

Nothing Down for the 2000s: Dynamic New Wealth Strategies in Real Estate

By Robert G. Allen



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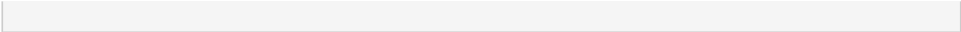
With more than a million copies in print, Robert Allen's "Nothing Down for the '90s" has probably helped more people achieve success in real estate than any book in history. Countless numbers of his readers are now financially independent and many actual millionaires attribute their wealth to his techniques. Why has this blockbuster bestseller been so successful? The answer is simple: it works! Now, in one of the most practical books you'll ever read, Robert Allen has created effective new wealth strategies for investing in real estate. Real estate remains the one reliable investment in which profits can be made consistently, no matter where you live. Whether employment figures and stock prices are high or low, the real estate market never dries up -- it is one of the most dynamic income-producing vehicles ever created. The demand for housing will continue to be strong in most areas of the country for the foreseeable future. There will, of course, always be plenty of foreclosures, which are great opportunities to purchase properties cheaply. And, finally, mortgage qualification today is simpler than ever, with new mortgage packages that did not even exist twenty years ago. "Nothing Down for the 2000s" shows you how to locate the best buys, deal with real estate agents, and manage properties, all with little -- or no -- money down. Discover step-by-step techniques and dynamic strategies to:

- Use real estate to build monthly income
- Finance bargain properties for equity or cash flow
- Guarantee and secure your retirement
- Find and profit from foreclosures before they are publicly listed
- Sell and trade for maximum gain
- Increase property value
- Use owner financing to create opportunities
- Obtain direct, legal tax cuts
- Profit from conversions
- Develop effective negotiation techniques, and much more

Excellent for beginners or experienced investors, "Nothing Down for the 2000s" is the key to generating low-risk, high-profit wealth and to a potential future of security and financial independence.

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Editorial Review

From Publishers Weekly

Real estate is both the "simplest, easiest, safest, shortest route to financial freedom" and an invigorating self-help regimen, insists this latest edition of the bestselling financial primer. Real-estate guru Allen's system has two tenets: 1) buy residential rental properties from desperate "don't-wanter" sellers, and 2) pay "nothing down," using "Other People's Money." After a broad but incomplete introduction to conducting and valuing real-estate transactions, he gets down to the nitty-gritty. Tenet 1 requires searching classified ads, hunting for For Sale signs, rummaging through foreclosure, bankruptcy and divorce records and otherwise beating the bushes for motivated sellers, then wangling the price down further. Tenet 2 requires a labyrinth of "creative" financing schemes involving various combinations of partnerships, options, floating bank loans, life-insurance policies, unsecured notes, second and third mortgages on multiple properties and other "paper formulas." Allen sells this program, with much motivational hectoring, as an opportunity for self-actualization. He insists that the only barriers to success are fear and lack of imagination, provides readers with worksheets to help them set concrete goals and discover their purpose in life, and suggests a visualization methodology called Neurobics to get them fantasizing about the wealth that will be theirs in the real-estate business (after an initial "starvation period"). Despite himself, Allen portrays real estate not as a safe and simple road to riches but as an all-consuming life project, full of endless trolling for leads, hardball negotiations, murky wheeling and dealing and sudden scrambles to meet financing deadlines and loan payments. Personality types who thrive on such a highly leveraged career of risk-taking and sharp practice will love this book. Others may balk at the total reconstruction of character and lifestyle Allen's book appears to demand.

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About the Author

Robert G. Allen is one of America's most famous and most influential financial advisers of all time. After graduating with an MBA from Brigham Young University in 1974, Allen began making small real-estate investments, transforming his tiny nest egg into a large, multimillion-dollar net worth in a few short years. He shared his powerful system with the public in the #1 national bestseller *Nothing Down*, with forty-six weeks on the *New York Times* national bestseller list. He followed that success with *Creating Wealth*, with well over three quarters of a million copies in print. His other major bestsellers include *Multiple Streams of Income* and *The One-Minute Millionaire*. For over twenty years, Robert Allen has been successfully sharing his wealth-building techniques in popular seminars throughout the fifty states and Canada. A popular television and radio guest, he has appeared on hundreds of programs, including *Good Morning America* and *Larry King Live*. He has also been featured in such national publications as *The Wall Street Journal*, *Newsweek*, *Barron's*, *Money* magazine, and *Reader's Digest*.

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INTRODUCTION

Second Chance

Thank you for reading the latest edition of *Nothing Down*. I was thirty-one years old when Simon & Schuster published the first edition of *Nothing Down*. Little did I know at the time that it would go on to become the all-time bestselling real estate investment book. It has sold well over a million copies and helped untold thousands buy their first home or investment property...and for hundreds, perhaps even thousands, earn their

first million. (If you're one of those, please go to www.millionairehalloffame.com and log in your success story.) Although I've updated the book to reflect current laws and tactics, the principles in this book are timeless. The following phrase is still as true:

Don't wait to buy real estate. Buy real estate and wait.

Real estate is the simplest, easiest, safest, shortest route to financial freedom. This is also as true today as it will be twenty-five years from now. If you want financial freedom, real estate will be a large part of your portfolio.

Although these principles are timeless, you and I are not. If you'll indulge me, just before you launch into this book, let me tell you about a lesson I learned recently that has caused me to be even more intent on getting this timeless message out to as many people as possible.

Time moves rapidly for all of us. For me, it almost came to a dead stop on March 15, 2003. On that day I was driving home after giving a speech to about a thousand beginning real estate investors at the Anaheim Convention Center (near Disneyland). It was a very rainy night and there were numerous accidents on Southern California's freeways that evening. At about nine P.M., just north of San Diego, my Lexus skidded off the freeway at full speed and smashed directly into a large tree. Miraculously, another motorist witnessed everything and called 911. It took the rescue crew over half an hour to extract me from the wreckage using the "jaws of life."

I was transported to the Scripps Trauma center in La Jolla where I spent six days in intensive care with my multiple injuries. Even though the airbags had deployed, I broke my left wrist, blew out a quadracep tendon in my right knee, had my scalp peeled back (probably by the rearview mirror) leaving a nasty scar on my forehead, suffered cracked vertebrae, a broken big toe, multiple bruises, cuts, and a serious concussion. They tell me that amnesia is common for someone who has had a close encounter with a tree at high speed. Mercifully, I have no recollection of the accident, the ambulance ride, the operations, and most of the first three days of the hospital stay.

In addition to the physical trauma, there were emotional issues to deal with. What goes through your mind when you realize that you were seconds away from death? It's all pretty heavy stuff. I have come through all of this and am healing nicely both physically, spiritually, and emotionally, although I'll probably have lingering pains and limps and other issues to deal with for the rest of my life.

So why bring all of this up at the beginning of a book on real estate?

When I look at the photos of my demolished car, I wonder how I could have escaped alive...or more important, why I was able to escape alive. (After serious consideration, I've decided to post the photos of my crashed car at www.robertainrealstate.com.)

I feel as if this has given me a new lease on life -- my second chance. The "old" Bob was too focused on unimportant things. The "new" Bob is more connected to heart and soul and love and people. I have so much love for Daryl, my amazing wife of twenty-six years, as she stood by me through such a frightening ordeal. When I became fully conscious again, it was wonderful to see my two older children, Aimee and Aaron, standing at the foot of my hospital bed, and then to receive a phone call from my youngest son, Hunter, who was at the time serving as a missionary in Brazil. I have so much love and respect for my business partners and associates for letting me take this extra time for "research." Thanks a million.

Finally, I thank God for this "accidental" wake-up call. I wouldn't wish the same experience on anyone else, but I pray that each of us can wake up to the new life that is possible -- to leave behind the parts of our old selves that don't serve us and embrace the attitudes and feelings that lead to a new life and a brighter future.

I hope that you allow this book to be your mentor to a new life. As you read this book, I hope you'll be inspired to believe that you, too, deserve a second chance -- a life of financial freedom and prosperity. I hope you'll read this book and be empowered to learn techniques and strategies that will move you more quickly toward what you want. I hope you'll find yourself saying, "I can do this."

I've intentionally written *Nothing Down* in layman's terms (because that's who I was when I made my first million). Yes, you can find more technical investment books -- and I encourage you to read them -- but this book is designed to reach the part of you that has always known you were destined to be financially successful. There is so much you can accomplish in life, you don't have to be held back by a lack of finances. Besides, real estate investing can be a lot of fun (mixed with a modicum of frustration to keep you humble).

The mere fact that you picked up this book tells me that you are blessed (or perhaps afflicted) with an entrepreneurial spirit. While in Hawaii a few years ago, as I sat at the breakfast table on the outdoor patio, a swarm of little tropical birds flitted anxiously around my table chirping and begging me to share some of the crumbs from my breakfast muffin. I flicked a few crumbs off the table and they attacked the crumbs as a flock. I wondered if there was an entrepreneurial bird among them, so I placed a large chunk of juicy muffin on the edge of my table. The flock flitted about, chirping and screeching, but not one dared land to enjoy the moist morsel. For several minutes nothing happened, and then finally one of them landed on the farthest edge of my table. He glanced out of one eye at me...very leery, skeptical, skittish...and out of the other eye at the prized muffin. He moved his way, ever so carefully, toward the muffin and finally began to pick at it, retreating from time to time to enjoy his luscious treat and then returning for more. And then he did something unexpected. He purposefully dragged the muffin off the table so the other birds could enjoy it. This was apparently an enlightened bird, willing to share his plenty with his feathered friends.

I hope you will become like that little bird, and dare to do things the other birds won't do. If you do, you will eat well all of your days. Just remember to share some of your well-deserved excess. Moreover, teach other birds how to do the same. There's plenty for all of us...if we're just courageous enough to go get it.

As long as I continue to breathe, I'll continue to teach as many people as I can that we are all destined for greatness. Regardless of what other people may have told you, I know you can become financially successful.

I wish you well. I hope that someday we can meet and that you can tell me, "You know that little bird? Well, that's me."

Have a great life.

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Users Review

From reader reviews:

Kenneth Roberts:

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Darius Cramer:

A lot of people always spent their free time to vacation or go to the outside with them household or their friend. Did you know? Many a lot of people spent these people free time just watching TV, or maybe playing video games all day long. If you need to try to find a new activity that's look different you can read a book. It is really fun for yourself. If you enjoy the book that you simply read you can spent the entire day to reading a publication. The book Nothing Down for the 2000s: Dynamic New Wealth Strategies in Real Estate it doesn't matter what good to read. There are a lot of folks that recommended this book. These were enjoying reading this book. Should you did not have enough space to create this book you can buy the particular e-book. You can m0ore easily to read this book from a smart phone. The price is not too costly but this book offers high quality.

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Reading can called thoughts hangout, why? Because if you are reading a book especially book entitled Nothing Down for the 2000s: Dynamic New Wealth Strategies in Real Estate the mind will drift away trough every dimension, wandering in most aspect that maybe unknown for but surely might be your mind friends. Imaging each and every word written in a book then become one type conclusion and explanation in which maybe you never get previous to. The Nothing Down for the 2000s: Dynamic New Wealth Strategies in Real Estate giving you another experience more than blown away your mind but also giving you useful information for your better life in this era. So now let us demonstrate the relaxing pattern the following is your body and mind is going to be pleased when you are finished studying it, like winning an activity. Do you want to try this extraordinary investing spare time activity?

Mary Chapa:

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