1.21.06)	(1.52)
1.21.27	subject-to addendum to the purchase contract	(9.56)	1.21.28	seller's disclosure of property condition (same as 1.21.07)	(4.59)
1.21.29	acknowledgement of subject-to transaction	(2.24)	1.21.30	disclosure of underlying lien transaction	(3.41)
1.21.31	acknowledgement of mortgage liability	(2.59)	1.21.32	acknowledgement of state and federal regulations	(1.42)
1.21.33	acknowledgement due on sale	(4.33)	1.21.34	acknowledgement of subject-to management	(2.12)
1.21.35	seller's general subject-to acknowledgement	(3.10)	1.21.35	explaining the subject-to acquisition contract	(15.44)

## 1.21.4 Contract and Disclosures - Wrap-Mortgage Transactions

1.21.41	explanation of wrap-mortgage transaction contract	(3.37)	1.21.42	one to four family residential contract (resale)	(8.28)
1.21.43	addendum for property subject to mandatory membership in a property owners association (same as 1.21.04)	(2.32)	1.21.44	seller financing addendum	(3.48)
1.21.45	addendum for reservation of oil, gas, and other minerals (same as 1.21.05)	(1.31)	1.21.46	addendum for seller's disclosure of information on lead-based paint and lead-based paint hazards as required by law (same as 1.21.06)	(1.52)

## 1.21.4 Contract and Disclosures - Wrap-Mortgage Transactions cont.



SECTION	TITLE	TIME	SECTION	TITLE	TIME
1.21.47	wrap-mortgage addendum to the purchase contract	(5.44)	1.21.48	seller's disclosure of property condition (same as 1.21.07)	(4.59)
1.21.49	acknowledgement of wrap-mortgage transaction	(1.37)	1.21.50	disclosure of underlying lien transaction (same as 1.21.30)	(3.41)
1.21.51	acknowledgement of mortgage liability (same as 1.21.31)	(2.59)	1.21.52	acknowledgement of state and federal regulations (same as 1.21.32)	(1.42)
1.21.53	acknowledgement due on sale (same as 1.21.33)	(4.33)	1.21.54	acknowledgement of wrap-mortgage management	(1.37)
1.21.55	seller's general wrap-mortgage acknowledgement	(2.44)	1.21.56	explaining the wrap-mortgage acquisition contract	(20.14)

## 1.21.6 Contract and Disclosures - Land-Trust Transactions

1.21.60	land-trust transactions	(1.53)			
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## 1.21.7 Contract and Disclosures - Assignment Transactions

1.21.70	assignment of real estate contract	(2.19)			
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## 1.22.0 Evaluating the Location and Condition of the House

1.22.01	location, location, location	(2.30)	1.22.02	buying in the hood	(2.32)
1.22.03	condition of the house	(1.50)			

## 1.23.0 Viewing the Property

SECTION	TITLE	TIME	SECTION	TITLE	TIME
1.23.01	before you knock on the door	(2.09)	1.23.02	building rapport	(5.08)
1.23.03	viewing condition of the property	(2.31)	1.23.04	be authentic	(1.56)

## 1.24.0 How to Make / Explain the Offer to the Seller

1.24.01	talking to the seller at the kitchen table	(1.19)	1.24.02	introduce yourself	(3.54)
1.24.03	ask why seller needs to sell	(2.46)	1.24.04	discuss facts about the house	(3.31)
1.24.05	make the offer	(1.41)	1.24.06	explaining the offer	(5.09)
1.24.07	talking to the seller at the kitchen table (mock 1)	(14.37)	1.24.08	talking to the seller at the kitchen table (mock2)	(7.38)
1.24.09	how the offer solves the seller's problems	(2.35)	1.24.10	if they are not sure ask their alternatives	(1.58)
1.24.11	if they still are not sure ask the magic question	(2.06)	1.24.12	negotiating the offer	(2.26)
1.24.13	for those wanting time to think about the offer	(1.48)	1.24.14	what we need to disclosure to the seller	(3.01)
1.24.15	how to explain the due on sale to the seller	(3.42)	1.24.16	explain the closing costs	(1.45)
1.24.17	explain when we start making the mortgage payments	(2.38)	1.24.18	explain making the pro-rata mortgage payment at closing	(1.55)
1.24.19	explain the sales / closing process	(2.28)	1.24.20	the documents and information we need from the seller	(3.23)

## 1.25.0 Asking the Seller to Move Out

1.25.01	option contract	(1.03)	1.25.02	sale lease-back option	(3.21)
1.25.03	vacate immediately	(1.36)			

## 1.26.0 Anticipated Questions and Objections and Their Answers



SECTION	TITLE	TIME	SECTION	TITLE	TIME
1.26.01	introduction	(0.52)	1.26.02	the closing	(7.47)
1.26.03	the due-on-sale clause	(3.14)	1.26.04	the foreclosure process and considerations	(7.30)
1.26.05	the homeowner's hazard insurance	(2.37)	1.26.06	the Federal income tax considerations	(2.09)
1.26.07	the mortgage company and mortgage loan	(10.07)	1.26.08	loan modification	(6.23)
1.26.09	liens	(3.27)	1.26.10	other and general	(3.42)
1.26.11	other offers from other investors	(6.07)	1.26.12	the ownership	(2.16)
1.26.13	the realtors	(4.32)	1.26.14	making repairs	(1.51)
1.26.15	selling the property	(2.55)	1.26.16	the utilities	(1.02)

## 1.27.0 General Questions

1.27.01	legal basis for owner financing	(2.40)	1.27.02	can a property be purchased or subject-to an underlying loan	(1.27)
1.27.03	the due-on-sale clause	(1.53)	1.27.04	how closing costs are handled	(4.35)
1.27.05	mechanisms for an investor to use owner financing	(3.33)	1.27.06	is mortgage assignment similar to subject-to	(1.37)
1.27.07	is contracting or assigning a contract as an investor acting as a realtor	(1.03)	1.27.08	how the seller is protected	(3.16)
1.27.09	how the investor is protected	(1.05)	1.27.10	how the investor protects themselves	(1.40)
1.27.11	should we notify the underlying lender	(1.21)	1.27.12	the legal requirements when an underlying lien is present	(1.53)

## 1.28.0 How to Manage the Acquisition Closing Process



SECTION	TITLE	TIME	SECTION	TITLE	TIME
1.28.01	when to close	(1.40)	1.28.02	preparing for the acquisition closing	(6.53)
1.28.03	review transaction prior to closing	(1.27)	1.28.04	managing the acquisition closing	(3.52)

## 1.29.0 Deciding if you Should Make Repairs or Sell AS IS

1.29.01	Deciding if you should make repairs or sell AS IS	(5.39)			
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## 1.30.0 What it Takes to be a Successful Real Estate Investor

1.30.1	What it takes to be a successful real estate investor	(7.14)			
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