

FREE Report Reveals...

“Six Figure Positive Cash Flow Property Investing Secrets!”

**Special Positive Cash Flow Creating Interview With
Positive Cash Flow Property Investing Expert Paul Zalitis
aka...**

“The Aussie Wrapper”



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Interview with Marketing Expert Scott Wilson & Property Investor Paul Zalitis

"Six Figure Positive Cash Flow Property Investing Secrets!"

Scott: Hi this is Scott Wilson and today I've got another special interview for you. Today I'm with a property investor. He's been a property investor for some 20 plus years.

The thing is he had a chance meeting maybe 5 or 6 years ago with a gentleman called Robert Kiyosaki and the gentleman realized he was investing the wrong way. The fact is he'd been a property investor but he was investing in negatively geared property.

During this chance meeting and he learned a **system about creating positive cash flow and that's what we're going to talk about today**. We're going to talk about how to create positive cash flow with an investor called Paul Zalitis.

Now Paul is known as the Aussie Wrapper, he actually wraps property so you can actually produce positive cash flow. So I want you to take notes in the next 60 minutes as we go through this outstanding interview and we learn how Paul uses property to create positive cash flow.

Paul Zalitis I want to welcome you to this interview.

Paul: Thank you very much Scott, it's a pleasure to be speaking to you.

Scott: Paul, I'm excited about this interview because you do something that is quite unique as far as you **wrap properties and create positive cash flow**. There is so much going on in the property market, talking about negatively geared properties. ***So what is so good about property wrapping and what's it all about?***

Paul: Scott, it's a fantastic strategy where people in the mediocre market or even the lower end market of houses and you can purchase a property and sell a property

and make positive cash flow each week, each month, each year out of these houses.

And the great thing about wrapping a house is you are wrapping a house into a home owner. It's not a home renter because these are people who are going to **purchase their home**.

Scott: So it's actually someone who is looking to buy a home but for some reason maybe can't afford or can't get a bank loan. ***Is that the type of people you sell too?***

Paul: Exactly Scott, the people that are self employed, just started a business and haven't got 2 or 3 years of their financials that the banks look at to get into a home.

Or they're credit impaired and haven't paid a phone bill or credit card bill and as soon as the banks see that on their credit report they won't give them a bank loan.

So this way you can have a **win-win helping people get into a home** that wouldn't have had a chance or the banks wouldn't let them into a home. And you're making positive cash flow and you're helping clients get into a home they couldn't otherwise get into.

Scott: That's quite a rewarding thing to do as well.

Paul: Absolutely Scott.

Scott: As well as making money, you've also got a win-win as you're actually helping people in some cases achieve a goal and a dream of owning their own house.

Paul: Absolutely Scott because they haven't got any other chance. ***You've got a win-win, you're making a business out of it but you're also helping people purchase their own home*** and isn't that exciting when you can go in and when you go and have a cup of coffee with those clients that you put into a house you're lucky to escape 4 days later because they just love you.

Scott: I can see why. You're giving them an opportunity where they thought everything was done and dusted. I guess the banks are quite cut and dry these days and they don't allow for the fact that peoples situations do change.

When you're maybe in your early 20s and you made some bad financial decisions, why should they affect you in your 30s when you probably got your act together.

I can see why the market is growing for your type of business. When we look at your background and how you got involved, can you tell us a wee bit about your background? Are you some super whiz with this stuff?

What led you to become the expert in this marketplace?

Paul: Scott, I was really sick of negatively geared property and every week just flogging myself to death trying to pay for the negatively geared property. **And the negatively geared property I put it one way, I put it you pay out \$1 to claim back 30 cents.**

So I wasn't interested at all with negatively geared property because you might get a tax break but you were really doing it hard and you sort of got a hook onto a job for another 50 years.

So I just looked around on the internet and went to some seminars and went to Robert Kiyosaki and John Burley, did a real lot of homework and started to get my hands dirty and get down in the ditches and do some really big research and really find out what the market is doing and just get out there and do it.

**The thing is you can't just sit around doing nothing; you have to get out there and get amongst it and talk to the agents, talk to the people and just get your hands dirty and find out things and ask questions.
So that's what I did.**

Scott: I think its interesting what you said about buying negatively geared property because I know it was all the rage at a certain time where every man and his real estate agent were holding seminars telling you that you needed to buy negatively geared property, it was the only way to wealth and you were going to get a tax break.

I guess to the uneducated it sounds like a great way but the fact is you just become even more of a slave to the job you probably don't even like.

Paul: That's exactly right Scott.

Scott: ***So what led you to become the expert?*** You go to the seminars; you're investing a lot of money, is that how you ended up becoming an expert in this market?

Paul: Invest a lot of money, **educated myself**, read a lot of books, got out there and said right okay let's start doing some figures.

What is this house worth? What can I purchase this house for? Going in there and purchasing it for the right price, I'm selling it for the right price and that is all in my Complete Guide to Aussie Wrappers Manual and how to do this.

It's a really rewarding thing when you can get the deal across the line and help people get into a home. It's a win-win situation.

So you just keep on doing it. You do one, okay that's done and then you do another one and you just keep on doing it. So the more you do the better you get at it.

Scott: What I'm hearing here is you created a system as far as you've taken bits of information from places that **you learned and created your own system** and

adapted it for the Australian property market. *Is that essentially what you've done now?*

Paul: That's exactly right Scott. This is the great positive cash flow property investment strategy for the Australian market.

Scott: Brilliant, ***so what are the top 3 things then someone needs to know in order to be successful with property wrapping?***

Paul: The first thing, is **research, research and research**. It's extremely important to do your research to find out what market you're going to get into.

This is a specifically great strategy for a slower capital growth area. If you've got a higher capital growth area and you're into that negative gearing and you want to go into that investment that's fine.

But this type of investing is you're not depending on high capital growth, you're still getting your positive cash flow every week, month and year. That's two things.

Scott: So in this market as well or I guess for the market at the moment that strategy is perfect timing, we're not moving in a fast capital gain market right now.

Paul: No not moving, it's not moving and there are some great deals out there, some great buys which is fantastic. It works out really, really well.

Scott: I guess having a mentor is a great step as well and I guess that's been the key to your success having people that you can learn from.

Paul: Yes absolutely Scott.

Scott: And I guess when you say research I guess that could turn a lot of people off as far as okay I've got to do work. **But I guess the beauty of having a mentor is you can actually fast track that research** and you leverage the ability or you leverage the mind power and networking that someone else already has when you have a mentor.

Paul: Absolutely Scott and the third thing is working with numbers. Now I did modified maths at school so you don't have to be a mathematical genius. You just have to know what you can purchase the house for, what you can afford to pay for that house and what the other clients purchase that house for. So that would probably be your 3 big secrets.

Scott: Okay so mathematics, knowing basically the numbers as far as is there a profit in this deal for me.

Paul: Absolutely Scott and you can work that out quite easily before you even purchase the house.

Scott: So if you know the numbers then you can quickly make a decision to negotiate or not.

Paul: Absolutely Scott. One of the biggest things in this business is not become emotionally involved with the people. ***But by all means welcome the people and be friendly but don't become emotionally involved because it is a business deal and it's a business transaction.***

So you've got to treat it as that and you just go from there and help people out as much as you can. It is it's a very good unique easy system for people. You talk to them one on one and you help them with the application.

There is no real super duper forms or anything else but you just help them all the way through to the house purchase.

Scott: I think that is a really key point as far as not being emotionally involved. I know the **millionaire property investors I know, they all treat property investing as a business** and they all rely on those numbers and they all do the 3 things you just said, especially research and especially do their numbers. It's all about the numbers.

What I like about what you're doing now as well is you actually have a human aspect to it as well as far as you're actually helping someone into a home, which is pretty cool. ***So what is the beset way to get started in property wrapping?***

Paul: The best way to get started is to organize your financials so you know how much finance you can get from a bank or from your mortgage broker or lender. So then you can sort out your bracket on what price houses that you can afford to purchase.

So you can buy the house for "x" amount, you pay your interest rate and then you put your margin on when you sell the house. So this is how you're working and making your positive cash flow.

Scott: So you really have to have your financial understanding of what you can afford to pay down. Probably the best place to start is get your financial house in order?

Paul: Absolutely Scott. Then make sure you get it in writing from the bank or lender that you've got "x" amount of dollars they will lend you so that way you can go to the real estate agent or private vendor and purchase the home.

I can purchase that home in whatever time. I like to have a long settlement between 60 to 90 days and the reason I do that is I can start advertising the house and then I can get clients through the house and when I purchase the house you can sell it to them very quickly.

Scott: Okay you're basically promoting the house before it goes unconditional?

Paul: Absolutely.

Scott: Okay so that's really interesting as far as there are strategies involved that you know and you've learned and you're going to be teaching people.

I guess when I look at what you're saying here as far as the type of people that could be really good at this, if someone is an investor but they are when they look at their portfolios quite negatively geared, they can actually turn that negatively geared portfolio around and get some positive cash flow using this system.

Paul: Absolutely Scott. **This is a perfect system to do that** and it's certainly achievable to turn your negatively geared property into positive cash flow. It's not as difficult as people would think.

Scott: ***So how long does it take to be good at it, proficient at property wrapping?***

Paul: I've been doing it a bit over 5 years and really after you've done your first one, you learn and each one you sort of get better and better at it. I would really say after probably your first 2 or 3 houses you'll probably become an expert.

Scott: Okay so it's quite a quick learning curve?

Paul: Yes.

Scott: I guess when you have a system in place like you have, then it does cut down your time as far as the learning curve. ***So is there a reason why you put the system together?*** Is it so other people can learn from your mistakes I guess and fast track themselves?

Paul: Absolutely **Scott, is all a page by page, step by step process.** So if I'm not sure about this I just go to that page, if I'm not sure about that and what do I do next, it's a step by step easy program.

Scott: ***So will your methods and advice work in any area or for anyone?***

Paul: Pretty well Scott yes, pretty well in every area of Australia.

Scott: Can you give some examples of where this program works the best as far as some areas?

Paul: Well I live in Waga-Waga which is the biggest inland city in New South Wales with 65,000 people and it works well in my area. I have heard of people that have wrapped in smaller areas around about 10,000 to 15,000 population.

Newcastle has been very popular, Sydney parts of Sydney, Victoria. It's been done in Western Australia, you can't do it in South Australia and I think it's been done in the Northern Territory and, of course, Queensland is a very popular area where its been done. I have heard of people doing it in Tasmania as well.

Scott: So it's across the board and pretty much most people can have a go at it. ***How much experience does a person need to get started?***

Paul: Really to be passionate in real estate or interested in becoming wealthy and in making your finances easier that's just the sort of person you're looking for and a person to be able to service their loan. It all just keeps on flowing along for them.

Scott: So you say a passion for real estate, is that something that you had?

Paul: Oh yes very much so Scott. I've always been very interested in real estate myself and always looking for new strategies and new ways to make cash flow, although I still have some negatively geared properties, which are working very well because I have low capital growth.

But I'm always looking for strategies in real estate. Every Saturday I always look at 10 to 12 houses in Wagga-Wagga and I just love it. They say if you don't want to look at a house at 2:00 or 3:00 in the morning when someone wakes you up you're really not interested in the business.

But having said that you might just have been invested with one house or one property or you've got this negatively geared property that's probably chewing into your cash flow this system will work perfectly to turn it around.

Scott: That's brilliant because you can offset the cash flow against your negatively geared property. *Is that how you set it up?*

Paul: Absolutely Scott that's exactly what we're doing.

Scott: So that's quite a good wealth creation strategy then because you've got your high growing property that is going to generate you the long term wealth and you've got the cash flow property supporting that. It does match in quite nicely, especially if you're working in a job and really struggling to make those payments on the high properties where you're losing your money. So this is another strategy where you could just pump up that income.

Paul: Absolutely Scott.

Scott: I like the sound of that. *So have you got some real life examples of other people that you've helped and they've **followed your advice** and become successful?*

Paul: There is one lady who is a testimonial lady and she had some trouble wrapping a client into a house down the South Coast in New South Wales. I was talking to her and I just gave her some suggestions on where to put the signs, what to do, what sort of ads to write in the paper and she sold that property within a week.

Scott: Wow!

Paul: Just through a bit of fine tuning from myself and just getting her to do a few things. She hadn't been able to wrap it for about 8 or 9 months, so I thought well let's give her a bit of hand here. She was extremely excited and extremely wrapped pardon the pun.

Scott: So you've given her some insider tips. She's been struggling for 8 or 9 months to wrap a property for whatever reason and you come along and how long from using your advice did she close on that property?

Paul: **It would have been two weeks Scott.**

Scott: Two weeks after meeting you she's closing on that property, just from a few insider tips you've given her. What do you reckon that would have made that property deal?

Paul: Definitely the position of the sign and signs on the property and just a few little ads in the paper, just putting the right ads in the paper which is in my manual.

Scott: What is that advice worth to her? Was it worth \$10,000, \$15,000?

Paul: **Oh absolutely Scott. She was making \$400 a month positive cash flow and yeah so that's \$100 a week cash flow and when she did refinance she made \$30,000.**

Scott: That's fantastic. ***So she made \$30,000 from some advice you gave her plus she's now got that advice for life and that is the key*** I guess in why I like talking to people that have systems in place and know insider tips.

You can actually fast track yourself but the good thing about it is when you learn from people like yourself you actually end up leveraging.

Say you spend money with people like yourself; you end up leveraging yourself and your money because you learn it once, you pay once but you have that information for life.

So now when you go do the next deal you can do it quicker, faster and you can make more profit.

Paul: Absolutely Scott, you always learn, on every deal you always learn just little things and talking to people, etc.

Scott: Yeah and isn't it interesting though like 8 or 9 months she's struggling, 2 weeks insider tips from Paul and 2 weeks later the deal is done and she's making \$30,000, which is pretty cool.

Paul: Absolutely Scott.

Scott: Thanks for sharing that. For people listening it just shows that Paul is the real deal when it comes to wrapping properties. So Paul, I'm going to put you on the spot here. *If you have one secret to give about wrapping properties what would it be?*

Paul: Oh it's definitely to be patient and I'll probably give you a couple of tips here Scott. To be patient, to be calm and to really do your homework.

Scott: So why is being patient important?

Paul: When you wrap a house you have to buy it for “x” amount because if you buy it for too much you’ll be cutting into your profit margin. So you just wait and be patient and stick with your figures.

What I usually do is I put a low offer in and then I’ll put another offer in and if they don’t accept that second offer that’s it and I walk away from the deal because there is always another house in the street or in the suburb. So I really stick to my numbers and you’ve got to stick to your numbers.

Scott: So it really is a business when you’re talking about you have to have the business focus on know your numbers and then be prepared to wait to get the deal. I guess that’s what I like about what is happening in this market now.

I think you’ve probably been property wrapping in one of the hardest markets in the last 5 years because it’s been a booming market.

Paul: Yes exactly Scott.

Scott: *Now its turning and the market is really aligning itself really nicely* on property rates because you don’t have to buy but people have to sell. And there are more sellers out there then there are buyers.

Paul: Absolutely mate.

Scott: Which was totally different before, so I guess that’s what is so exciting now about your property strategy. ***Are you finding that, there are more deals out there then you can handle?***

Paul: Oh absolutely Scott. There are heaps coming across my desk every day. I can’t believe I put an ad in the paper about a month ago just to get some interest, just to see if there was anybody out there because there’s been a lot of people selling and I had 50 phone calls within 7 days just with the strategy I use and a little ad in the paper worth about \$40. So \$40 for a 4 day ad and the phone just blew off the hook.

Scott: What do you do with those leads?

Paul: Well I got those leads in my database now and they’re all ready, not all of them but a lot of people there will be ready to go as soon as I get another house. I’ll be able to put them straight into a house.

Scott: That’s fantastic. So you actually find the market first and then find the house?

Paul: Yes you can do it that way; you can do it both ways. You can find the person and find the house or you can purchase the house and then start prompting the house as soon as you exchange contracts.

Scott: And it just shows you that the market is hot right now because people are picking up the phone and calling you from a \$40 ad, where maybe 3 years ago you struggled for people to call you in a hot market like that because there were just too many other things going on.

Paul: Exactly the prices were too high then and now the prices are starting to level out now and get a bit cheaper. It's a win-win all around Scott.

Scott: *Okay so then what are some of the common problems that people experience in property wrapping?*

Paul: The common problems are sometimes people spin you a story and you've really got; you really have to get their credit report and their financial statements and their work pay slip, so you really have to do your homework.

People have to have a job and be employed to make sure they can pay you, so you can pay the bank. So you've got to really search out the people property and do your homework. And sometimes people buy the wrong houses; you've got to get at least a 3 bedroom nice house.

I try to stick with a brick home and try to get houses in a mediocre area and not a real low area or high area, just in a mediocre area.

So you can put your sign out on the house and people can see your sign as they're driving past because signs are very important, which can save you a lot of money.

Scott: So you're targeting sort of like the moms and dad area, people that have jobs, maybe have a couple of kids and just want to get in that game as far as the property and have a property under their belt.

Paul: Absolutely yes for sure. They've had a hard time or they might have had a split up and they've got a second marriage with a couple of kids they might have had a bit of trouble with divorce and getting a bank loan.

They're really hard workers but can't get out of that financial rut and they're the perfect clients for me because they can see they've got this home and they're paying the home off and it's great.

It's fantastic to see. It really is.

I had another couple with 4 kids and I had a 4 bedroom home and I purchased it for \$210,000 and I'm making \$500 a month positive cash flow on that house now Scott.

And when I resell that I'll have, when the whole system goes right through and they refinance with the bank, I'll be making \$55,000 on that deal.

Scott: Wow that's fantastic.

Paul: And the people are really happy. It's a beautiful big home and yeah they bought a business and couldn't get a bank loan but they're just fantastic. They pay every week and they're great people, a great family.

Scott: It is interesting that they are just normal people. I know sometimes people have a stereotype of the people that they're going to be renting their house out to.

But you do find a lot of people are business people and for some reason the banks aren't interested in lending them any money, maybe because they already have a business loan but they can actually finance the payments, which is the craziest part.

I guess the real advantage for you as well is you've got a property that you're not having to look after.

Paul: No exactly Scott, it's not like a rental property as I said before. You don't have to pay out to a real estate agent the service fee or the maintenance fee. These are homeowners these people and they're looking after the house.

They've often said can I put another bedroom on or extension or whatever? And as long as they go to the council and get council approval that's fine. They just get the approval and do what they want to do and that's building their asset up in their own home and its fine by me because it's their house, eventually its going to be their house.

It's a win-win all around. Its great and a really good business to be in.

Scott: So it truly is a win-win situation. Let me look at some of the, I guess you mentioned some of the financial rewards there of \$500 a month and \$50,000 at the end. *Are they fairly typical financial rewards that you get from investing with this type of strategy?*

Paul: Oh absolutely Scott. Between \$200 to \$400 a month or anything over \$400 a month is very much possible. All my houses are between \$400 and \$500 a month positive cash flow.

Depending on your figures and what you buy the house for and what you want to sell it for and what you can borrow your money for, **\$400 a month positive cash flow is a very, very typical deal.**

Scott: Wow so that is a huge difference when you look at say if someone is an investor and they're actually probably paying \$400 or \$500 a month out in a negatively geared property that's probably going sideways right now.

Paul: Oh absolutely Scott.

Scott: And it's not really making them any money whatsoever and its costing them a lot of money to get 30 cents back or whatever in tax. When now you can use a

strategy, use some of the equity you have in your property portfolio to learn a strategy that can actually make you \$400 or \$500 a month.

Paul: Absolutely Scott, it's fantastic.

Scott: It is fantastic and the thing is Paul some people might be thinking hey this is great but it all sounds too good to be true. **What is the catch with this property strategy?**

Paul: There is no real catch, its just as I said to do your research, research, research, find your average 3 or 4 bedroom home and just an easy flowing house and do all your homework, buy the house, put a little ad in the paper, put a sign outside your house and on sell the house and away you go.

I can't see any catches at all Scott. I've done it all and put it all in the manual so no one will have any problems it's just a step by step process.

Scott: So I guess then the catch is if you're listening and thinking this sounds interesting, the catch is the fact that you maybe have to take action to learn to know what Paul knows.

So what are some of the things that you put in the manual there that people who are listening to this may be able to use to create a positive cash flow for themselves?

Paul: In the manual, its telling you how to buy a house for "x" amount of dollars, what to do, there are forms in there, offer forms you give to the real estate agent or your private vendor if you're going to purchase it that way.

There are figures in there that you need to know, there are little ads in there that you need to know to put in the paper to advertise your house.

It's all a step by step process on how people have to get their credit reports and there is a promotion there to on sell the house step by step. It's all in the manual.

Scott: I had a look before we did this interview, I had a look at the manual and it really struck me as it's a step by step system for creating positive cash flow in a property.

You look like you've taken everything you've learned in the last 5 years and turned it into something that someone could pick up, read it and then go out there in the marketplace and use it.

But you're also offering now a coaching program and you're actually looking to help 7 people through this system that you created. Why are you doing that?

Paul: Well I am really passionate about my business, so I would just like to help some people.

The first 7 people who are really, really keen on using my system and having me helping them to do it, because I can really see wrapping and vendor finance becoming a serious business in Australia.

Because while the banks are tightening up, people still have to live somewhere Scott and people are sick of renting and they still want to have the chance to own their own home.

So this will be certainly a win-win situation for these 7 people that really want to create some cash flow.

Scott: Yeah when I looked at the property wrapping system you created and I read parts of your manual, I could see there was a real **wealth creation formula** in there.

It's something I spotted personally and I guess the formula I see, especially with the number of property investors I know and when I looked at your product I saw the same formula.

It was...

PROBLEM + SOLUTION = PROFIT

And your property wrapping really fits this wealth creation formula.

The problem is and I see and you can confirm this is there are a growing number of people who can afford payments to buy a house but for whatever reason traditional lenders won't give them the financing until they have more equity or a bigger deposit.

Paul: Absolutely Scott.

Scott: And the fact that it's quite common for business owners and those types of people, so that's where I see the problem. Is that the problem you see?

Paul: Oh absolutely Scott. The banks are tightening up, they're wanting more and more deposit, the 100% financing from the banks have gone and they all want 80%, so a 20% deposit and who is going to have a 20% deposit? A \$20,000, \$40,000, \$60,000 deposit, no one has that.

So vendor finance and wrapping which is what I do, it's a market that is just going to boom and boom because the banks are just so tightening up. ***And it is a problem and solution equals a profit and that's exactly what it is.***

Scott: Yes and when you look at the solution it's the property wrap where in a nutshell you buy a property at below valuation and seriously when I look at what you're teaching and the fact that if someone takes up an offer to mentored by you, I don't believe to buy under valuation is going to be that hard with your expertise.

Paul: Oh no absolutely not Scott. And the great thing about wrapping is, people worry about negatively geared and they worry about property growth and they worry about the loss of this and the loss of capital growth.

With wrapping your \$400 or \$500 a month it is coming in every week, every month and every year. Its there until they refinance and then you make the big, big money **\$30,000, \$40,000, \$50,000 when they've onsold the house** and when its gone through refinance through the bank or the mortgage broker. That's when it's really, really great.

So you don't have to worry about the negatively geared. When you're negatively geared and you're scratching around every week and flogging yourself every week to pay this huge bill every month, you don't do that with wrapping. You're there rubbing your hands together just counting the money.

Scott: And when I said the problem plus solution equals profit that was what I was talking about as far as profit. Yeah sure you get equity and you get a good lump sum of money at the end of the deal or the front of the deal whichever way you structure it, **but the fact is you do the deal once and you get paid again and again and again** for the fact that the buyer wants to use your financing.

Paul: Absolutely Scott.

Scott: Which I think is really, really cool because you do the work once, you get paid and **that's pure leverage**. There are not many things in property investing where you can actually do it that way.

Paul: No exactly Scott not many at all.

Scott: Yeah which I think is, when I looked at it that is the exact wealth creation solution I saw in your manual and that's why I'm so excited for people that are prepared to I guess step out and take on your offer of coaching. It truly is a fantastic opportunity.

Paul: Thanks very much Scott and I've proven that I can help people because I've helped Illham who is in the testimonial. She was just over the moon and I was so happy I could help her with just a few little twitches there she goes and she's made \$400 a month and a \$30,000 back end profit within a fortnight of just talking to her.

Scott: Yes and the fact is it can be done. You've proved it can be done and you've helped someone else to do it which I think is fantastic. And the fact is the lady was floundering a wee bit without your help. You came along and put some things in place, gave her some insider tips and you made it happen for her.

Paul: Yes for sure Scott.

Scott: I know in the sales letter you put together for this program, you said the opportunity is not for everyone and I just, I guess the fact that you are successful in this Paul you don't just work with everyone.

You actually want to work with an action taker and someone who believes in themselves?

Paul: Scott, if I have to ring up every day or every week and get them motivated they're not the people I want. I want people to be excited, to be passionate, to be able to afford a house or be investors themselves or work as themselves and they have a property and are willing to follow my system.

It's a proven system and I can do it as long as I follow the system. But I don't want people if they're not sure or they're iffy or they're too busy or can't make time.

This is a true and passionate system and you can make hundreds and hundreds of thousands of dollars out of this system and you will following my system. So I'm very, very strict on who I'll take in my coaching program.

Scott: Yeah and I think that's fair enough because you offer, which I just think is pretty amazing, **you're offering two guarantees**. You're offering a 120 money back guarantee so anyone can come and work with you for 120 days and if for any reason they don't like the deals you've done and they don't want to do anymore you give them their money back.

"My Aussie Wrappers No Risk 120 Day 100% Money Back Guarantee."



You just can't and won't lose with my iron clad 120 day money back guarantee.

Because the fact is you're my customer and if you're not happy then it looks bad on me. And I won't let this happen because after all **you have nothing without integrity.**

So in the unlikely event that after 120 days of working together that you're not happy with me or the deals you've brought and the profits you've made then I want you to ask for your money back.

If you're not happy, for whatever reason or no reason at all, I want you to just tell me and you'll get a prompt and courteous refund. **It's that simple.**

Paul: Yes absolutely Scott.

Scott: Then you have another which I just think is amazing, **a 365 day guarantee.** Firstly, you'll work with someone until they are successful, which I think is fantastic.

Then the fact is you'll work with them, they can use your program for 365 days, make 5 times their investment back or you'll give them their money back, which I just think is, well if that doesn't say to a person who is listening that Paul stands behind his product and he stands behind his system, then nothing else does. I haven't seen that guarantee in the marketplace before.

"My Aussie Wrappers "Make 5 Times Your Investment or Get Your Money Back!" 365 Day Guarantee."



No I'm not crazy!

The simple fact is **I know my system works** and I'm prepared to back myself to help **you get the results you want and need.**

So here's what I'm going to do... *You have 365 days to use my proven and tested system to make at least 5 times your initial investment back or I will give you all your money back.*

Remember however I'll be working with you because firstly I want you to succeed plus I have an invested interest in you being successful. *(Yes I seriously do want my \$2000.)*

However in the unlikely event that you fail to make at least 5 times your investment back then simply show me the action you've taken, the reasons you've failed and I will give you your money back in full.

It's that simple... because if you haven't made at least \$20,000 from my positive cash flow system in 365 days then I don't want or need your money.

In fact I'd be embarrassed to keep it.

Paul: Right Scott, yes that's a full on guarantee from me and I'll certainly help them wrap their first property with this coaching program. And if they're not happy with that, well they can get their money back.

Scott: I think its an unlikely event though, people when they work with you Paul, they're not going to ask for their money back because you do get results for people and I think that's fantastic. You're a genuine person who wants to share a strategy that they've come across and learned and perfected.

I really appreciate your time. Paul, how can people get a hold of you and find out more information about the Aussie Wrapper?

Paul: Scott, on my website www.OppHousing.com.au there is a picture of me if you want to look at that website. There is quite good contact information there on my site. They are quite welcome to do that or they can call my mobile 0427 123 105.

Scott: So those are the best 2 ways to contact you?

Paul: They're the best two ways to contact me or my email address is pdza1234@tpg.com.au or paul@aussiewrapper.com.au

Scott: Paul I think its fantastic and I really enjoyed the last 40 minutes we've been talking and you shared a lot of good information. Is there any last bits of gold that you would like to leave us with?

Paul: Just if they are going to get into this business just too really research the area on where they're going to go and don't make it too broad. Just do about 2 or 3 suburbs and just get a feel for the place and drive up and down some streets. Just really do their homework on the finance and what money the houses are going for.

Scott: That's great advice Paul. Thanks for you time, I really enjoyed talking to you. Have a great day and for anyone listening make sure you contact Paul. I have a favorite saying of mine that knowledge is power but action is the key to your dreams.

Paul has the knowledge; you need to take the action to get the goals and dreams that you want in your life. Thanks for your time Paul, have a great day and once again thanks for listening.

Paul: Thanks very much Scott, much appreciated.



Aussie Wrapper Positive Cash Flow Coaching Program

If you want to be one of the first 7 people to invest in the...

"The Aussie Wrapper's Complete Guide - Your Essential Guide To Creating Positive Cash Flow Using Residential Real Estate Investing."

Then click on the link below to access the information page...

<http://www.AussieWrapper.com.au/Positive-Cash-Flow.html>

A WORD OF WARNING...

This Opportunity Is Not For Everyone

Now I know that might seem a bit strange but please listen in closely because I need to take a second to explain who this opportunity is not for...

✘ ... it's not for you if you believe that you need money **to make money**. Quite frankly that's poor mindset belief and one that is guaranteed to keep you poor for life! (*I'd suggest if this is you then you should leave this letter right now because you're wasting your time and mine!*)

✘ ... it's not for you if **you believe** you can't make money from the Australian property market right now. (*The simple fact is **successful investors will make a lot of money from the Australian property market in 2008 and beyond...** question is do you want to be one of them?*)

✘ ... **it's not for you if you're not an action taker!** Hey there are a lot of investors out there that talk a good game but bluntly are full of hot air. (*You know the ones they're always putting others down while thinking they have god given rights to be an authority on property investing and they don't even own **3 or more properties!***)

✘ ... **and finally it's not for you if you're looking for a "get rich by doing no work scheme!"** That's system is called "Lotto"! If this is you then seriously stop reading, get in your car and whip down to the Lotto shop because you're wasting time here... **guaranteed!**

Ok there you have it, sorry to be so blunt but hey its better than you wasting your time and mine only to find out this opportunity to discover my Positive Cash Flow System is not for you.

On the other hand if you're not one of the above and you seriously want **to take your property investing to the next level** then you'll need to be quick.

So click on the link below to access the information page...

<http://www.AussieWrapper.com.au/Positive-Cash-Flow.html>