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INTERVIEW SERIES

**Can You Really Make Money Selling
Real Estate... To The 80% of Americans
Who Can't Qualify For Home Loans?
An Interview With Real Estate Expert Ron LeGrand**

Dear Student,

I'm Michael Senoff, founder and CEO of HardToFindSeminars.com.

For the last five years, I've interviewed the world's best business and marketing minds.

And along the way, I've created a successful home-based publishing business all from my two-car garage.

When my first child was born, he was very sick, and it was then that I knew I had to have a business that I could operate from home.

Now, my challenge is to build the world's largest resource for online, downloadable audio business interviews.

I knew that I needed a site that contained strategies, solutions, and inside information to help you operate more efficiently

I've learned a lot in the last five years, and today I'm going to show you the skills that you need to survive.

It is my mission, to assist those that are very busy with their careers

And to really make my site different from every other audio content site on the web, I have decided to give you access to this information in a downloadable format.

Now, let's get going.

Michael Senoff

Michael Senoff

Founder & CEO: www.hardtfindseminars.com

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Can You Really Make Money Selling Real Estate... To The 80% Of Americans Who Can't Qualify For Home Loans?

An Interview With Real Estate Expert Ron LeGrand

It wasn't that long ago that the real estate market only revolved around the people who wanted to sell their houses for cash, and the people who had the cash to buy them. But according to real estate guru Ron LeGrand, that leaves out 80% of Americans who can no longer qualify for loans in this economy. And in this interview with Ron, he tells you exactly how to tap into that 80%.

By negotiating terms with sellers, like owner financing or leasing options, you can pass those terms along to buyers, essentially making houses easy to sell by making them easy to buy. Buyers no longer have to worry about qualifying for loans, and homeowners no longer have to worry about selling an unwanted house.

Ron makes a lot of money doing this, and in this audio, you'll hear how you can too.

You'll Also Hear...

- A little known fact: you can make a lot more money on pretty houses than you can flipping ugly ones, it's less of a headache, and it's much, much quicker – here's how
- The little story of how a washing machine and an argument with his wife changed Ron into the real estate guru he is now
- All about the lessons Ron learned the hard way during his first 2 years (and first 200 properties) where he says he figured out all the wrong ways to sell real estate
- Why Ron won't call a seller back unless these two things happen – and how he prequalifies prospects using a virtual assistant (Ron only works 2 hours a month now)
- "Real life" insight into why a credit score doesn't determine a person – and what Ron uses instead to pick trustworthy tenant buyers
- The sad truth about the economy and why 80% of Americans can't qualify for loans anymore—but how Ron's system brings that American dream back to them again

Ron says before the Internet, he used to spend about \$5,000 a month to find buyers and another \$5,000 a month to find sellers. Not anymore. Now he just puts up a few free ads, prequalifies prospects with an automated system, and puts a couple signs up in front of his houses. It's never been easier or cheaper. And this audio will walk you through the whole thing.

Kris: Hi this is Kris Costello and I've teamed up with Michael Senoff to bring you the world's best health related interviews. So, if you know anyone struggling with their weight, with cancer, diabetes, ADHA, Autism, heart disease or other health issues, send them over to Michael Senoff's www.HardtoFindSeminars.com. Today, we are talking with Ron LeGrand. Ron, thank you so much for joining us.

Ron: My pleasure Kris.

Kris: Ron, the first thing I'd like to ask you about, you started out as a mechanic in Florida and you even say on your website, a bankrupt mechanic. If you would, can you share a little bit about your story with people?

Ron: Well, it started back when I was fixing cars for a living and woke up one day and realized that wasn't going to work for the rest of my life. In fact, my whole story started with a washing machine, you want to know the truth, Kris, as odd as that sounds. One day, my wife of 17 years at that time, four kids we had, she said the washing machines broken. She asked me if I'd buy her a new one and I said, "No, I'm not going to buy you a new one. I'm going to fix the old one. That lead to a heated argument and we both went to bed mad and frankly, I didn't get to sleep. I stayed up and I realized, "Guys, what an idiot. Your wife wants you to buy a new washing machine so, she can wash your clothes and we're arguing about money", and arguing about money is something I didn't want to do the rest of my life. I got out bed the next morning and I decided something's going to change and by golly, it did. I started looking and then, I saw some ads, that said, "Come buy real estate with no money down and no credit," and that appealed to me because I didn't have either one of those. I checked into a seminar and three weeks after coming out that, I got my first check for \$3000 and that was the beginning. That was about 3000 house ago and 32 years ago.

Kris: 84% of marriages end in divorce over money issues. Did you know that?

Ron: I did. That's probably why I've been married 49 years now. I fixed that money issue.

Kris: Yeah, and so, what exactly did you do?

Ron: I went out and I put a little property under contract with the very, very limited knowledge that I got out of that two-day event. In fact, I sat there most of the time and didn't understand a thing of what was being said. Heck, I barely knew how to spell real estate but I got enough. I just got one technique and went out and used that. I flipped a little house and that \$3000 was very important part of my life back then because, it was my very first check, Kris. Today, we call those our "shut up checks" because, of course, people were telling me that this couldn't be done and real estate was bad and the scams and all of the things that you hear from folks who have no clue of what they're talking about and are mostly broke, giving you their valuable advice which is pretty much worth what it cost. So, I did my first deal. Then, I went out and did my second deal and it wasn't long before I called my boss. I said, "I'm upping my income. Up yours." I haven't been back since.

Kris: You've been called the Million Maker. Why is that?

Ron: For the first couple of years into my business, I was going out there and buying as fast as I could go, once I learned how to do without money or credit. Gosh, I had amassed over 200 properties in my first couple of year and over a million dollars' worth of equity but, I could barely pay the bills. I had all the wrong kind of properties and the wrong kind of reasons and wrong kind of areas and it was just big drag on me. Tenants were just literally destroying my life. So, I decided that that wasn't the way and the next five years, I spent cleaning up the mess I made in the first two. Along the way started building systems to get money out of real estate. It occurred to me that I needed to take care of today's cash flow way more than I needed to worry building some kind of empire.

So, my whole focus became on cash flow and over time, I learned to do it without credit, without money and without risk. Today, it's better than it's ever been. Since I have that knowledge and since a lot of people kept coming at me trying to get it out of me, I started teaching and I've been teaching ever since. Over the years, truly do have students in; I don't even know how many countries, hundreds and hundreds of thousands of them who roll. Begets other students who beget other students and the legacy spreads. In fact, I've been around so long, Kris, they call me Moses.

Kris: What did you learn at that first conference that you actually changed into The Millionaire Maker and the system that you created? How do people do this? It sounds kind of difficult.

Ron: I can tell you today that most of the business that we do...we do six to twelve deals a month right here in my hometown of Jacksonville, Florida. To do that, it's one full guy and two part time ladies to help him and that's the entire staff to do

six to twelve deals a month because, we don't do deals like most people would think we do them. We don't rehab houses, we don't borrow money, we don't go down to the bank, we don't write checks, we don't guarantee debt and basically, most of our money is made into what we call the Pretty House side of the business, dealing with for-sale-by-owners, not with banks and trying to steal properties and discount them and all of the things that come along with that part of the business. I do that business but honestly, it's a very small part of my business today, where way back in the beginning, that's was all I knew how to do.

Today, we deal with beautiful homes in beautiful neighborhoods in all price ranges. In fact, my favorite is above a million. We help sellers out and we help buyers in using terms, it's all about terms. I can't help someone who wants full retail price and all cash for their house but I can help the large portion of the market that is willing to talk about terms, meaning lease-purchase or owner-financing and it works in every single state. I have students throughout Canada doing the same thing.

Kris: So, these are mostly people who want to or need to get out from under their homes.

Ron: Correct. They want to or they need to but, please don't misunderstand. That doesn't mean they're in foreclosure, it doesn't mean they're behind on their payments and that their credit is shot and that they're desperate, not at all. A lot of folks that we work with, in fact most of them have excellent credit. They just for some reason want to sell their house. In fact, my favorite kind of seller is one that's free and clear and 34% of the houses in the country are free and clear. The reason I like those is because, we can create any terms that the two parties agree upon. It's a lot easier for me to do a transaction there where I stay in and for the long term, Kris, get a great big chunk of money up front but also get paid monthly from the difference between what I collect and what I pay. Then get a chunk on the back end when my new buyer or tentative buyer cashes me out when they go for a refinancing.

80% of the marketplace cannot qualify for a loan. I want that 80%. I'll let the builders and realtors fight over the other 20%. That 80% are not bad people. They just can't go to the bank and qualify right now. Well, they can, given a little bit of time and I'm giving them those times. So, we tap into that 80% by creating terms with the seller that we can pass right on to the tentative buyer or buyer with owner-financing and therefore, we make houses to sell because we make them easy to buy. There's no easier way to sell a house than with terms. If they have credit issues, gosh, put them in the house, give them plenty of time to clean it up and in fact, we even align them with people who can get that done. When they're

ready, if they're ready, they go to the bank and they get financing and cash everybody out. In the meantime, for us, cash today, cash monthly and cash later with no risk, write no checks, guarantee no debt and everything closes with attorneys so it's done properly. We stay legal and make sure all the forms we need to comply with state and federal are in place.

Kris: Why would a home owner want to do that?

Ron: Want to do what, give me terms?

Kris: Yeah.

Ron: Well, because home owners can't always sell their house for all cash, especially when they'd like to. Never have been able to and never will be able to. There is an awful lot of them that are happy to just walk away from their debt and let you take their debt over or at least option it to you because you are making their payment with rent in the meantime and taking on the responsibility for the repairs. There's an awful lot of sellers out there, especially those with free and clear houses that would just as soon have monthly payment coming in, rather than cash. Even if it's not their first choice, Kris, it's a choice that we offer them and we work with the people that accept the alternative strategy to get out.

The whole world does not revolve around people who can sell their house for cash and people who can go raise the cash to buy it. I'm looking for about a third of the marketplace, which is about what it is today that are willing to give me some kind of terms. Honestly, I don't even talk to the seller until my virtual assistant has asked them the information that I need and that question is right on the front-end screening process. "Would you consider a lease-purchase or if it's free and clear, would you consider your equity in monthly installments?" Only when those answers come back yes, do I even call the seller. In fact, I don't call the seller, my staff calls the seller. Personally, I work about two hours a month at real estate.

Kris: So, you basically took a concept and looked at a new way to think outside the box with it.

Ron: Well, it's an old way, converted to a new way. We were doing these things back when we didn't have any choice. When I got in this business, Kris, the prime rate was 18% interest. Talk about making it tough to sell houses. If you didn't sell with owner-financing, you didn't sell. Today, all of this is coming back because, there's so few people can qualify down at the bank and it's getting worse. Don Frank just passed some new laws that even make it tougher. I don't want those folks. I

want the people who cannot qualify now and believe me; the demand is 100 times than the supply.

Our whole goal is to find terms going in, create terms going out. We're in, we're out. We're usually in and out on a house within two weeks to a month and checks that we receive from down-payments and non-fundable option deposits are rather substantial, certainly measured in thousands, not hundreds.

Kris: That's a startling statistic, 80% of people can't qualify. What is going on? Why are we at that number?

Ron: They call it a recession. DO you know that 47% of the available credit to Americans that was available has now been lost? That doesn't mean that they defaulted. It means that the amount of credit that is available has been reduced and bankruptcies are way up. It's just a sign of our times. Over 11 million houses have been foreclosed on and that process is continuing. In fact, there are millions of house sitting out there right now, that people are a year or more behind on their payments and the banks have not started foreclosure yet. They don't want them. They want to clean up the mess and right now, I think they're getting government support to drag out it somewhat.

Honestly, none of that effects what we do. The market is always there and it always has been. In my entire 32 years, I've really never had a year went buy where I couldn't buy and sell all the houses that we wanted to do. We just adapted to the marketplace.

Kris: So basically, when the housing market imploded, the banks just tightened up and stopped qualifying and offering money for people. Is that right?

Ron: Well, that and a lot of people, through circumstances that went on in their life, could not qualify, regardless of what the banks decided they were going to do. Once one loses their credit, they're not going to get financing or if they take a downturn in their job, their debt ratio probably wouldn't allow them to get financing or many other reasons. Self-employed folks, a lot of folks are starting their own businesses today that wouldn't have even dreamed of it. As you know, you don't start your own business and go down and get a loan three months later. So, for all those reasons. Time will fix all of that and we allow the buyer the time that they need and solve the sellers issues at the same time.

Kris: For more interviews on health, mind, body and spirit, go to Michael Senoff's www.HardtoFindSeminars.com. So, how have you managed, Ron, to keep your company during these really volatile real estate's times? It sounds like it really hasn't had that much of an effect or a positive effect for you.

Ron: Well, if we're talking about my real estate company, times are better than ever because, it is just so easy to work with the folks out there that own their homes. Fisbo's as we call them and create some kind of terms to get some of them out of their houses. We can't deal with all of them, Kris. I don't want anybody to think, that we make a deal with everybody we come into contact with. We absolutely don't. We always and always will be working with the minority not the majority but gosh, that minority is an awful lot of house. Like I said, we do six to twelve a month right here and that's about all we can handle. I'm not any different than anybody else in the country.

As far as teaching the real estate business, obviously that took a big slow down when everybody was scared and didn't know what was going on and the whole country as a whole pretty much went into stagnation mode for quite a while. It is coming back now. People are waking up and realizing that they're in control of their own destiny. They make it. They're not waiting on the government for a handout anymore. That's is true. The best way to for us predict our future is to create it ourselves.

Kris: So, one of the things you basically, created this system to help people to learn how to do this and a training program teaching. How many people have you actually taught how to do this and how many really have been successful? I know there's skepticism out there and I know there's people who simply can't afford trainings like that anymore. So, what does that look like?

Ron: Kris, I couldn't count how many I've taught a lot, a lot of year ago. I know that it's in the hundreds of thousands. Direct, again, honestly, my students are becoming teachers and some of them have created teachers of their own, two or three generations down by now. Frankly, I have taught about 75% of the real estate gurus in this country how to do their craft and also how to teach their craft but there's no way I can give a count on how many folks I've taught. Frankly, anybody that can tell you that number is making it up because, there's just no way to track it.

Kris: How about a ballpark figure of how many people have made money with this.

Ron: There's absolutely no way anybody could ever answer that question correctly.

Kris: Ron, it'd be great if you could share some of your client stories with us. Some of the people that have learned how to do your system to real estate.

Ron: Probably the best way to do that is to drive folks to our website. I've literally got thousands of client stories. In fact, you ought to come down to my building in

Jacksonville, Florida, all of our walls are lined with students, their pictures, their photographs, copies of their checks and we get them pretty much every single day. Our Business Global Publishing is a full-service training company. We're kind of a university of our own. We have a full line of educational materials as well as educational training and we have students on all levels from the top to the bottom. Honestly, people have a chance to start wherever they want to start and go as fast as they want to go.

Good thing about today is that everything is automated. I mean, literally, everything is automated and 90% of all the work that one needs done to be in the house business is done by virtual assistants or others for very, very, small amount of money. With the technology and the automation that we got today, a smart entrepreneur will focus on doing one thing in their business and that's making decision. You get everything else done by other. That's exactly what I'd do.

When I only say that I only work two hours a month, I mean just exactly that. The two hours that I spend are working with the fellow that's running my real estate business. So, we're in a situation today where it's never been easier and I also like dealing in the higher priced house so, when we get checks, they're larger check than they used to be in the past. New day, new techniques, new technology, new systemization and frankly, one has the luxury of starting wherever they would like.

Kris: So, you're right Ron, it is amazing with the internet. You can reach out; you can connect with people but, when you first started out with your real estate seminars and training, how did you reach people? How did you find clients?

Ron: Well, most of the houses I bought were right in the MLS system at that time. I didn't really have any idea what I was doing and today we still use the MLS system to find bank-owned properties. I didn't start working with for-sale-by-owners until 12, 14 years later. I had no idea that there was another whole side of the business. My whole younger career was built on finding properties that I could buy at a deep discount and re upping or wholesaling them. That's all I did for all that time. I was making a good living but I never made any real money at it. Today, we got to take a look at the whole business. You spend the same amount of time and your property systemized house decides to make real money at it and not just make a living. I've got a list as long as your arm of seven figure earners, Kris. It doesn't mean they net over a million dollars a year doing the things that we're discussing right now.

Kris: But, in the beginning, did you do traditional marketing things? Did you do postcards?

Ron: I did everything you don't need to do. I spent all the money you don't need to spend. I did everything wrong to learn how to do it right and today, it's just so much easier. In fact, to find all the deals that we want, there's no expense up front except the services of a virtual assistant. To sell houses today, we only do two things. We run free ads on line and we put out some signs in front of the house and we use a virtual assistant to do all the minutia crap. That's it. I used to spend \$5000 a month just finding sellers and another \$5000 just finding buyers. Not today.

Kris: Do you remember the shift? Where you went from, "Hey, I've got to just totally focus on these antiquated marketing efforts, now I guess for a lot of people." Do you remember that shift? Do you remember when you started changing things?

Ron: Yeah the shift was about 12 years long though. There was no one magical thing that happened. I just woke up one day and realized, "Man, I'm doing the same old, same old, same old for 12 years now and I'm making about the same money every single year." Decided, maybe I better go out and take a look at what else is going out there instead of going on through life with blinders on which I see some many people doing. Sad. Even a real estate investors, they're all out there doing one thing, one way, 20 years later, they're doing the exact same thing and they don't have a lot more to show for their efforts then they did 20 years earlier.

I'm all about building cash flow but building wealth simultaneously and I'm not all about selling everything I get my hands on. Again, I teach to take care of cash flow needs today first and once we get those fixed, let's start building assets that produce residual income and that's means collecting checks every single month from tenants or tenant-buyers but not the kind of tenants most people think about. My tenants all have given me several thousand dollars to be in my house and they've all accepted the responsibility for 100% of the repairs as a condition of their option. So, my tenants are a little different. I don't hardly ever hear from my tenants. They just keep on paying and paying and paying and the cash flow keeps coming and coming and coming and the goose keeps laying the golden eggs. Those are the ones I'm looking for, Kris.

All the other deals we do that we get in and out of are only because; the math won't allow us to stay in it. If that doesn't make sense, it will take another conversation but, if I don't get cash flow and some free equity, I have no reason to keep the property. There's a whole lot of owner/occupant type folks out there who would love to have. So, I just sell it to them and get thousands of dollars up front and be out of it.

Kris: So, you're not talking about dealing with foreclosed properties and all the nightmare stuff that comes with that.

Ron: No. I'll buy maybe one or two bank-owned properties a month to play around with them. In fact, I use my IRA to do that. I don't do it. Most of our business today is the pretty-house business and I don't do short sells at all. I've been to that seminar, little tired of that. We don't do rehabs at all. I've only done about 700 of those. I think I've got enough practice. I focus on the easy money and the bigger money without all the crap, without all the grief, without all the costly entanglements and other people telling me what I can do and what I can't do and controlling my life.

Kris: You said you had this shift. I want to go back a little bit to your marketing and how you built this empire, let's call it. Do you think what you're doing now; you mentioned you just do free ads on the internet.

Ron: And signs.

Kris: Do you think that would have worked before you had built up the traction that you built obviously to that point.

Ron: I'm not sure I understand the question. The free ads that we place on the internet have nothing to do with my position or who I am. People calling on those ads don't have an idea who I am nor do they care. In fact, my name is not even on those ads. Even after they purchase a house, they don't know they're dealing with me. I have nothing to do with the process of buying and selling the houses on a personal basis, Kris.

Kris: You answered the question. It sounds like it does work even if don't have an established, we call it branding.

Ron: You're never going to get a branding. You won't live enough to get a branding because; you don't have enough money to throw into the marketplace. You're not a General Motor. Honestly, nobody cares what the name of your company is; they care what you can do for them. What I can do for them is put them into a house without bank qualifying rather quickly and that's all they care about.

Kris: How does that actually work?

Ron: I can either lease-option the property to you or I can sell it to you with owner-financing. Either way, I am the loan committee. No banks involved.

Kris: You're writing up a contract, basically.

Ron: Well, of course. That's what real estate is contracts. If I buy or control the property from the seller, Kris with the right to sublease and/or to sell it with owner-financing, then I simply offer it to the marketplace and whichever one of those is applicable; make it easier for my buyer to buy. I'm the only one they have to qualify to. If they've got enough money down to satisfy me and I feel like they can handle the monthly payments without getting them in trouble, then, I'll put them in. Their credit score means absolutely to me. Credit scores come and go. Credit scores does not determine the value of a person. I can take a look at the information in front of me and decide whether I want them in my house or not but, remember, I'm not even going to have this conversation with these folks unless they've got thousands of dollars to put up for non-refundable option deposit or for down payment. Make no mistake, there's an awful lot of people running around out there with good chunks of money that can't qualify for a loan and that would love to get the American dream of home ownership and get back in or in to a house of their own.

Kris: It sounds like you don't do this work as much yourself anymore, you said. It sounds like you can instantly figure out who's a good candidate for that.

Ron: Well, of course. It starts with how much money do you have to put down. If I like that answer, then there's a reason for us to communicate. Remember, I don't talk to any buyers, neither do my people until after they've been prescreened. We have an automatic system now. They call in on the telephone and we get the answers from them before they even hang up on the interaction voice recorder. There's no human involved until that person tell us they've got something to work with us that give us interest enough to contact them back. It's all automatic.

Kris: So, you're actually acting as a broker?

Ron: No, we never put anybody in a house that we don't have under contract to purchase or option.

Kris: I'm curious as to, if you remember your first client that you trained way back when you...

Ron: No. Come on. That's 32 years ago. I'm old. I can't even remember what I had for breakfast this morning.

Kris: I'd love to get a good client story. People love that kind of, "This is Joe and he lives in Florida..."

Ron: Kris, there's thousands of them. I wouldn't even know where to begin. I've got testimonials all over the internet. I've got a YouTube channel probably as big as Obama's. It's not hard to find the stories from people. In fact, let me give you a couple of websites where folks can go get something free. The first one is www.RonsFreeBook.com. Go get my book. Go download it. You can download it and there's no charge on it. Another one, if you want one of my courses for a dollar. I have a course on whole selling houses, which is how I got started. That was my first deal, whole selling house. That's at www.RonsDollarDeal.com. Very, very inexpensive places for people to get started in real estate, see what I'm all about, see if they like what I do and what I say.

Kris: So, Ron, you're doing trainings for teaching people how to learn this system of real estate. When's the next one coming up?

Ron: You can actually get that information at www.RonsQuickStart.com. It'll tell you all about it. Tells you what it cost, what comes with it and the whole works.

Kris: One of the other things you talked about your website, can you tell people how to find that.

Ron: Well, I've got so many of them. Probably, you'd want to go to www.RonsDollarDeal.com and for a dollar, you get my wholesale course. You do have to join our gold club which you should take a look at that while you're there because, it's just absolutely loaded with very, very inexpensive tools and videos. Shoot, there's over 200 videos just on that site alone. You have to join the gold club to get my course for the dollar but you have a 30-trial. You like it, you stay, if you don't, you don't. It's only \$59 a month. Then, you can get my free book at www.RonsFreeBook.com and that's How to be a Quick turn Real Estate Millionaire in a Bad Economy. It truly, by itself is a course within a book. There's plenty of free resources there. Again, if you get any of those things, then you'll be on our list and you'll hear from us from time to and you'll know exactly what we do, where we're at and the whole works.

Kris: Well Ron, we want to thank you so much for joining us.

Ron: My pleasure Kris. Thanks for having me.

Kris: That's the end of our interview and I hope you've enjoyed it. For more great health related interview, go to Michael Senoff's www.HardtoFindSeminars.com.