

# **THE SCIENCE OF REAL ESTATE INVESTING**

**by Jacques COQUEREL (aka Jacques COLUMBO)**

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**ATTENTION:** You may be tempted to read this report quickly and it'll be a huge mistake.

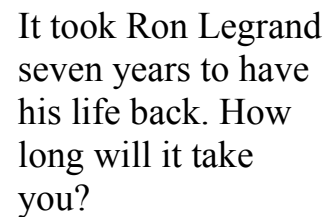
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## INTRODUCTION

A lot has been written on the subject of Real Estate Investing. Many gurus come and go.

Everybody is repeating the same old school. New good ideas are coming up, but they are adding to the confusion new and seasoned investors are finding in the market place.

Many of new Real Estate Investors end up like Ron Legrand in the early years of his investing career. Here is an excerpt from the introduction of his book, "How to be a Quick Turn Real Estate Millionaire."



It took Ron Legrand seven years to have his life back. How long will it take you?

### REALITY STRUCKS!

*"I sat down one Friday evening to pay my bills and realized my outgo was bigger than my income and my upkeep was becoming my downfall. All I had accomplished was creating a big, ugly mess. I'd spent two years buying the wrong properties the wrong way in the wrong areas for the wrong reasons. I built my empire on a house of cards, not on a solid foundation.*

*You see, I really didn't understand the real estate business. I just bought properties because I could without money or credit. I bought all the crap savvy investors wouldn't touch. They'd already been to the school I was about to graduate from—"The School of Hard Knocks." All my low-income properties in war zone areas with brainless tenants were sucking me dry, financially and mentally. My days were spent solving these tenants' petty problems and listening to all the worthless reasons why they couldn't pay rent.*

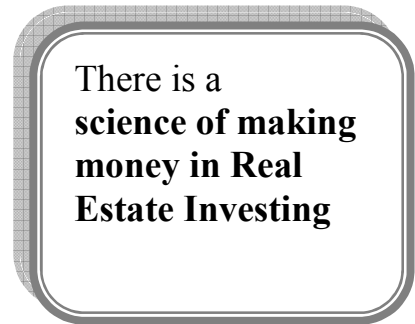
*I spent the next five years selling off my junk for dimes on the dollar. It took me seven years in the business to really understand.*

It took Ron Legrand seven years to have his life back. How long will it take you?  
Five?  
Seven?  
Ten?

That is, if you do it the wrong way.

Maybe you haven't noticed it yet, but Real Estate Investing is becoming a science. Those who try to reinvent the wheel will be left on the wayside.

Unfortunately, the old way of making money in Real Estate is almost dead. There is a **science of making money in Real Estate Investing**. The goal of this report is to help you understand this science. My sincere desire is that you experience one of these "a-ha" moments while reading this book, "**The Science of Real Estate Investing**."



# ABOUT THE AUTHOR

## Jacques Columbo

Jacques Columbo has been investing in Real Estate since 1997. He has wholesaled and retailed more than 750 properties. He has owned up to 120 rental properties at one time. He currently held interest position in commercial investments.

Jacques lives in Atlanta, Georgia with his French wife Claire and his three boys William, Sylvain and Samuel.

Jacques also operates a private coaching program.

Jacques says three things are killing the Real Estate Investor: **too much confusion, the wrong information and lack of guidance.** He delights in being able to provide the right information and the right guidance to his students.

Jacques is an underground investor. He devotes his spare time to writing bible commentaries.

He can be contacted at [jack@GetQuantumLeap.com](mailto:jack@GetQuantumLeap.com)

Here is what some of his students have to say about him:

Jacques,

*I'd like to let know that your recent advice has put an extra \$80,000 in my bank account.*

*Thank you.*

Chris Wall, CEO of Atlanta Investing, Inc.

To Whom It May Concern:

*This letter is to tell people about our experiences with Jacques Coaching. In the last three years we have been blessed to meet and learn from Mr. Jacques.*

*Jacques has been our mentor, teacher and friend in how to run a successful investment business. Even though he is an extremely busy and successful businessman in his own right, he has always taken time to be available to us to answer questions and give us priceless advice.*

*Jacque's guidance has always proven to be invaluable and correct over time. My advice to anyone who wants to have a successful business in investing, especially in the world of real estate, is to take every opportunity to soak up the information Jacques makes available to you, regardless of the price.*

*This Couple buys houses.*

*Jacques,*

*I've attended seminars and have been in coaching programs before, but your program is the first that changed the way I THINK. After just one session, the lights came on and I've been running with it since. Thank you for creating an awesome environment for creation and expression. I pray that you continue to enlighten those whom you are blessed with to teach.*

*Tony Rashad, Real Estate Broker and Investor.*

*Jacques is the real deal.  
You will never regret that you have joined his coaching program.  
In case you are still undecided, here is what he will show you:-  
Take you from ground zero  
Redesign your business for growth and profit  
Steadily he will help you to toddle, crawl, walk and run.  
I am still in the program and only wish this is available to me years ago.  
Join NOW so you won't kick yourself for not doing so down the road*

*Agate Lip Real Estate Agent and Investor*

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*Jacques*

*I can't thank you enough for a rejuvenating and informative coaching program. Since attending your program, I have recreated and corrected my marketing campaign and systems. I have saved enormous amounts of money just by correcting the mistakes I was making before you helped me see what I was doing wrong. I can't begin to shout it out to the public how you have opened my eyes wide at the potential of combining my real estate business with the Internet. There seems to be no end to the amount of money one can make in both businesses if they have a mentor/teacher with your skills and knowledge. The program was well worth every dollar spent and time invested. You are amazing! I am grateful to you for the time and effort you have devoted to your program and for allowing me to be a part of it.*

*Una Elliott - Investor/General Contractor*

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*Jack,*

*Thank You for your amazing Course*

*It would have saved Thousands of dollars by knowing what to do and following your advice. Thanks again,*

*Olivier Crisostomo, software developer*

## WE ARE WHAT WE THINK ABOUT ON A CONSISTENT BASIS.

“We become what we think about most of the time” was an idea made famous by Earl Nightingale, father of the modern audio self-help movement.

He got the idea from Napoleon Hill’s classic work, “Think and Grow Rich.”

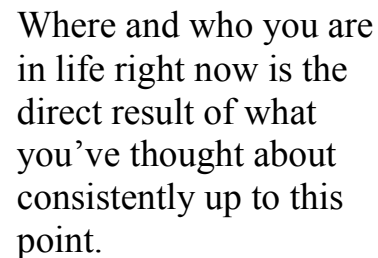
Napoleon Hill got the idea by interviewing hundreds of successful men of his time and discovering they all held in common the character trait of the “dominant idea” whereby they held on to a specific idea with a purpose long enough to see their dreams come true.

However you choose to express it, the current state of our lives comes down to one single, immutable fact:

You are **who** you are *right now*...and you are **where** you are *right now*...because of the total sum of the thoughts you’ve had to this point in your life.

Let me say it a little differently....

Where and who you are in life right now is the direct result of what you’ve thought about consistently up to this point.



Where and who you are in life right now is the direct result of what you’ve thought about consistently up to this point.

If you have NOT thought about much, you don’t have much.

If you have NOT consistently and relentlessly thought about how to get rich, you’re not rich.

If your thoughts HAVE consistently and relentlessly revolved around how to make JUST enough money to pay your bills each month...then you’ve probably gotten very good at JUST getting your bills paid each month. Your thoughts control your actions.

If you HAVE consistently and relentlessly thought about how to be a good person, treat people fairly in all your dealings, raise good kids, take a vacation once a year, make your dog roll over, buy a new car...  
WHATEVER IT IS you've thought about consistently....  
You've probably gotten it.

Why?

Why is it that *who* you are and everything you have in your life *right now* is the sum total (literally) of all your thoughts up to this point?

Simple.

James Allen put it best when he popularized the phrase, “**As a man thinketh in his heart, so he is.**”

What you think about and, more importantly, *believe in your gut*, is what will become your everyday reality.

Everything you believe and take as “true” in your life manifests itself into your reality as a result of what you think. Sometimes it's fast, other times it takes years to show up.

But either way, make no mistake...

Your predominant thoughts *will*...no, **MUST** manifest themselves in physical form in your life sooner or later...so make darn sure you want to give “birth” to those thoughts!

Thought (or lack of thought) leads to action (or inaction) which always leads to results.

Simple 2-word thoughts like “I can” lead to actions which bring about great life changing events.

The lady who thinks “I can invest in Real Estate” and does it.

The man who thinks “I can teach people to become successful” and does it.

The little child who thinks “I can get good grades, go to college, and become an attorney” and does it.

That simple thought of “I can” planted in the fertile soil of an expectant mind creates actions that result in wonderful achievements anyone can feel proud of.

On the flipside of the coin, simple thoughts of “I can’t” or “That’s too hard” or “Nobody will buy that” create a life that, frankly, sucks!

The lady who thinks, “Real Estate Investing sucks.” What does she get?

The man who thinks, “Nobody would listen to me.” What does he get?

The child who thinks, “Nobody from my family has graduated from college, so why bother.” What does he get?

All of those simple thoughts create a mediocre life of frustration, resentment and deprivation – UNTIL and UNLESS the person changes what they think about!

So, are you ready to change your thinking?

Whenever I coach students, I hear a resounding YES to that question. However, they are blocked. Why? It took me a little time to figure it out. Here is why. The **self-image** they have about themselves does not match the person they want to become.

**Step 1-The first step for a real change is to re-engineer one’s self image.**

**Step 2 – Unleash the Creative Imagination Power.**

After you have a clear picture of what you want to become, you have to “trick” your mind with the technique of visualization and “Theater in Your Mind”. This technique alone will help you shave off years in your learning curve.

### **Step 3 – Develop Unshakable Self-Confidence.**

The number one enemy of our Self-Confidence is called “The Critic Within”.

Here is how it works.

Have you ever heard these voices in your head?

They go like this.

“How dare you think you can make money with real estate?”

“Who do you think you are?”

“Where are you going to find the money anyway?”

“You’ll go broke before you start.”

“You are too young”

“You are too old”

“You have an accent”

“You are too big”

“You are too short”

“Who will trust you anyway?”

We are going to stop those voices with a well-known technique.

# YOU HAVE THE RIGHT TO BE RICH.

Whatever may be said in praise of poverty, the fact remains that it is possible to live a really complete or successful life unless one is rich.

Here is the reality about abundance.

1. There are NO SHORTAGES: God creates abundance. There's plenty to go around.
2. Your Wealth does not make anybody poor
3. Your success does not block another
4. Do not accuse yourself if you are making money. No guilt.
5. Separate Money from Morality
6. Wealthy people get paid *before* they do the work
7. Keep money moving: Invested Capital efficiency
10. Claim your share of abundance because there's plenty to go around.

Here is another reality about money.

Money is not mysterious.

Money is merely a convenient symbol, a means of measuring the value of the goods, services, ideas, etc. exchanged between people.

**A person dissatisfied with his money should recognize it is a measurement of the (perceived/accepted) value of what he has been contributing to others, and then focus either on finding a better paying clientele for whatever he provides, or on altering what he provides.**

## **Is Real Estate Investing still a good way to make money?**

The reality is that Real Estate Investing is still the best way to become rich in the United States of America.

**However, this reality is changing very rapidly in front of our eyes.**

“Where it is moving to?” you may ask.

Here is the answer. **It is moving toward a combination of real estate investing and internet marketing and e-commerce.** Yup, millions are made every month from young real estate entrepreneurs in their mid-twenties and thirties on the Internet. In my coaching on the “Science of Real Estate Investing” I advise my students to incorporate Internet and e-commerce to their real estate investment business. We want to create physical and virtual real estate.

The beauty of it all is that you do not have to know HTML or know how to do a website. You don’t have to know anything about commerce to make money on e-commerce. You do not believe me? Have you heard of Yanik Silver? Chances are you have not. This entrepreneur makes his money online, but does not know how to put up a website. I said it over and over again: “It is easier to make big cash flow through ecommerce than through rental properties unless you have a big apartment complex”

Residential Real Estate is not for Passive Income. Forget about the guys who are telling you to have 100 rentals so you can make \$10,000 monthly income. Believe me; they don’t know what they are talking about.

Again, **there is a science of getting rich in Real Estate Investing.** And it is an exact science like algebra or arithmetic. And there are certain laws that govern the process of acquiring riches. Once the laws are learned and obeyed by any man, he will get rich with mathematical certainty.

Let's get a quick review of the laws:

**The Law of Control:** says that you feel positive about yourself to the degree to which you feel you are in control of your own life, and you feel negative about yourself to the degree to which you feel that you are not in control, or that you are controlled by some external force, person or influence.

This law or principle is widely recognized in psychology. It is called "locus of control" theory. It is generally agreed that most stress, anxiety, tension and psychosomatic illness comes about as a result of the person feeling out of control, or not in control of some important part of his life.

**The Law of Cause and Effect:** says that for every effect in your life there is a specific cause. It is so important it has been called the "Iron Law of the Universe." It says that everything happens for a reason, whether or not you know what it is. There are not accidents. We live in an orderly universe governed strictly by law, and this understanding is central to every other law or principle.

**The Law of Belief:** says that whatever you believe, with feeling becomes your reality.

The more intensely that you believe something to be true, the more likely it is that it will be true for you. If you really believe something, you cannot imagine it to be otherwise.

Your beliefs give you a form of tunnel vision. They edit out or cause you to ignore incoming information that is inconsistent with what you have decided to believe.

**The Law of Expectations:** says that whatever you expect with confidence becomes your own self-confidence becomes your own self-fulfilling prophecy. To put it another way, what you get is not necessarily what you *want* in life, but what you *expect*. Your expectations exert a powerful, invisible influence that causes people to behave and situations to work out as you anticipated.

In a way, you are always acting as a fortune-teller in your own life by the way you talk about how you think things are going to turn out. Successful men and women have an attitude of confident, positive self-expectancy.

They *expect* to be successful; they *expect* to be liked. They expect to be happy, and they are seldom disappointed.

**The Law of Attraction:** has been written about in many books, and many people feel that it is central to understanding the human condition. The Law of Attraction says that you are a *living magnet*. You invariably attract into your life people and situations in harmony with your dominant thoughts. Like attracts like. Birds of a feather flock together. Everything in your life you have attracted to yourself because of the person you are, and especially because of your thoughts.

Your friends, your family, your relationships, your job, your problems and your opportunities have all been attracted to you because of your habitual way of thinking in each area.

Like the other mental laws, the law of attraction is neutral. It can help you or hurt you. Actually this law could be considered a variation of The Law of Cause and Effect, or sowing and reaping.

That is why the philosopher says:

Sow a thought and you reap an act;  
Sow an act and you reap a habit;  
Sow a habit and you reap a character;  
Sow a character and you reap a destiny.

**The Law of Correspondence:** is one of the most important laws of all, and is in many ways summary law that explains many others. It says, “As within, so without.” It says that your outer world is a reflection of your inner world. This law declares that you can tell what is going on inside you by looking at what is going on around you.

**Sow a thought and you reap an act; Sow an act and you reap a habit;  
Sow a habit and you reap a character; Sow a character and you reap a destiny.**

In the Bible, this principle is explained in the words, “By their fruits, ye shall know them.” Everything in your life is from the inner to the outer. Your external world of manifestation corresponds with your internal world of thought and emotion.

**The Law of Mental Equivalency:** is also called the Law of Mind and could actually be considered a restatement of the previous laws. Essentially, it says that *thoughts objectify themselves*. Your thoughts, vividly imagined and repeated, charged with emotion, become your reality. Your own thinking, for better or for worse, has created almost everything that you have in your life.

# HERE IS HOW THE RICH GET RICH

Understanding this simple concept is capital to comprehend the rest of this report and how to make money in Real Estate.

Here is the formula:

**The rich make money by creating asset.**

Let's define asset:

Asset is anything that puts money in your pocket.

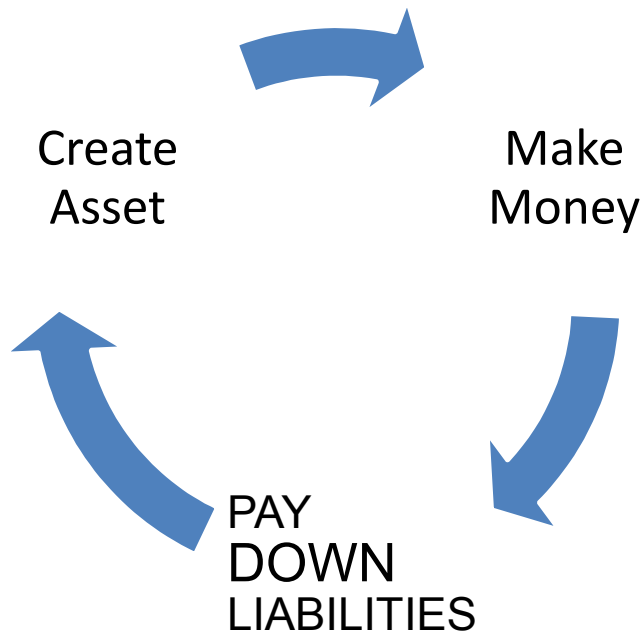
Liability is anything that takes money from your pocket.

This is so important that I want to repeat it.

**“The rich make money by creating asset.”**

And here is how it works...

**CREATE ASSET=>\$\$MONEY=>PAY DOWN LIABILITIES**



Consequence: **You increase your Net Worth.**

You then protect yourself through Trust, Corporations, and insurances. Simple? Yes, it is. Easy? No. Here is why. The fear and the pain come to hunt us when we are ready to take the first step: creating the assets.

Now that you got the concept let's see how we can apply it to Real Estate Investing.

In the following pages I am going to show you the steps to create assets. I've come to these steps by analyzing many successful businesses. Although some names are familiar to you, make sure you understand how they fall in the system of Asset Creation. The formula I came up with is **ACoPuLiPro**©

**Step 1:** Asset **A**ttraction: Marketing

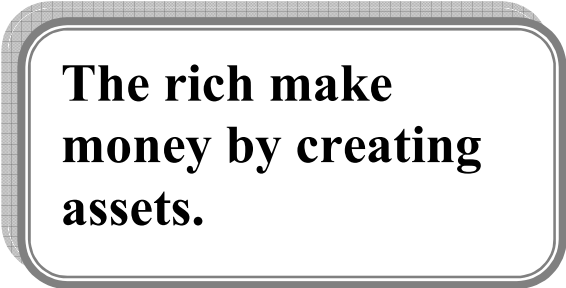
**Step 2:** Asset **C**onversion: Making Offers

**Step 3:** Asset **P**urchase: Finance

**Step 4:** Asset **L**iquidation: Selling

**Step 5:** Asset **P**rotection

**Step 6:** Asset **P**roduction: Creating Back-end Products



**The rich make  
money by creating  
assets.**

# STEP 1 - ASSET ATTRACTION: MARKETING

In Real Estate Investing there are 3 main ways you can attract asset:

- Direct Marketing
- Internet Marketing
- Networking

## 1. Direct Marketing

The basic idea is to get the right **message** to the right **market** through the right **media** using the right **method**. We will only target motivated sellers.

We will only do direct marketing. This means each marketing campaign should be measurable and should deliver a quick response. Marketing is the backbone of any business. You should engage yourself in quantity and quality marketing. If you stop marketing you stop making money.

Here are the steps you should follow for a good direct marketing:

1. Define the target market
2. Generate the mailing list
3. Prepare the mailing campaign
4. Prescreen the callers
5. Take the call
6. Follow-up through phone, postcards, letters.
7. Track the results
8. Test, Test, Test

You also need to set up your USP (Unique Selling Proposition) and boost your USP with an irresistible offer.

Add a powerful guarantee.

Prepare your postcard, letters and your marketing system.

A perfect example is the following

“Fresh, hot pizza delivered in 30 minutes or less, or it’s yours free guaranteed.”

Of, course, it is Domino’s Pizza.

Do you know that Tom Monaghan (Owner of Domino’s Pizza) retired at a young age, owns a piece of Detroit Tigers (\$53 million dollars), collects classic cars, and gives to his church and other charities?

I also like Federal Express USP. Wisely, they distinguish themselves from the competition by saying that they should be called on, “When it absolutely, positively must be there overnight.” They move from unknown company to multibillions dollars company in few short years.

That is the power of a great USP.

I have one on my own.

*“For a measly \$297.00 I’ll show you how to set up your real estate investment business, help you find your first deal where you will make \$5,000 minimum, and guide you to secure an unsecured line of credit of \$200,000 minimum. If I fail on my promises you’ll get your money back plus \$200 cash for the time you spent.”*

The last sentence shows how you should boost your irresistible offer with a great guarantee.

Always think of what’s in it for your prospect.

## MARKETING STEPS YOU MAY WANT TO FOLLOW.

1. Build a buyer’s list. This is essential.
2. Select your USP (Unique Selling Proposition)
3. Understand TCV (Total Customer Value)
4. Write your irresistible offer
5. Have a strong guarantee
6. Group testimonials from sellers and buyers
7. Select your piece of direct marketing
  - a. Post Card
  - b. Letters
  - c. Put your sequential mailing together
  - d. Use Lumpy Mail
8. Write your sales letter for your internet site
9. Have your free report ready
10. Have your newspaper add ready
11. Set up your phone system
12. Have your signs ready with website and 24 hours rec msg
13. Build your network
14. Have your follow up system ready



The last two marketing systems are for advanced real estate investors.

## 2. **Internet Marketing**

This is the stage when you need to have your website powered by auto responders.

At this stage you should start collecting emails for back end products that you create, get created for you or you license.

You also should know how to deliver a free report through your website without mailing anything. Save yourself time and stamps. This technique alone will save you hundreds of dollars per month. You can host your site with bluehost.com for \$6.99 a month or use my affiliate link [www.bluehost.com/jackcoq](http://www.bluehost.com/jackcoq). Next, leave an autoresponder set up on getresponse.com, aweber.com, or 1shoppingcent.com

## 3. **Networking**

*“It is better to give than to receive.”* The Bible

This is the highest form of marketing.

To effectively network you need to be:

- A service provider
- A revenue enhancer or
- An expert in your field.

Okay, now that you've attracted the deal, let's look at the next step.

# STEP 2 - ASSET CONVERSION: MAKING OFFERS

The asset conversion encompasses Making Offers and Negotiation.

We'll look at the three basic ways of making offers:

1. All Cash
2. Some cash now, some cash later.
3. Owner financing

Let's look at a very basic example.

Example 1. Seller is asking \$65,000 for a property that needs \$7,000 in repairs.

The After Repair Value (ARV) is \$120,000

ARV = \$120,000

Repairs = \$7,000

Asking Price = \$75,000

First, we will determine the

**Maximum Allowable Offer (MAO\*) = ARV X 65% - Repairs**

(\*) I believe Ron Legrand coined this formula.

In our example **MAO = \$120,000 X 65% - \$7,000 = \$71,000**

Well the MAO is a little below the asking price.

Offer 1. All cash \$70,000 closing in a week.

Offer 2. \$78,000 with \$2,000 down and the rest in 6 months

Offer 3. \$85,000 with \$900/month until the loan is paid off.

This is a very basic example just to show you the three offers. In reality we need more information to make a more appealing offer.

For instance what is the balance on the loan?  
Is it in foreclosure?  
More questions students ask are the following:

1. How do you determine the ARV?
2. How do you know the repairs?
3. What would you offer if the owner owe more than the house worth?
4. What if the house does not need rehab?

Remember: No offer, no pay day.

## Part 2 –Negotiation.

What words do you use?

### **For Junkers.**

“If I can pay you cash and close tomorrow, what is the least you’ll take?”

Follow by “Is that the best you can do?”

Follow by “No, seriously.”

If I can pay you cash  
and close tomorrow,  
what is the least you’ll  
take?

### **For pretty houses.**

“Will you sell me the house for what you owe on it?”

If the answer is “NO”

“What is the least will you take if I paid cash for the equity?”

Then,

“Is that the best you can do?”

If you want to do lease-option,

“I’ll lease your house with the option to buy for the loan balance at the time of closing. I’ll make your payment and maintain the house in good condition until your loan is paid off or out of your name. Would this work for you?”

## **STEP 3 - ASSET PURCHASE: FINANCING WHERE TO GET MONEY?**

There is not one right way to find finance in real estate investing. The wrong way is to obtain financing from some sort and not being able to pay back. This is so important that I cannot insist enough on it. I'd rather pass on a deal than risk someone else's money. This develops a bad reputation and you can be out of business in a few short years. The other wrong way to finance your real estate investing is to live on borrowed money. It is another no-no. I personally lost money (into 6 figures) by trusting other investors so I know what I am talking about. And when it's gone you have to make again. And it's not always fun. There are many ways to finance your deals. Here are a few of them.

To finance your down payments to assume loans:

1. Business unsecured loan at your bank or finance companies
2. Private money or hard money lenders
3. Split fund down payment
4. Trade for down payment – object or services
5. Partners
6. Sell house before closing
7. Make seller your partner

All Cash Deals:

1. Buy cheap enough for a loan to cover the MAO.
2. Give small down payment or other collateral; take title then refinance or sell.
3. Get the right to repair first, then refinance or sell
4. Option then sell
5. Partner
6. Make the seller your partner.
7. Hard money lender
8. Private source
9. You Roth IRA [www.trustetc.com](http://www.trustetc.com)

***If you're going to pay all cash you can't pay retail price unless you have some huge back end in mind.***

Most of the gurus I know will not teach the best financing techniques. Maybe they don't know them. Here are three I have not seen taught on a regular basis. They are taught in exclusive seminars where you have to pay \$2,000+ a week end. Here they are:

- 1- Bank working capital.
- 2- Bank unsecured commercial loan to your business. This can be a recourse or non recourse loan
- 3- Bank unsecured loan to the company owning the real estate. This is definitely a non recourse loan. This loan, of course, required a good paydex rating. To have a paydex rating, you first have to be registered with Dun and Bradstreet. This is advanced financing strategy. You can view a free video at [www.getquantumleap.com/QL/video12](http://www.getquantumleap.com/QL/video12).

Note: I need to point out that most of the unsecured business loans you will get are personally guaranteed. Although it will not show up on your credit you're nonetheless liable for them.

For those who want to refinance or sell their properties, I will recommend to work with a good mortgage broker. This partner can save your life, make or break the deal.

Many investors think you can do this business without money, bad credit and if you are coming directly from jail or from bankruptcy. Although the statement is true it just means you cannot go before an institution lender asking for money if you have none on your own. That is the reason why it is the job of the business owner to look for capital before the business will need it. When you need it, it's usually too late.

I will even venture saying that your job as president or your corporation should be as follow.

- 1- Raise capital
- 2- Control marketing
- 3- Negotiate
- 4- Network

You can delegate all the rest

# **STEP 4 - ASSET LIQUIDATION: SELLING OR RENTING THE HOUSE FAST**

There are many reasons a house does not sell.

They can be put into two categories.

1- Properties problems

2- People problems

Both of them are fixable.

1-Properties problem

Location

Size

Layout

Condition

Financing on the property

Price

2- People problem

Salesperson personality

Advertising material

Visibility of sign

Communication

Salesperson expertise

In reality, a good house that is not in war zone, well prepared, well market, and with a good financing shouldn't have any problem to sell.

We do not show property nor do we run credit. All this work can be put in autopilot system or delegated. Remember, we raise capital, control marketing, negotiate, and network.

Note: The real key of selling properties in wholesale or retail is to have a good list of prospects and there are many ways to achieve that.

## ATTENTION, ATTENTION...

I am about to introduce the next new way of doing real estate investing.

I can just hear the naysayer mocking me.

And that is OK. Let's see what you think about the following statement "Buy bunch of properties, rent them, and retire rich without problem". Is that a true statement? NO, it's not. So, if it's not why do you believe it? Here is the true statement "Cash flow is not in the rental business". Jacques, are you saying we shouldn't have rental? Not at all! I had 105 of them at one point. I am saying wealth is in owning real estate not cash flow. Don't let anyone fool you by saying that you can rent 10 properties and have enough cash flow to live on. If you believe that, do me a favor, skip what I have to show in step 5 and send this report to someone else. By the way if you have 10 rental with \$200 on each which is \$2,000 a month assuming you have no repair. Can you live on \$2,000 a month? I can't. My family needs at least \$6,000 a month and I consider myself frugal.

So, if rental won't do, what will? May I suggest to you that many other things will? You may not be able to do them in the beginning but at one point you have to re-engineer yourself to take action on some of the other money making ideas below.

Anyone and I mean anyone in America today with a great desire can put multiple stream of income to work for him/her.

Make no excuse about it. Remember what you said earlier,

"You are what you most think about".

I predict that in the near future those who will make it big in real estate investing are those who will combine real estate and the following other money making ideas. Take a close look at them.

# STEP 5 - MAKE MORE MONEY BY CREATING NEW ASSETS (PRODUCTS) ALL THE TIME.

Here is a list of 46 different products you can create to add to your growing virtual real estate.

<b>Books</b> Published or self-published	<b>Presenter at Large Events</b> One of several presenters masterfully selling from the platform
<b>E-Books</b> Including how to distribute	<b>Boot Camps</b> Intensive weekend trainings by you and your handpicked experts
<b>Audio Books</b> Not just a reading of your book, but original content in audio form	<b>Teleboot Camps</b> Same intensive content delivered by phone over several weeks audio form
<b>Audio Programs</b> More than one cassette or CD, typically in a vinyl audio album	<b>Long-Term Consulting Contracts</b> Consulting to meet a long-term goal for major corporations
<b>Single Audio Cassettes</b> Used both as products and as marketing tools	<b>Subscription Consulting</b> Ongoing consulting for a monthly or annual fee
<b>Video Trainings</b> An easy way to deliver the same content at a higher price	<b>Spokesperson Contracts</b> Your reputation and expertise utilized to sell products & services
<b>Multi-Media Programs</b> Audio/Video/CD/Printed materials sold together	<b>Licensing</b> Your products, services and content distributed by others under as a program your name or theirs
<b>Workbooks</b> Individual, standalone training tool not part of other products.	<b>Infomercial Product</b> Product designed to sell on the radio or via television products infomercials
<b>Coaching Programs</b> Provided by you or by others under your direction	<b>Home-Study Courses</b> Multi-media product format designed to be a complete system in box
<b>Mentoring &amp; Apprenticeship Programs</b> Offering one-on-one advice + group training to Protégés	<b>Teleseminars</b> Seminars conducted via one or more group telephone conference calls
<b>Keynote Speaking</b> Delivering motivation and inspiration to thousands from the platform	<b>Weekend Retreats</b> Typically self-help or personal-growth weekends delivered to foster change
<b>Breakout Sessions</b> Delivering content and recruiting new customers at Industry events	<b>Subscription Audio Cassette Series</b> Your subscribers receive monthly tapes or CDs for a fee
<b>Speaking Representing Your Employer</b> Delivering product information at industry events	<b>Newsletters</b> Printed or electronic, free or for profit
<b>Public Seminars</b> Used to upsell attendees into higher priced programs	<b>E-zines</b> Monthly or semi-monthly communications, either for free Or paid subscriptions
<b>Train-the-Trainer Programs</b> Teaching others to present your material and use products	<b>Private-Label Magazine</b> Magazine with your name and title, but produced by others your products for your use

**Corporate Training Programs**

Your material licensed for use on a company-wide Basis

**Mini-Books**

Smaller versions of your book with cut-down Content used as premiums

**Special Reports & White Papers**

High-priced information on a specific business topic

**CD-ROM/DVD Training**

Typically sold for use as a training tool, but can be used for marketing, too

**Adult Professional Education**

(Continuing Education Units)

For industry associations or for consumers through

Local seminar companies

**Industry Conventions & Trade Shows**

With revenues from workshops and trade show Booths

**Business-Building & Practice-Building Systems**

Materials developed to help others increase revenue

**Branded Retail Products**

Hard and soft goods produced for retail consumers with your logo or name

**Rights – Yours**

Foreign, serial, broadcast, syndication and derivative product rights

**Rights – Other People’s**

Acquiring and re-selling other experts’ products and content

**Counseling Services**

Usually one-on-one, personal growth counseling

**Software**

Your own or templates designed for use with off-the-shelf applications

**Agenting & Arbitrage**

Representing others in deals and profiting on the margins

**Seminar Company Workshops**

Your material developed and licensed for presentation by others at public seminars

# Conclusion

I'd like to thank you for the time spent discovering the information in this report. I trust you've learnt something you can apply immediately. The science of real estate investing is to master the ACoPuLiPro formula to understand the laws of success and to control your thoughts. My goal was to open your eyes to new possibilities. Hopefully, I have succeeded.

God bless you.

If you want to give me an audio testimonial about this eBook please go to [www.GetQuantumLeap.com](http://www.GetQuantumLeap.com) and follow the steps.

*Jacques*

Jacques Columbo

For written testimonial send an email to

Contact info: [jack@GetQuantumLeap.com](mailto:jack@GetQuantumLeap.com)

**I'd like to leave you with one final thought**

**“You have to be, to be able to do**

**You can only do to the extent that you are**

**You are what you think about most of the time.” Anonymous**