

Guaranteed



Mortgage Plu\$!

Use Our Money!

Buy Homes!

Make a Fortune!

Want to Earn \$30K Annually? Want a House? Is Your Credit Score 700 plus?

Let Your Good Credit Work for You!

THIS IS HOW IT WORKS!

Good Credit IS Power and Most Wealth IS Based on Real Estate!

Currently there are over \$6.3 Trillion dollars in mortgages in the United States, 2.23% of these mortgages have a foreclosure currently filed against them. This equates to a \$177.5 Billion dollar industry or on average \$3.55 Billion per State. In other words, the foreclosure industry is HUGE.

We need partners to help us buy properties. Investors are jumping into our local real estate market like never before and we can both profit from it.

If you meet our 700 minimum FICO credit score requirement* then this is the opportunity of a lifetime for you! We are looking for partners who want to start a career that is **immensely profitable and simple to get started**. Our partners, when approved, earn an average of **\$30,000 Annually as our Associate Buyers** (Turnaround is 4 to 6 months), **working 0 hours per week!**

You don't need to invest any money! There's never any risk to you! We use ONLY our money! We have over \$15 Million dollars to invest in properties and all you'll do is help us buy them. And it gets even better! **We do EVERYTHING!** We compile lists of home foreclosures that are all over the US and **in our area**, we do the research, we do an initial "investment assessment", front up any money, etc. Basically, we do everything to make sure that we both, **you and us, make money on the properties.**

We have a proven, highly successful start-to-finish method to buy-fix-rent-refi or sell these properties always using **only our money**. This means **100% NO RISK** for you.

Interested? Ask our Agent for more information or contact us directly.



OPTIMIZED CASH FLOW

5353 W Desert Inn Road, Las Vegas, NV 89146

Toll Free P. & F. (888) 756 0666

mail@optimized-cashflow.com



Optimized Cash Flow

WELCOME TO THE FUTURE!



REAL ESTATE INVESTORS ASSOCIATION Use Our Money! * Buy Homes! * Make a Fortune!

Is Your Credit Score 700 plus? Earn up to \$30K Annually! Without working!

Your Good Credit at Work in Our Program Will Generate a Huge Cash Flow For You ...

Good Credit IS Power! Most Wealth IS Based on Real Estate!

Program Fact Sheet & Disclosures

The Opportunity:

Currently there are \$6.3 Trillion dollars in mortgages in the United States, a high percentage of these mortgages have a foreclosure currently filed against them. This equates to a \$77.5 Billion dollar industry or on average \$1.55 Billion per State. In other words, the property acquisition and foreclosure industry is HUGE.

We need **Credit Only** investors partners to help us buy properties for re-sale. OCF's Real Estate Investors Association is open only to individuals with prime credit scores who will earn an income in the real estate industry investing only their credit and **NO CASH** whatsoever.

If you meet our 700 minimum FICO credit score requirement then this is the opportunity of a lifetime for you! We are looking for partners to get started on an immensely profitable and simple venture. Our partners earn up to \$50,000 annually as our Associate Buyers (Turnaround is 4 to 6 months), working 0 hours per week!

As our Associate Buyer **you don't need to invest any money!** There's never any risk to you! We use **ONLY** our money! We have over \$10 Million dollars to invest in properties and all you do is help us buy them. And it gets even better! We do **EVERYTHING!** We compile lists of home defaults and foreclosures, we do the research, we do an initial "investment assessment", front up any money, etc. Basically, we do everything to make sure that we will make money on each transaction. We have a proven, highly successful start-to-finish method to buy-fix-rent-refi or sell these properties always using only our money. This means **100% NO RISK** for you.

THIS IS HOW IT WORKS!

"Credit Only" Investor

Credit Only Investing is a unique and lucrative way to make money in the property acquisition process. As a credit only investor, **no out of pocket money is required from you.** You invest your credit only, OCF and their acquisition specialists take care of all the hassles associated with the buying and financing process leaving you with only your lump-sum earnings income.

OCF's Associate Buyer partners invest only in real estate pre-foreclosures or opportunities, SFR or commercial, with high profit potential. You only invest your credit to support the property's conventional financing. The financing would list you, not OCF, as the Investor thereby further positively affecting your credit rating.

To become our Associate Buyer you only need a desire to effortlessly make serious money in real estate and a credit file with:

1. A FICO score of at least 695.
2. Minimum three 2 years old tradelines.

That's it! Our Associate Buyers make up to \$12,000 per transaction, and participate in as much as 5 transactions per year.

FAQ's

Q. How do I become an OCF Associate Buyer?

A. You must submit the required application docs to OCF. In addition to a FICO score of 695 or higher, you must have proper state issued identification, a telephone number and checking account. Upon acceptance you will be notified in writing.

Q. Do I have to spend any of my own money?

A. No. Once a viable deal is identified, we furnish any money required: deposits, earnest money, down payments, appraisal, inspection, closing costs, and any other fees associated with the transaction. You simply act as the Buyer of the subject property and collect your profit at COE.

NOBLE PARK, 5353 W DESERT INN ROAD LAS VEGAS, NV 89146
TOLL FREE PHONE & FAX: (888) 756 0666
MAIL@OPTIMIZED-CASHFLOW.COM



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Q. How much can I earn in a year?

A. We nominate our investor members to participate in as many purchases to where they will earn our promised \$30,000 the very first year! However, if the properties values exceed \$800K we limit participation to no more than 3 acquisitions per year.

Q. How soon before I receive some money?

A. Almost immediately! Once you've been approved, upon the submission of your completed 1003 Form (Mortgage Financing Application), you will receive Monthly \$500 Advanced Payments on Account which will continue until your first transaction closes. The amount of Advanced Payments made to you will be deducted from your first transaction's earned participation but not to exceed 30% of it. Afterwards any outstanding balance of your Advanced Payments Account will be deducted from your next transaction's earned participation until completely paid off.

Q. How long do I keep a property?

A. Only a matter of hours. Immediately after COE you will sell the property to us subject to the existing financing **for exactly the same price you bought it for**, so as not to have any fiscal liabilities; a deed will be filed removing your ownership interest from Title. After you are paid your Associate Buyer's percentage any profit derived from the property is exclusively for OCF. Your contractual obligation with us is to keep the original financing of the property in your name for a maximum 24 months though typically every property is re-sold to third parties by us in most cases almost immediately or within 6 months thereby clearing it as paid from your credit file.

Q. Am I responsible for any payments; mortgage, maintenance, insurance?

A. No. You are never required to pay any money! The third party buyer pays all mortgages and property related payments with **us as back-up payors** in case of late payments or default. In case of defaults summary cancellations or evictions are processed and we re-sell or rent the property once more. We handle all of that, going the extra mile to make your credit only investment hassle-free of any:

- Mortgage payments
- Utilities
- Property taxes
- Insurance
- Association fees
- Repairs
- Maintenance
- Third party buyer and/or rental & tenant issues

Q. How will investing my credit in real estate affect my credit?

A. Credit only investing will certainly affect your credit in a most positive way. Once the property you've invested in is sold, your ownership interest will be removed through a quit claim deed effectively removing the trade line from your credit file. The mortgage financing will then show up on your credit report as satisfied, further strengthening your already solid credit rating.

Q. Are there any fees to become an Associate Buyer?

A. No! All you need is a 695 middle FICO score with minimum 3, two year old trade lines, proper state issued identification, a telephone number and a checking account, **that is all you need!**

Are you ready to take the next step? Let's Get Started!

Complete, sign and send your application today!

Or,

Contact us today to learn more about this exciting opportunity!

NOBLE PARK, 5353 W DESERT INN ROAD LAS VEGAS, NV 89146

TOLL FREE PHONE & FAX: (888) 756 0666

MAIL@OPTIMIZED-CASHFLOW.COM

Guaranteed



Mortgage Plus!

Date: _____

Referring Agency Number: **Direct**

Yes! I want to make up to \$50,000 per year, working 0 hours, as your Associate Buyer.

My Credit Score IS 700 plus.

Associate Buyer Application

Name: _____

Social: _____ DOB: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Numbers and Contact Information

Home: _____ Work: _____ Cell: _____

Fax: _____ Email: _____

Applicant's Signature:

Notice: All of the information you have provided in this application is true and complete. You authorize us to check your credit history, and to return our decision to you via any of the contact means listed above. At the present time, Fair, Isaac and Co. (the company that provides "FICO" credit scores) reports that it consolidates all credit inquiries that occur within a 14-day period into one inquiry for scoring purposes. You understand that we may keep this form, whether or not you are qualified for our program.



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mail@optimized-cashflow.com

CREDIT AND RISK AGREEMENT

(Associate Buyer)

This Agreement is entered into between Optimized Cash Flow (the Company), and:

_____, (Associate)

For good and valuable consideration the receipt and sufficiency of which are hereby acknowledged the parties agree as follows:

1. Premises. Associate agrees to act as Buyer for the financing and/or purchase of Real Estate properties which, immediately upon COE, will sell back to the Company for exactly the same price as he paid for. (the Properties")

2. Fee Payment. As consideration for the purchase financing of the Property by the Associate and its immediate, maximum two year, "... subject-to-existing-financing..." re-sale to the Company for the same purchase price, the Company shall pay to the Associate a sum equal to **2.0%** of the value of the transaction(s), (the Fee).

3. Risk Disclosures.

ASSOCIATE ACKNOWLEDGES AND UNDERSTANDS THAT THE PROPERTY IS BEING PURCHASED FOR FUTURE RESALE AND THAT SUCH RESALE MAY BE TO PERSON(S) WHO ARE RELAYING ON THE COMPANY'S PROGRAM TO FINANCE THE PROPERTY.

ASSOCIATE FURTHER ACKNOWLEDGES AND UNDERSTANDS THAT IF THE TERMS OF THE FINANCING ARE NOT COMPLIED WITH BY THE NEW BUYER, THE COMPANY SHALL ULTIMATELY BE RESPONSIBLE FOR ALL PERFORMANCE THEREUNDER THEREBY HOLDING ASSOCIATE HARMLESS AGAINST: (I) CLAIMS AGAINST THE ASSOCIATE FOR DAMAGES ARISING THEREFROM, (II) DAMAGE TO ASSOCIATE'S CREDIT, (III) LEGAL COST, AND/OR (IV) FORECLOSURE OF THE PROPERTY. AT COE ASSOCIATE WILL GRANT COMPANY A QUIT CLAIM AND A LIMITED REAL ESTATE POWER OF ATTORNEY REGARDING EACH TRANSACTION.

Associate's Initial

4. Miscellaneous. If any provision of this Agreement is invalid or unenforceable with respect to any party, the remainder of this Agreement or the application of such provisions to persons other than those as to whom it is held invalid or unenforceable, shall not be affected and each provision of this Agreement shall be valid and enforceable to the fullest extent permitted by law. This Agreement shall be binding on and inure to the benefit of the successors and permitted assignees of the respective parties. This Agreement shall be governed by the laws of the State of _____. This Agreement may be executed in duplicate counterparts, each of which shall be deemed an original.

IN WITNESS WHEREOF, the parties execute this Agreement as of the date below:

Associate:

Company:

By: _____

By: _____

(Print Name)

Its: _____

Date: _____

Date: _____

GUARANTEE

OPTIMIZED CASH FLOW

Phone: 702 365 1081 * 5353 W Desert Inn Rd., Suite 1082 Las Vegas, NV 89146 * Fax: 702 995-0426

Guarantees and Certifies that for a period NOT TO EXCEED TWENTY FOUR MONTHS, will service punctually ANY and ALL mortgages and will, at the end or before, satisfactorily disassociate the Buyer with any property obtained under its GUARANTEED MORTGAGE PLUS program in the name of:

ASSOCIATE BUYER: _____



Associate's Signature:

Date

OCF Signature:

Date