


BRIGHT
PATHNOTES



7 REASONS REAL ESTATE NOTES WILL FUND YOUR RETIREMENT

**REAL ESTATE
INVESTING**





**IF YOUR
YIELDS ARE
BELOW THE RATE OF
INFLATION YOU ARE
ACTUALLY LOSING
MONEY.**

JUSTIN BOGARD



LET'S TALK ABOUT YOU FOR A MINUTE

Here's a picture of you today:

You've been investing in stocks and real estate for a while now, you've got victories and defeats behind you, and you know there's no such thing as easy money. You've risked a lot, gained a lot, and are looking to secure your assets and their continued growth. You're a man with a plan.

More than likely you've owned income property before. You know the 3 T's of being the landlord: Tenants, Toilets & Trash. Maybe it was a good experience for you (maybe it wasn't) but one thing we know for sure: you put a lot of time and risk into that real property.

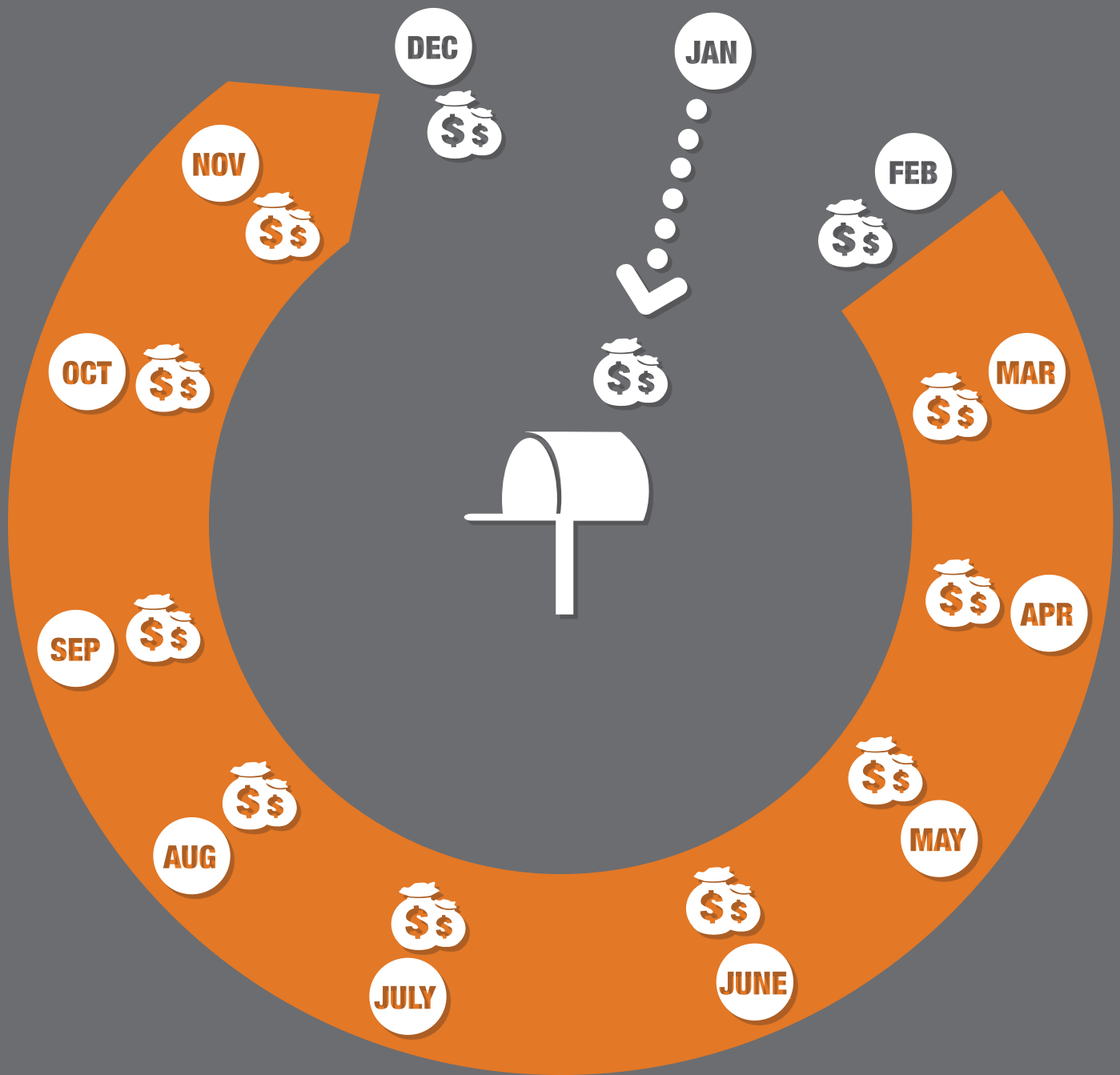
We've had the same experiences as you. Which is why we got into discounted notes.

LANDLORD INCOME WITHOUT LANDLORD HEADACHES

We all played Monopoly as kids, and we all know it's better to be the bank.

A real estate note is residential debt. When you buy the note on the home rather than the home itself, you get to sleep at night knowing the homeowner is your borrower. They're living in the home, they're paying the mortgage to you, and they're maintaining it because it's their property. Your homeowner is invested in maintaining equity in the house and keeping that real property sound.

Like a bank, you receive predictable, consistent, monthly payments of principal and interest every month. Like a bank, your only responsibility is communicating with your loan servicer, who collects payments, escrows taxes & insurance, and works out issues with the borrower. Like a bank, you receive passive income with no weekly responsibilities.



P&I MAILBOX MONEY EVERY MONTH!

SELF-DIRECTED IRAS & LOTS OF OUTS

In poker, having a lot of “outs” means you are more likely to win. The same is true of investing. Holding the note puts your money in first position. With an average maturity rate under 7 years, you’re always situated to get your money first. Your note can mature in a variety of ways including releasing itself through homeowner refinancing, the homeowner selling the home, or you can sell the note to another investor.

You have dry cash, and your Self-Directed IRA can be used for real estate. Discounted notes absolutely qualify as real estate holdings when purchasing the debt instead of the property. You keep the Real Property as the security instrument, and your Self-Directed IRA conditions are satisfied for a leaner risk.

With so many “outs,” your path is clear: exploring the potential of performing notes is simply a matter of due diligence.

REMEMBER THE RULES:

**WHEN YOU OWN
THE DEBT, YOU
ARE THE KING.**

**HE THAT HAS
THE GOLD
MAKES THE RULES.**

BE THE BANK.

SEVEN REASONS TO CONSIDER NOTES

1 YOU ARE NOT A LANDLORD

You don't have to know anything about real estate to do this. You don't have to know roofing or plumbing; you're not going to fix a sink or plunge a toilet. You don't need to be in the same state or even the same country as your borrower. You assess the property once as a matter of due diligence and never need to see it again.

2 YOU GET \$100 FOR \$90

If you could buy a Franklin bill for \$90, would you do it? Yep. That's what we're doing here. Possible scenario: The borrower owes \$100k. You buy the debt for \$90k. Your risk is diminished, your investment-to-value ratio is solid, your rate of return is higher on a discounted note. The fact is you're buying debt well below what a retail investor would pay.

3 YOUR TIME VALUE OF MONEY

The time value of your money is significant; the quicker you get money back from an investment, the more valuable it is to you. With discounted notes, you're making money monthly, not waiting for the right moment to divest yourself of a portion of your investment to see real cash.

4 YOU CAN AFFORD TO BE 100% PASSIVE

Your loan servicer is your third-party provider that takes the payment from the borrower. Your servicer will then escrow taxes & insurance for you as the investor. Best of all your loan servicer handles any issues with the homeowner, so your days of trash and toilets are a distant memory.

5 YOUR SECURITY IS PARAMOUNT

If you are a conservative investor whose wildcat years are behind you, discounted notes are worth your consideration. The debt you acquire is tied to the security instrument, which is the real property. That's the best collateral there is. Regardless of what the real estate market does, or what your borrower does, you still get the money.

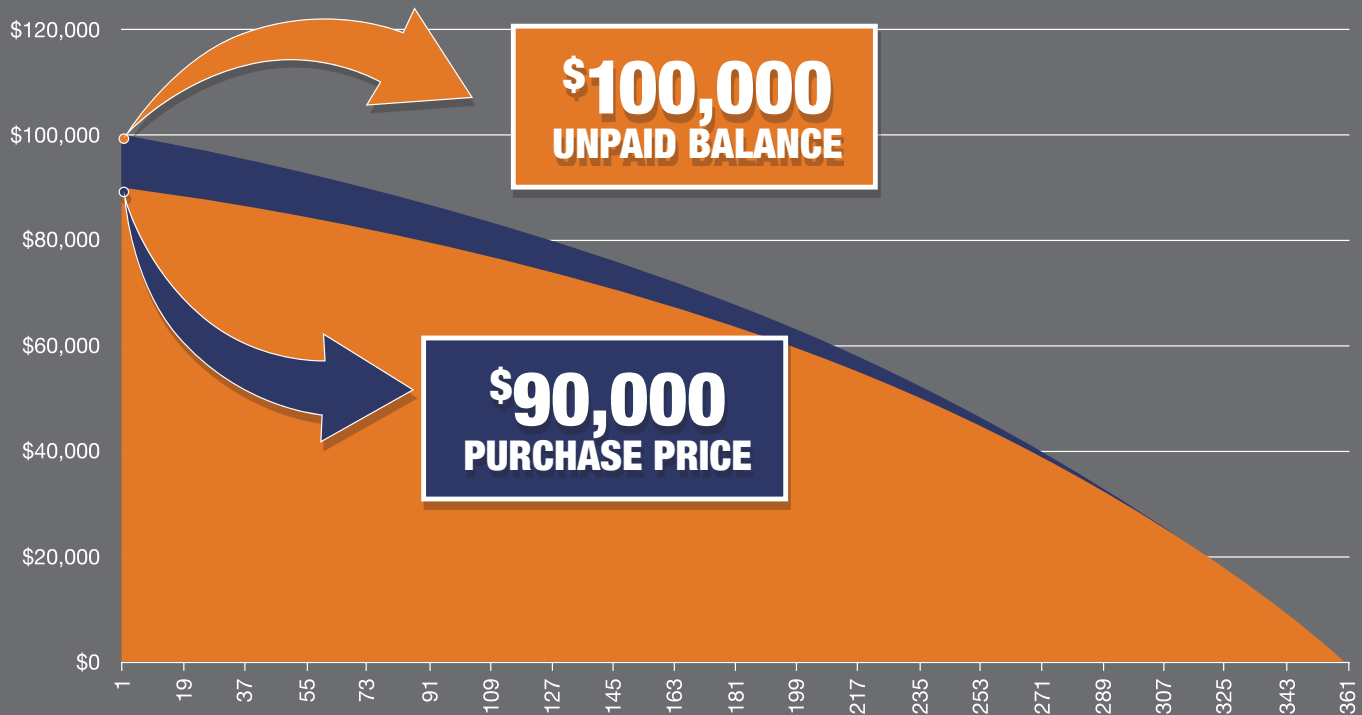
6 YOUR CONVENIENCE IS PRIMARY

Here's the bottom line: you don't have to pay for insurance, taxes, utilities, vacancies or incidentals. Your homeowner is responsible all of that. No more monthly assessments, no more site visits, no more chasing down dollars. Every payment is handled for you by the loan servicer.

7 YOUR GENERATIONAL WEALTH IS SECURE

How would you like to know your kids will be earning money every month after you are gone? How would you like to know your spouse is covered by monthly income without having to worry about asset management? When you pass on, transferring that discounted note to your children or your spouse means securing their future.

ORIGINAL LOAN vs INVESTOR PRICE



30YR AMORTIZATION SCHEDULE @ 5.05%

PMT #	PAYMENT	PRINCIPAL	INTEREST	BALANCE
			BEGIN	\$100,000.00
1	\$539.88	\$119.05	\$420.83	\$99,880.95
2	\$539.88	\$119.55	\$420.33	\$99,761.40
3	\$539.88	\$120.05	\$419.83	\$99,641.35
4	\$539.88	\$120.56	\$419.32	\$99,520.79
5	\$539.88	\$121.06	\$418.82	\$99,399.73
6	\$539.88	\$121.57	\$418.31	\$99,278.15
7	\$539.88	\$122.09	\$417.80	\$99,156.07
8	\$539.88	\$122.60	\$417.28	\$99,033.47
9	\$539.88	\$123.12	\$416.77	\$98,910.35
10	\$539.88	\$123.63	\$416.25	\$98,786.72
11	\$539.88	\$124.15	\$415.73	\$98,662.56
12	\$539.88	\$124.68	\$415.20	\$98,537.89
13	\$539.88	\$125.20	\$414.68	\$98,412.69
14	\$539.88	\$125.73	\$414.15	\$98,286.96
15	\$539.88	\$126.26	\$413.62	\$98,160.70
16	\$539.88	\$126.79	\$413.09	\$98,033.91
17	\$539.88	\$127.32	\$412.56	\$97,906.59
18	\$539.88	\$127.86	\$412.02	\$97,778.73
19	\$539.88	\$128.40	\$411.49	\$97,650.34
20	\$539.88	\$128.94	\$410.95	\$97,521.40
21	\$539.88	\$129.48	\$410.40	\$97,391.92
22	\$539.88	\$130.02	\$409.86	\$97,261.90
23	\$539.88	\$130.57	\$409.31	\$97,131.33
24	\$539.88	\$131.12	\$408.76	\$97,000.20
TOTALS	\$12,957.12	\$2,999.80	\$9,957.36	

*FOR EXAMPLE PURPOSES ONLY

THE STORY OF THE NOTE

What does the life of a note look like? Listen:

Banks like Chase or Bank of America sell off their real estate notes to mortgage giants like Fannie Mae or Freddie Mac, which then divest themselves of those performing assets to a Wall Street firm.

Wall Street firms love these assets because they get them at a large discount then sell them off to other institutions for a profit.


The other institutions then sell those loans to investors on a one-off or small portfolio basis for a profit as well. Now that the investor owns the loan, they can keep the loan/s for themselves to receive the passive income or divest themselves of that loan by selling to other investors.

NOTES VS. STOCKS

In the stock market, you are either conservative or aggressive. If you're putting money at considerable risk, you expect a greater-than-average return. Conservative investors, meanwhile, are curating bonds and mutual funds, pursuing a consistent yield.

We are conservative investors interested in reliable yields. We know mutual funds, bonds, and retirement accounts can't offer this platform; they can only offer standard instruments. Most real estate investors don't know about discounted notes because the private mortgage business isn't marketed as real estate. Our connection with leading financial institutions is the key to gaining access to these notes and the steady yield that goes with them.

Knowing the collateral is the real property, our investors enjoy a consistent yield superior to their bond holdings and mutual funds. Utilizing the dividends from your stock portfolios is the perfect way to buy your first discounted note and enjoy the benefits of getting paid early in one lump sum.



**BRIGHTPATH
NOTES IS EASY TO
WORK WITH, AND VERY
KNOWLEDGEABLE.
I AM HAPPY WITH MY
RETURNS.**

RAJ DHALIWAL



THE BOTTOM LINE

If you're still reading this, it means you're still on the fence. So, we will ask you the question that lies at the heart of discounted notes:

IF YOU COULD BY \$100 FOR \$90, WOULD YOU?

How good are your investments doing? If a positive yield on a secure non-stock market investment with a solid investment-to-value ratio purchased at a discount sounds like it might be worth investigating, let's set up a time to discuss the details of your first discounted note.

CTA & CONTACT

To find out more about how you can gain access to real estate notes for a discounted price with BrightPath Notes, contact **an Asset Manager at (317) 855-8501**.