

Dear Serious Investor:

Only <u>one</u> investment class produces predictable, safe, and consistent returns, no matter what the economy is doing.

Is it the stock market?

How about high interest savings accounts?

No, and No.

So what is it?

MULTI-FAMILY APARTMENT BUILDINGS.

You might be surprised to hear that, but multi-family buildings are among the most stable and steady investments on the planet -- performing predictably under all kinds of market conditions.

I don't know about you, but that's EXACTLY what I want from my investments: money flowing into my bank account month after month, year after year, even while other investment classes are losing ground.

But Be Forewarned: You Cannot "ATTEMPT" Multi-Family Investing!

Multi-family investing is a different animal from single-family homes. With single-family homes, you can "test the water" -- talk to Realtors®, put offers in, begin negotiations...*even* if you don't ultimately make a buying decision.

With multi-family investing, that's simply not an option. The "universe" of apartment buildings, that is the number of apartment buildings in any given market, is much smaller and so is the number of stakeholders involved. Accordingly, your credibility is at stake from the very beginning.

That means that in order to make multi-family investing a reality, you simply MUST be knowledgeable about your market and strategy BEFORE you make your first offer.

Fully commit to doing it right...or just don't do it!

What's more, most real estate investors have the mistaken idea that it's next to impossible to get funding for big multi-family deals...or that the management hassles just aren't worth it.

Neither of these myths are true -- IF you know what you're doing.

But the fact remains, most real estate investors never give multi-family investing a real shot.

And their portfolios suffer as a result.

Real Results for Real Investors

Here are just a couple of examples of the kinds of *real deals* that Canadian multi-family investors have put together during the last boom cycle.





87.96% ROI in Just 4 Years

This 21-unit building was bought for \$1,785,000 with \$475,000 cash. It is now worth \$2,415,000 four years later. **It has an ROI of 87.96%** (including principal pay down) **and COUNTING**, as the area is being gentrified and a subway station is to be built two blocks south.

And if you time your entry into the market right, for example during a boom cycle, here are further examples of fantastic returns investors have made:

70% ROI in Just 1.5 Years

This 20-suite apartment building was purchased for \$712,000 and \$150,000 cash. Thanks to smart management and strategic improvements (the kind we'll teach you to make), it was sold for **\$1,000,000** -- for an **ROI of 70% in just 1.5 years!**



Or how about this one...

300% ROI and Counting...

This 47-suite building was purchased for \$2.14 Million with only \$400,000 cash. Five years later, it appraised for **\$3.94 Million**, with an ROI of **300% AND GROWING!**

Or this one...



\$5.5 Million Profit on ONE DEAL

This 5-building complex was purchased for \$4,160,000 with \$700,000 down. Two years later, it sold for **\$9,929,000** for a total profit of over **\$5,500,000...on ONE DEAL.**

Amazing, right?

And the numbers get even better when you realize that you DO NOT have to come up with hundreds of thousands of dollars of your own money!What Would You Do with Results Like These?

What would it mean for your life if you could duplicate even a fraction of that success?

Would it mean more time off? The ability to pass a lasting legacy on to your family? Greater freedom to enjoy your family, friends, hobbies, and passions? What about funding the charity or work that you *want* to do (as opposed to the job you *have* to do)?

Not to mention the peace of mind that comes from knowing your financial future is secure!

I'm not exaggerating when I say...just one or two well-executed multi-family investments could literally revolutionize your life, setting yourself up for generational wealth that will continue on as your lasting legacy!

A Proven System with Proven Results

That's why I've put together an extensive, **hands-on training** that gives you the <u>actual experience</u> you need to burst onto the scene, confident and successful, while blasting through the myths that hold so many of your competitors back.

It's called **The Multi-Family Investing Blueprint**, and it's taking place on September 12, 13 and 14, 2014, in Edmonton, one of Canada's hottest real estate markets.

The Multi-Family Investing Blueprint provides you with on-the-ground, proven techniques you can use to generate real-world wealth in multi-family properties, as safely and effectively as possible.

In order to maximize learning outcomes, the event is STRICTLY LIMITED to just 50 attendees. This is a private, exclusive training that only a handful of sophisticated investors will be able to enjoy.

THIS IS THE ONLY <u>EXPERIENTIAL TRAINING</u> OF ITS KIND IN CANADA FOR MULTI-FAMILY INVESTORS!

You are invited to be one of them.

This is a practical, powerful event that you do NOT want to miss. Here are the details:

4TH ANNUAL Multi-Family Investing Blueprint Event A Three-Month Real Estate Coaching Program Guaranteed to Give all the Tools and Confidence You Need to Buy Your First Apartment Building.

✓ Have you ever wondered how the <u>elite of real estate investing</u> manages to buy multi-million dollars apartment buildings and get all the financing they need?

✓ Would you like to create the kind of financial wealth with your real estate investments that can have a lifetime impact <u>FOR LESS WORK?</u>

✓ Are you tired of the hassles of dealing with tenants in your small rental units for a few hundred dollars a month in cash flow?

✓ Have you hit the 'financing wall' and banks are denying you additional mortgages?

✓ Would like to have a system that would help you raise funds to buy your own apartment buildings?

If you have answered <u>YES</u> to any of these questions, then please read on...

And how would you like me to **SHOW YOU** how I've acquired a portfolio of apartment buildings comprised of 118 doors valued at \$15 million in just over 5 years?

Not only that, how would you like to meet my seasoned real estate power team and interact with them directly and have all your questions answered?

Well that's exactly what we will be doing during my 4th annual Multi-family Investing Blueprint live training event on September 12, 13, and 14, 2014, in Edmonton.

You'll actually be crunching numbers for 10 real deals in class using our user-friendly property analyzer (Excel spreadsheet) and the best financing strategies to make money and create long-term wealth for yourself. You'll even inspect one of my apartment buildings with a professional building inspector.

You'll discover...

- ✓ How to sort profitable multi-family properties from money pits...
- ✓ How to get banks to say "YES" more often than with single-family mortgage applications...
- ✓ Secrets for investing with LESS CASH upfront than you currently think is possible...
- ✓ A simple, duplicable system for maximizing your investment dollars and effort!
- ✓ All the basic tools, including user-friendly spreadsheets you need to analyze deals and minimize your risks!

✓ How to prepare your own financing package so you don't pay a fee to the mortgage broker! This alone will save you thousands of dollars...

And much more!

But first...

WHY SHOULD YOU LISTEN TO ME?

My name is Pierre-Paul Turgeon, and I'm an expert at putting together profitable multi-family deals.

Since 2004, I've acquired close to \$15M in multi-family properties for myself and loyal joint venture partners.

But that's not the only thing that makes me uniquely qualified to teach this course.

I spent four years as a multi-family underwriter for CMHC. I know EXACTLY what banks are looking for when you apply for funding for multi-family deals. I know EXACTLY how to get them to say yes. (And here's a hint: it's easier than you think!)

I have underwritten hundreds of deals in all sorts of market conditions in 3 provinces and 2 Territories in Canada. I've seen it all! All the possible risks you can encounter and how much wealth multi-family properties can create **EVEN DURING RECESSIONS...**

Not only do I know the front end of the business of buying apartment buildings from my own experience and by analyzing other people's deals as I did at CMHC, but I also KNOW VERY WELL WHAT MAKES A BAD DEAL because before I underwrote apartment buildings at CMHC, I was in charge of the default management department for apartment buildings.

That's right! That's the CMHC department that looks after the multi-family deals that have defaulted.

And I'm going to reveal it all to you in the *Multi-Family Investing Blueprint*.

What's more, I've assembled an incredible team of multi-family investing experts to help guide you:

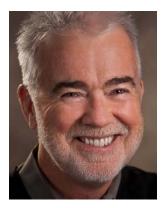
MEET THE SPEAKERS & TRAINERS YOU'LL WORK WITH



Pierre-Paul Turgeon

Pierre-Paul is Canada's leading authority when it comes to investing in apartment buildings for a number of reasons but especially his very unique perspective on this type of investment. He is a former CMHC multi-family underwriter and a full time multifamily owner and investor with a portfolio of 118 doors valued at \$15M.

As such, he has analyzed hundreds of apartment deals in three provinces and three territories, probably more than most of the largest landlords in the country have analyzed.



Barry McGuire

This is Barry McGuire, LLB. For the past 40 years, he has worked as a real estate lawyer in Canada, helping thousands of real estate investors like you create winning deals and generate more profits through their investments. Barry estimates he has closed more than 10,000 real estate transactions, valued at more t than \$1 Billion, and he takes a personal satisfaction in hearing the wonderful results his students share with him on a weekly basis.

In addition, he's a member of the distinguished REIN Faculty. He has taught hundreds of classes and one-on-one sessions on the subject of quick-turn real estate strategies, how to structure win-win deals for maximum protection and profit, negotiation skills, and more.

Eldon Schechtel, EXCEL Inspections

EXCEL Inspection Service Ltd. was founded in 1993 by Eldon Schechtel, who is a Registered Home Inspector (RHI) with the Canadian Association of Home and Property Inspectors (CAHPI) and has a Building Inspection Diploma Certificate from the Province of Alberta. Eldon has been involved in the building inspection industry since 1983 and has over 40 years of hands on experience in residential and commercial building construction, including design and management. To date, Eldon has conducted thousands of building inspections and was jointly commissioned with our Crowsnest Pass area inspector, Robert Appleby by the Southern Alberta Institute of Technology (SAIT) to develop the first training courses offered in Alberta for aspiring home inspectors and for membership certification in CAHPI, who set the standards for the home inspection industry in Alberta. Eldon is a founding member and past president of CAHPI and remains active with Robert Appleby in developing training courses and compiling technical information for the building inspection industry.



Raphael Yau, Cushman & Wakefield:

Raphael Yau is a Partner within the Investment Division at Cushman & Wakefield Edmonton. He comes from an investment advisory background with RBC Royal Bank and he specializes in the area of Multi-Family Investment Sales. Raphael joined the team at Cushman & Wakefield Edmonton in 2002 and has in-depth market expertise. Personally, Raphael has sold over 2000 units (in excess of \$160 million) in the time that he has been with Cushman & Wakefield Edmonton

Bob Paquette and Braden Paquette, Braden Equities Inc.

Robert (Bob) Paquette, President and Owner/Broker is the prime shareholder of Braden Equities Inc., with over 30 years of experience in real estate management and development. Braden Equities manages in excess of 4,000 units in the City of Edmonton and surrounding area.



George Hilton, Montrose Mortgage

George Hilton joined Montrose Mortgage Edmonton in December 2003. He has 35 years experience in the mortgage industry and has served in various management and origination roles with mortgage insurance and direct lending institutions.



Saher Ghattas, Real Estate Investor & Multi-Family Blueprint graduate

Saher is an IT engineer and a graduate from the Multi-Family Blueprint live event in May 2013. He currently owns a total of 35 doors, including a 20-unit multi-family apartment he purchased a few months after taking the live training event and receiving his coaching.

Here is what some of our former graduate students and other coaching clients had to say about working with me:

The program is amazing! (...) The actual on-site tour was invaluable! You can never get this type of information from books or a CD. It was hands on and you could ask questions. I highly recommend it!

Cheryl Holden, Vancouver, B.C

The program is really hands on. (...) I'm grateful to have had the chance to meet with the experts and actually look at a building and how to look for certain things to conduct due diligence. Pierre-Paul is the best to go to when it comes to multi-family investing!"

Hassan Khan, Vancouver,

The Multi-Family Investing Blueprint is a MUST if you are thinking of making the jump into multi-family buildings. I left the MFIB course with all of the tools, spreadsheets, and analysis required to complete my first deal. My portfolio has grown exponentially since taking this course. Thanks to Pierre-Paul and all of the other trainers for arming me with the tools to be professional in the Multi-family world! This was an all content/no fluff course that was exactly what I needed to get to the next level in my Real Estate Investing career. The confidence this course gave me (with all of the tools provided) is amazing. The checklists provided made sure I did not miss a step in the due diligence. This small investment for this course could turn out to be the best investment I have ever made! Thanks to Pierre-Paul for an amazing course.

Dave Andersen

I was one of the lucky few to know Pierre-Paul Turgeon from REIN but more importantly to attend his Apartment building blueprint workshop. I was amazed by the amount of information and the details that he was able to cover. What I really liked about his workshop that it is not just theory but it had lot of hands on , Specially when it comes evaluation and numbers crunching. His ability to explain complex processes in simple terms was simply genius and also the tools that he shared with us was more than perfect. I used his excel spreadsheet not only to evaluate the building but to manage the day to day operation of the building. Beside that he truly stepped above and beyond the workshop and helped me every step in the way to close on my first 20 unit apartment building and now I feel very comfortable to take it to the next level and looking forward to buy my second building.

Saher Ghattas

Pierre-Paul helped me tremendously! Having access to a combination of a multi-family investor and a former CMHC underwriter is an unprecedented advantage to any student. I use his valuation spreadsheet religiously and I've used his bookkeeping template from day one. Using his training and tools, I recently bought my first multi-family property (6-plex). I would not have been able to make the jump into the multi-family big leagues without him. I am also humbled by his commitment to my success. I consider him a friend and a mentor and I thank him from the bottom of my heart!

Paul Gillanders

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It was nice seeing you again today at ACRE. I would like to let you know once again that I am extremely grateful for the time you gave me last year at ACRE. Being someone who only invested in nothing more than a triplex, I was contemplating on whether or not I should be investing in a 12 unit building. It seemed too big for my capabilities. There was a lot of fear and uncertainty in my mind, however, there was nothing stopping me except myself. After I ran the numbers, I was still unsure about the property until I took it over to your booth that ACRE weekend and you helped me identify the risks, and what a great investment this could potentially be if my numbers were right.

With your confidence, I made one of the best decisions in my life. We bought the property for 1.3 million, and made improvements to increase the NOI. Just a couple weeks ago, we got an appraisal back for 2.6 million! I am only 30 years old, however, for my whole life, I have been stressed and worried about how I would be able to support a family. With the success of this property, I don't have to carry around that stress anymore.

Thank you for being there when needed. I truly appreciate it.

Anonymous

Your expertise was integral in banks competing to finance our property! Thank you. The "winning" bank even gave us more financing than we asked for! Your formula works! Thank you for sharing your wisdom.

Martin

Pierre-Paul has an astute knowledge of the real estate industry from his past experience with CMHC and his education as a lawyer. His education combined with his experience prepared him well as an ideal educator and mentor. I believe Pierre-Paul's materials are excellent and well organized in a clear and concise manner. He remains clear-headed and calm in his approach to fast-paced information and he remains approachable even after the course - he wants to mentor his students.
I believe Pierre-Paul Turgeon will provide you the training you require to become an ace investor for real estate and bring you the results you seek.

Hannele Davidson, HDB Development Ltd., Vancouver, B.C.

What Exactly Will You Learn?

Here's a quick overview of everything we'll cover.

Step 1: Plan Your Move Into MF Investing

The world of multi-family investing in Canada is very, very small and accordingly very specialized. The number of stakeholders, realtors, mortgage brokers and lenders, is small and as such your reputation is key.

THERE IS NO MARGIN FOR ERROR!

Planning your move into investing in apartments building investing is *CRITICAL* to ensure your success and in this training you'll learn how to plan accordingly, look and behave like a seasoned MF investor from the start.

Step 2: Find the Perfect Property

This is where you learn how to unearth the hidden goldmines in your target market. It even includes a field trip to an ACTUAL apartment building so that you can see, first-hand, what to look for and how to assess physical condition of the asset that's going to make you \$!

You'll learn...

- How to glance at a property listing and tell almost instantly whether or not it's worth further scrutiny....
- The building size that will put the most money in your pocket, for the least amount of effort (the answer might surprise you)...
- ✓ Powerful rules of thumb about suite mix and maintenance, so you can ensure higher cash flow and capital appreciation...
- Whether or not you should work with a Realtor when buying multi-family properties...
- The three most critical things to look out for as you inspect a potential multi-family investment...
- A proven spreadsheet with a checklists you can use to easily assess property risk...

And much, much more!

Step 3: Reduce Your Risk

Once you know how to find profitable properties, you'll learn how to conduct thorough due diligence so that you reduce your risk and invest with confidence! You'll learn...

✓ How to conduct legal and financial due diligence to make sure your investment strategy is 100% ethical and LEGAL...

How to look at the vendor's documents and quickly discover any "hidden" risks that they might not tell you about...

- ✓ Why you must ALWAYS get quotes on repairs BEFORE you make an offer...
- How to analyze critical market figures, such as vacancies and actual rent vs. market rent...
- Secrets to determining whether or not there's an "upside" in the property -- so that you can increase rent and therefore property value almost immediately...

What to look for in an appraisal...

Key financial concepts, formulas, key metrics and ratios that multi-family investors NEED to know...

And much, much more.

Step 4: Get Financing

Once you thoroughly understand how to mitigate your risk, we move to the section of the event that most investors are dying to understand: how to get the capital you need to invest!

The fact is, multi-family financing is a different animal from single-family financing. That's because your credit rating is actually **much LESS** important to lenders when you're investing in multi-family units (which is good news to some!).

What's more, recent CMHC financing regulations are making it even harder to build a large portfolio of singlefamily homes. That's because, the more properties you're invested in, the less likely lenders are to approve your application.

With multi-family properties, the EXACT OPPOSITE is true! Banks actually like that you have a portfolio of properties and are willing to work with you. That means there's no "upper limit" to your success.

At the *Multi-Family Investing Blueprint* you'll hear straight from me, *a former CMHC underwriter (yours truly!)* on how to get the approval you need.

In this critical section, you'll discover...

✓ How to choose the right financing options for the right investing strategy -- so that you maximize your profits and minimize unnecessary fees and costs...

✓ Why the condition of the building plays a major role in the amount of financing you'll receive...and how to use this to your advantage (EVEN IF you're buying a property in less than tip-top shape)...

Secrets to adding substantial value to a property FAST...

✓ How to create lasting, productive relationships with banks and lenders so you can go back to them over and over again...

How to refinance a multi-family property for the very best possible terms...

 How to get a dramatically lower interest rate and higher loan amount, just by providing the right information IN ADVANCE...

All the different mortgage types and financing rules -- so you can be informed and savvy when you apply...

✓ How to fill out an ACTUAL funding application, so that you can secure big loans in the real world...

And much, much more.

And NO -- you DON'T have to have hundreds of thousands of dollars on hand to make this work. Many of our members use the expertise they gain from *The Multi-Family Investing Blueprint* to attract joint venture partners and use **OPM's** (other people's money) to fund these lucrative opportunities and deals!

Step 5: Hands-Off Property Management

Finally, once you've got the right deal funded, it's time for the best part: finding *someone else* to manage the property -- so that YOU can focus your attention on more important things (like buying more buildings)!

Many investors believe they can simply handle the day-to-day operations themselves and "save money" in the process. **This is NOT the case**. If you want the passive, hands-free rewards real estate investing offers you, then property management is an important piece of the puzzle.

This section of the event will teach you how to do it right.

✓ Why you must ALWAYS thinking of yourself as a business owner first and foremost -- NOT just a landlord...

✓ How to choose the RIGHT management company so that you eliminate unnecessary hassles, headaches, and stress...

- ✓ How to increase the value AND positive cash flow of your property in the first few months...
- Long-term secrets to building a sustainable business model that works...
- ✓ How to maximize your property so you can consistently pull in top-of-market rents...

✓ How to REDUCE operating expenses and maintenance costs with a few simple, little-known tips and tricks that the experts are glad to share...

And much, much more!

REGISTER NOW

With all of the incredible information you'll digest with *The Multi-Family Investing Blueprint*, I'm sure there's just one question on your mind...

How Much Is All This Going to COST?

To be completely candid, the quality of this training is not cheap. After all, you're getting proven strategies from seasoned real estate investors, lawyers, and strategists who have spent years perfecting them.

THAT'S WHY OUR TRAINING IS 'EXPERIENTIAL'. You learn from others' mistakes and SIGNIFICANTLY reduce your own learning curve.

So the real question you should be asking yourself is not "How much will it cost?" but **"How much is it worth to me?"**

Let's say you take this training and are able to purchase just one "small" multi-family property in the next few months. (This is actually far below what most motivated investors will be able to achieve, but I want you to take a worst-case scenario.)

What would that be worth to you? \$10,000? \$20,000? More?

Of course it would!

What if you attempted to purchase a multi-million dollar apartment building without taking this training and you made a mistake... The price of that mistake could easily run in the tens of thousands of dollars very quickly... And while you chew on that question, let me ask you another one...

If You Don't Do This, What WILL You Do?

Let's say you decide NOT to come to *The Multi-Family Investing Blueprint*. What will you do instead?

Well, you *could* stumble through meetings with vendors, lenders, and real estate agents, learning multi-family investing through "trial and error" (and risking your reputation along the way)...

OR, you could let us teach you everything you need to know BEFORE you set foot in the marketplace -- so you look like a total professional from the get-go.

You *could* submit failed financing application after failed financing application, or secure financing with the wrong lender and the wrong terms so that bad interest rates suck up all your cash flow...

OR, you could put our proven system to good use and get the cash you need as soon as you've got a winning property...

You *could* spend months, and even years, perfecting marketing and management techniques that help your business run like clockwork (and losing major money in the process)...

OR, you could take our proven strategies and plug them into your properties for instant results.

The choice is yours.

Do You Want to Get in on One of the Safest and Most Leveraged Investment Classes in the World?

If so, then I invite you to join us..

Tuition to The Multi-Family Investing Blueprint is only:

Pricing Options:

Previous Grad:	\$1397.00 (\$1466.85 w. gst) or 2 payments of \$772
REIN Member:	\$1997.00 (\$2096.85 w. gst) or 2 payments of \$1087.80
Non-REIN Member :	\$2497.00 (\$2621.85 w. gst) or 2 payments of \$1,310.93 now & Sept. 5)

Note: If you opt for 2-payment option, the first payment will be collected upon registration and the second payment on September 5.

REGISTER NOW

That's right, for a modest investment that you will more than recover on your very first deal, you can have the hands-on training you need to make multi-family investing a cash-drenched reality in your life.

But remember: enrollment is strictly limited to 50 people. If you don't act now, it will be too late.

BONUSES

The BONUSES and BUILT-IN Values of this Course are worth more than \$12,000! See below:

BONUS #1

SELECT your choice of One of REIN's advanced courses:

- ✓ Joint Venture Secrets[™] (\$997),
- ✓ Multi-Family Investing[™] (\$787),
- ✓ Apartment Conversion Secrets[™] (\$1,497).

BONUS #2

HOW WOULD YOU LIKE PIERRE-PAUL TO HOLD YOUR HAND ON YOUR FIRST DEAL? HOW MUCH WOULD THIS BE WORTH TO YOU?

Here are the additional bonuses you get for registering to the Multi-Family Investing Blueprint live training event:

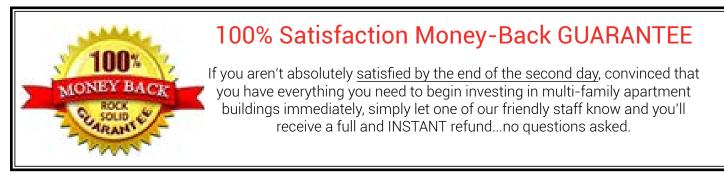
- ✓ 3 months <u>UNLIMITED PERSONAL EMAIL SUPPORT FROM PIERRE-PAUL</u> (Value of \$5,000);
- ✓ One 2-hour coaching call 1-on-1 with Pierre-Paul (Value of \$1,200);

- ✓ Post-webinar / conferences call training (value of \$2,000):
 - > 1 webinar per week for 3 weeks
 - > 1 webinar in November & 1 in December;

✓ All of Pierre-Paul's personal checklists, template, forms, presentation slides, ebooks and more in digital format for your own use (Value of \$1,200);

✓ Pierre-Paul's personal commitment to see you through your first successful multi-family deal (PRICELESS!!!)-IF you take action in the next six months and use his systems and checklists.

And of course, it comes backed by my famous...



It's time to add multi-family apartments to your real estate investment portfolio...and enjoy the rewards of this safe, sophisticated, and *highly profitable* investment class.

You'll be glad you did.

To your success,

Pierre-Paul Turgeon, President

Matterhorn Real Estate Investments Ltd.

P.S. Remember: multi-family properties are among the safest, most reliable investments on the planet. <u>But you</u> <u>have to know how to do it right</u>. *The Multi-Family Investing Blueprint* live event will teach you, HANDS-ON, exactly what to do to succeed. **REGISTER NOW before all 50 seats are taken**.