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And How You Can Too

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Jim And Zoma Painter
My Parents Taught Us How To
Be Compassionate Capitalist By Example

My Wife
LaDawn, The Love Of My Life

My Children and Grandchildren
You Are a Miracle

Thanks To My Friends, Mentors and Influencers
My Brothers and Sisters
Boyd And Merlene Ivie and Robert Allen

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Chapter 1:
From Scraping Paint to Teaching Hundreds of Thousands to Giving Away Millions

It all started on a hot summer day. I was a young teenager, sweating under the afternoon sun, scraping layers of old paint off a tired little house that stood next to where I grew up.

The work was hard, the kind of job that makes you wish you were anywhere else—riding bikes with friends, playing ball, doing anything but standing on a ladder with a scraper in your hand.

Finally, I asked the question every kid thinks at some point. ***"Dad, can I get paid for doing this?"***

Without even looking up, he said, ***"No, son. Get back to work."***

A few minutes later, I tried again. ***"Dad, are you sure I can't get paid for this?"***

He smiled and said something that changed my life forever. ***"Son, we bought this property as an investment, so there would be extra money to send you kids to college."***

At that age, I didn't care much about college. He could tell I wasn't satisfied, so he paused, looked at me, and said something I'll never forget:

> ***"Son, did you know there are some people who make so much money from their real estate, their businesses, and their investments that they don't have a job? All they do is manage those things."***

That single statement rewired my thinking. I suddenly realized there was another way to live—a way to build something once, and have it continue to pay you over and over again. That was my first introduction to what I now call **the Wealth Formula**.



Connecting the Dots

Decades later, I understand what Steve Jobs meant when he said, ***"You can only connect the dots looking backward."***

When I connect my own dots, they lead back to that day on the ladder—the moment when I first saw that wealth wasn't about luck or inheritance.

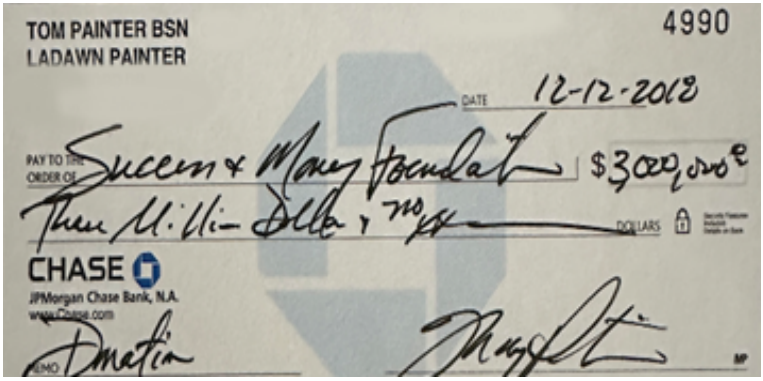
It was about learning how to create value, how to own things that grow, and how to let money work for you instead of the other way around.

That lesson became the foundation of everything my wife, LaDawn, and I would one day build.

From Lessons to Legacy

Years later, LaDawn and I sat across a polished table, signing documents with our attorney. As our pens touched the paper, I thought back to that day with my dad. The attorney looked up and said, ***"Please sign here."***

We were giving away **$3 million**—in real estate and Berkshire Hathaway stock—to our nonprofit foundation.



It was one of the most emotional and satisfying moments of my life. That donation was the fruit of decades of learning, investing, and following the principles my father had first taught me as a boy.

LaDawn and I didn't just want to give away money—we wanted to give people something far more valuable: the *experience* of learning about money the right way.

That is why we created the **Success and Money Foundation**—to teach kids, teens, young adults, and families all over the world.

We wanted to teach the principles of success, wealth, and generosity that had transformed our own lives.

Through the foundation, students earn **financial rewards** for attending online classes and sharing what they learn with others. Those rewards aren't for spending—they're designed to go straight into investment accounts, planting the seeds for future growth and financial freedom.

What My Father Really Taught Me

My dad never sat me down for long lectures about money. Instead, he taught me by doing…

We scraped paint together.
We fixed up houses together.
We talked about money across the kitchen table.

And through those moments, I absorbed lessons that would later become the backbone of my teaching:

- Learn to make money work for you.
- Use what you earn to build assets that create more income.
- Give others the experience of learning about money so they can do the same.

The Greatest Gift

If you could give your children only one thing—money, knowledge, or an experience with money—what would you give them?

For me, the answer is clear: **a good experience with money**.

Money alone disappears.

Knowledge can be forgotten.

But a real, hands-on experience—where someone learns to *earn*, *give, invest, save and spend* —that lasts a lifetime.

My parents gave that to me and LaDawn and we have dedicated our lives to giving that same gift to others.

Takeaway & Application

That day on the ladder was the beginning of everything. It taught me that the path to wealth starts small—with a seed, a conversation, a single idea about what's possible.

Your lesson:

Start where you are. Learn what your money can do for you. Build something once, and let it pay you forever.

The same simple formula that changed my life can change yours too.

That's where our story begins.

Chapter 2:
How My Great-Grandfather Lost the Family Farm and Changed Our Family Forever

"Going once… going twice… sold!"

That single moment — the auctioneer's hammer falling on my great-grandfather's farm — echoed through seven generations of our family.

My great-great-grandfather, John, had remarried late in life.

When he passed away, he didn't leave behind his wealth, his wisdom, or even his experience with money. My great-grandfather, Charles, inherited the land but not the knowledge to keep it.

He didn't understand how to manage money. He didn't know how to make more of it, how to protect what he had, or how to navigate the world of debt and taxes.

So one day, standing helplessly in front of the courthouse steps, he watched as the family farm — the land his father had built and his children had grown up on — was sold off to pay the back taxes and mortgage.

That loss didn't just take away land. It took away stability, pride, and legacy.

But it also planted a seed — one that would grow through hardship and shape the destiny of every generation that followed.

A Legacy of Lessons

That moment — the day the family farm was lost — made a lasting impression on my grandfather, Fred. He vowed never to let that kind of loss happen again.

It was 1930 during the Great Depression, Adolf Hitler was rising to power overseas. My father was born into a world of scarcity and uncertainty. Food was tight, money was tighter, and families did whatever they could to survive.

My grandfather left the small town and moved to a bigger city in search of work. He found a job at a cheese factory, and worked long hours and dangerous shifts. He carried a knife on his walk home at night — not as a tool, but for protection. Times were that desperate.

Eventually, he decided the city wasn't worth the risk. He packed up what little the family had and moved to a smaller town, determined to start over.

There, he and his brother rented a tiny two-bay gas station and began fixing cars.

They pumped gas by day and repaired cars by night.



During the Depression, even that wasn't easy. Most people couldn't afford new cars or repairs. The factories were making tanks, not trucks. The materials were going to war, not cars.

So my grandfather and my father — still just a teenager — would drive through neighboring towns. They would search for old, broken-down cars abandoned in fields or left in garages. They would knock on doors and ask,

"Do you have any cars or trucks to sell?"

Sometimes they'd buy an old vehicle that didn't run.

They'd tow it home, fix it up, and resell it. One car at a time was how they kept the business alive. One deal at a time, they rebuilt their lives.



Building from the Ground Up

Through grit and persistence, my grandfather eventually secured a small **Chrysler Dealership.** Later he added **International Harvester** farm equipment.

He built a modest showroom that could hold just two cars, but to him, it might as well have been a palace.

My dad grew up sweeping floors and changing oil in that little shop. He was an only son with one sister, and working beside his father became his classroom.

Business, negotiations, and perseverance were lessons he learned not from books, but from experience.



My mother's story was just as tough. Born the same year as my father — in 1930 — she lost her own father when she was just a child.

Her mother, widowed and poor, struggled to raise two children through the depression. She couldn't afford a car, but she had grit, determination, and faith.

When my parents met in high school, they fell in love.

Both had lived through scarcity. Both wanted something different for their children — a life with more opportunity and less fear.

They married young and dreamed big and because they'd both grown up in small families, they decided to have a large family.

Ten children in total…three girls and seven boys…I was number seven.

Lessons from the Workshop

If you wanted to spend time with my dad, you went to work with him.

We didn't have fancy vacations or country club memberships. Our "family time" was spent changing oil, sanding the paint off of old cars, or sweeping up sawdust at the dealership. Those long days beside my father became my university of success and money.

He taught me the principles that would later define my life:

- Work hard, even when no one is watching.
- Learn how to Make More Money
- Give and Share
- Automatically Invest
- Save and Spend

My dad had learned those principles the hard way — by watching his father claw his way back after the family farm was lost and his father had learned them by watching *his* father lose everything.

What my great-great-grandfather failed to pass down was **knowledge, experience, and a good relationship with money**. My father made sure to restore this for us.

He didn't just teach it; he lived it.

And that changed the course of our family's history.

From Scarcity to Success

Today, I look back and see a clear line through time — from the auction block where our family farm was lost, to the real estate deals that rebuilt our wealth generations later.

That one painful event, that moment of loss, became the catalyst for everything that followed.

It forced my family to learn what had been forgotten: how to work, how to build, how to give, and how to teach.

Over the decades, those lessons compounded — like interest — growing into a legacy of strength, generosity, and abundance.

My father taught me to become a **compassionate capitalist** — someone who builds wealth not for greed, but for good.

My mother taught me kindness and giving.

Together, they gave us the balance between heart and hustle.

Those values — born from loss — have now been passed to their children, grandchildren, and great-grandchildren.

Takeaway & Application

If my great-great-grandfather's story teaches us anything, it's this:

Money can be lost, but knowledge and experience can rebuild it.

Generational wealth isn't about inheritance — it's about **experience**.

True inheritance is knowing *how* to earn, *how* to manage, and *how* to multiply what you've been given.

The tragedy that broke our family once became the foundation that rebuilt it — that is the power of passing down not just money, but **financial understanding and purpose**.

Chapter 3:
How Old Do I Have To Be To Get a Raise?

When You Solve Bigger Problems.

Growing up in a big family with seven boys and three girls, money was always tight. We didn't get an allowance. If we wanted money, we had to earn it.

One of my first jobs was at our small family car dealership — the same one my dad and grandfather had built from scratch. It wasn't glamorous work.

My duties included sweeping the floors, cleaning the bathrooms, and refilling the Coke machine.

Every day I'd punch in on the old time clock, grab my broom, and get to work. Part of the routine was restocking the Coke machine with new bottles.

The Coke machine was the kind with the little glass door and the satisfying clink of bottles dropping into place. I'd always take a bottle and drink it as I worked. A small perk of the job.



One afternoon, my dad walked around the corner just as I was leaning on my broom, taking a slow sip of that cold Coke.

He looked at me calmly and said,

"Son, go back over to the time clock and punch out. Take a break. Drink your Coke. And when you're ready to work again, punch back in and go to work."

I just nodded and did as he said. That simple moment stuck with me. My dad was teaching me something far more important than how to sweep a floor — he was teaching me about *integrity*, about the relationship between time, value, and money.

If you're being paid to work, you work.

If you're taking a break, that's fine — but be honest about it.

It wasn't about the nickel or dime difference in pay. It was about character.

The Question That Changed My Thinking

A little while later, I got up the courage to ask my dad a question.

"Dad," I said, ***"When do I get a raise?"***

"My older brothers are making more than I am,"

"How old do you have to be to get paid more?"

He looked at me and said something that I'll never forget:

"It's not how old you are, son — it's about the size of the problems you solve.

People who make the most money are the ones who solve the biggest problems."

That line hit me like lightning. I'd never thought about money that way before. Up until then, I thought you got paid based on your age, or how long you'd been there, or maybe just because you asked nicely.

My dad showed me the truth:

If you want to earn more, **be worth more** — and that means learning to solve bigger problems.

Sweeping Floors to Solving Problems

At the time, my job was simple — sweep floors, clean bathrooms, and refill the soda machine. Those were small problems. Because they were small, my pay was small.

Anyone could do that work, so it didn't make me special.

I started looking for bigger problems to solve.

I began asking questions like:

- What slows us down in the shop?
- What frustrates customers?
- How could I help my dad or my brothers save time or make more sales?

I didn't realize it then, but I was learning one of the most valuable lessons in business — that **money follows value**, not effort alone.

The more valuable you become, the more the world will reward you.

A Principle That Builds Empires

That simple truth — ***Your pay is equal to the size of the problems you solve*** — This became one of the guiding principles of my life.

Later, when I started buying and selling real estate, I realized that was exactly what I was doing — solving bigger and bigger problems.

I was helping sellers who were stuck.
I was improving neighborhoods.
I was creating housing for families.

And eventually, I was helping thousands of people learn how to build wealth for themselves.

Takeaway & Application

- Sweepers get paid to clean the floor.
- Managers get paid to solve problems.
- Owners get paid to solve bigger problems.

Chapter 4:
You Are a Hundred-Dollaraire and the 7 Steps to Wealth

One of my first jobs outside the family business wasn't glamorous—it was washing dishes at a small truck.

The hours were long, the work was hot, and the smell of bacon grease and coffee never seemed to leave my clothes.



But when payday came, I didn't care. I opened the envelope and looked at that first paycheck like it was a treasure map.

It read: **$130.**

I felt rich.

I went straight to my dad and said, “Dad, what should I do with my money?”

He smiled and said something I’ll never forget:

“Congratulations, son.

You’re a Hundred-Dollaraire!

You don’t have to wait to be a millionaire,
you’re already on the road.”

Becoming a millionaire starts with learning how to manage the first hundred dollars the right way.

Then he sat me down and taught me the system that changed my life—**The 7 Habits and Steps to Wealth.**

The 7 Steps to Wealth

Step 1: Learn to Make More Money

You can’t save your way to wealth if you never learn to earn, so study successful people.

Find ways to increase your value—take on more responsibility, solve bigger problems, develop new skills.

Money flows toward those who create value.

Step 2: Separate Your Money Into Three Groups

When you earn money, don't just let it sit.

Divide it into **three groups**—one for **giving**, one for **investing**, and one for **saving and spending.**

Each dollar should have a purpose before it ever touches your pocket.

Step 3: Give and Share

Give a portion of your time or money to churches, charities, and people in need.

My dad reminded me that giving isn't losing; it's planting.

Every dollar you give plants a seed of gratitude that grows inside you.

Step 4: Automatically Invest

Set aside part of every paycheck to go straight into investments—stocks, real estate, or retirement accounts.

Don't wait until "later." Later never comes.

Start early, start small, and let time do the heavy lifting.

Step 5: Save and Spend Wisely

Saving builds stability; smart spending builds happiness.

Learn to live below your means so your money can grow beyond your reach.

These first five steps, Dad said, would help me become **financially independent.**

But…there were two more—two "bonus steps"—that would help me become **truly wealthy.**

Step 6: Add Real Estate and Business

Once you have built savings and investments, use them to buy **assets**—things that pay you back.

Start a side business.

Buy a rental property.

Own something that produces income whether you're working or not.

Step 7: The Wealth Formula

This is where it all comes together.

Take the profits from your real estate and business income and re-invest it.

Let monthly investments (x) increase in value (x) time (=) generational wealth.

This is the secret to compounding wealth.

As my Dad put it, “Do not just earn money. Let your money start earning money.”

Seeds of Giving

When we finished mapping out my first “money flow,” my Dad reminded me of a woman from our neighborhood — **Mrs. Broadhead.**



She had given five of us neighborhood kids, a small bank and **two dollars** to start saving for our future.

Then she gave each of us **twenty-two cents**—specifically to give away.



That was the first time someone *outside* our family had given me money—not to spend, but to *save and share.*

That simple act of generosity planted a seed in me that would later grow into the joy of giving millions away through our foundation.

The Power of a System

So that day, with my $130 paycheck, we practiced the 7 Steps together.

- I gave some of it away.
- I invested $100 into my investment account.

- I saved a little and spent a little.

That moment was my first experience with what I now call a **cash-flow funnel**—a simple system for making sure every dollar goes where it's supposed to go.

Over the years, I would use that same funnel again and again:

Make More Money, Separate, Give, Invest, Save and Spend.

That formula built my financial freedom, our foundation, and countless opportunities to help others do the same.

Takeaway & Application

Start now.

Take whatever you have—$10, $100, or $1,000—and run it through the 7 Steps. Do it every time money comes in.

Because wealth isn't built in one big moment—it's built in **hundreds of small habits.**

And it all starts with becoming a **Five Dollar, Ten Dollar, Twenty Dollar or Hundred-Dollaraire.**

Chapter 5:
How My Dad Bought Millions of Dollars of Real Estate Without Using the Bank

Our family car dealership had outgrown its humble beginnings. The little two-car showroom that had once seemed like a dream was now too small for the growing business.

My dad knew that if he wanted to compete and truly build something lasting, he needed more space — more land — and a bigger dealership.

On the north end of town stood a rubber hose factory.

Across the street from it sat forty acres of land owned by that same company. My dad had his eye on a small portion of it — just the frontage along Main Street — the perfect spot to expand.

He approached the factory's owners and asked if they'd be willing to sell just that section. They told him no.

If he wanted the frontage, he'd have to buy *all forty acres.*

Now, for most people, that would've been the end of the conversation. Buying forty acres was no small task,

especially in the car business, where profit margins are tight and cash is always tied up in inventory.

But…my dad was not most people. He had learned to think creatively about money and opportunity.

He needed a way to buy the land **without going through a bank.**

Before



The Farmer's Formula

My grandfather, in addition to being in the car business, was also a wheat farmer. He'd seen firsthand how tough life was during the Great Depression, when banks refused to lend to farmers. They considered agriculture too risky, and many families lost their land because they couldn't get financing.

But farmers are resourceful. When one farmer wanted to sell his property and another wanted to buy it, they didn't go through the bank. They simply made a deal — **seller financing.**

The buyer would give the seller a small down payment, they had agreed on a total price, an interest rate, and a payment schedule. The buyer would farm the land, use the profits from the harvest to make the payments, and eventually own it free and clear.

It was simple, honest, and brilliant…and it worked.

That same idea — passed from one generation to the next — would become the foundation of my father's real estate success.

The Deal Without the Bank

Using his father's strategy, my dad approached the factory owners again. This time, instead of asking for a traditional bank loan, he proposed this deal:

- They would agree on a price for the land.
- He would pay a modest down payment.

- And he would make monthly payments directly to them over time.

The factory agreed. The deal was done — no banks, no loan officers, no credit committees. Just two parties with a handshake and a contract built on trust.

Building with Sweat, Steel, and Ingenuity

The first thing Dad did after the purchase was to fence off the frontage and get it **rezoned as commercial property.**

Overnight, the value of the land improved, Then came the building.

Dad found a manufacturer that produced pre-engineered metal buildings — strong, modern, and affordable. The entire structure arrived in town on two flatbed semi-trucks, stacked high with gleaming metal beams and panels. Our family didn't hire a construction company. We *were* the construction company.

Together, we assembled the dealership piece by piece. Half a million bolts and nuts. Each one tightened one at a time. One of us kids would crawl underneath with a drill gun, sliding bolts through holes, while another sat on the other side with a wrench and nut, catching and tightening them.

We did this thousands and thousands of times — bolt after bolt, day after day — until the building finally stood tall, proud, and gleaming.

When we stepped back, covered in dust and sweat, we weren't just looking at a car dealership. We were looking at a monument to hard work, faith, and family.







Before



After



On the additional land behind the dealership, **seventy homes** were eventually built — homes for families who would build their own dreams.

And as a testament to their generosity, my parents **donated four acres** of land from that same property to the local church, where a new chapel was built and now stands.





All of it — every bolt, every acre, every blessing — came from one powerful strategy: **buying real estate without using the bank.**

Generations of Creative Financing

The same technique my father learned from my grandfather, I would later use myself — over and over again, as I began my own real estate investing journey.

That is how wealth is built: not just through capital, but through **creativity, trust, and persistence.**

My father's example taught me that when others say, ***"It can't be done,"*** there's almost always another way — if you're willing to think differently.

Takeaway & Application:

1. **Find a motivated seller** who owns property outright or is open to financing.

2. **Negotiate a fair price, down payment, and interest rate.**

3. **Put it in writing** with clear terms.

4. **Use income from the property** to make the payments.

5. **Hold it long-term** and let time and effort increase its value.

Chapter 6:
The Most Valuable Lesson I Learned in College

After I graduated from high school, I received a scholarship to attend college in Rexburg, Idaho.

Like most young students, I arrived eager to learn, but unsure what lessons would truly matter in the long run.

I took the usual mix of courses—biology, physics, English literature, economics, business and general education classes—but as it turns out, the most valuable lessons I learned in college didn't come from a classroom. It came from people—real people—who lived what they taught.

The Man Behind the Ping-Pong Table

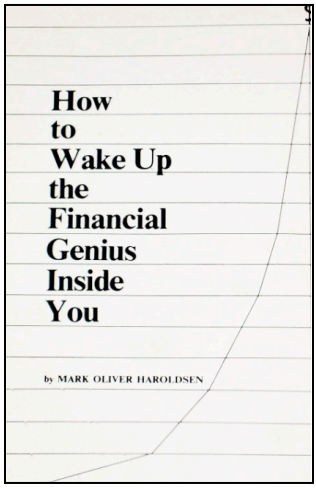
One afternoon, I walked into the office of my apartment complex to pay rent. Behind the counter was a man unpacking a case of books. He smiled and handed me one.

"The gentleman who just bought this property is also an author," he said. ***"He wanted to give a copy to each of the students living here."***

I looked over and saw the new owner—a friendly older man playing ping-pong with a group of students in the lounge.

His name was Mark Haroldsen





I took the book, thumbed through it, and noticed it was simple, direct, and full of illustrations that made financial ideas easy to grasp.

The title stopped me cold:

How to Wake Up the Financial Genius Inside You
by **Mark Haroldsen.**

At the time, I had no idea that the man playing ping-pong would later become an early influence on my journey into real estate investing.

A Class That Changed My Direction

Of all the classes I took in college, most were quickly forgotten. I don't remember much about microeconomics or the finer points of biology.

But there was one business class that made all the difference.

Our final assignment was to write a term paper on any topic that interested us. For me, that was easy—real estate. I'd grown up around it, thanks to my father, and I wanted to understand how others were using it to build freedom and security.

One of my professors, who taught economics, happened to own a few rental units himself. So I approached him after class and asked if I could interview him and his wife for my paper.

He agreed.

A Saturday Afternoon That Changed Everything

That Saturday, I visited their home.
What was supposed to be a quick interview turned into **hours** of conversation.

He and his wife generously opened their books and their hearts, explaining how they had bought a few small

properties to supplement the modest income he earned as a teacher.

They talked about cash flow, equity growth, and the satisfaction of owning assets that worked for them—even while they were asleep.

I don't remember the economic formulas we studied in class, but I remember that afternoon like it was yesterday.

It wasn't a theory. It was life.

That day, I saw the difference between working for money and having money work for you.

And I realized that financial freedom wasn't just for business owners or the wealthy—it was possible for anyone willing to learn and take action.

Books, Mentors, and Momentum

Mark Haroldsen's book was the first I ever read that laid out an **organized, systematic approach** to buying real estate.

Until then, everything I knew about money and investing came from my father and the experiences we had as a family.

But reading Mark's book—and hearing my economics professor echo the same principles—was like confirmation that we were on the right path.

These two men, both outside my family, validated the very things my dad had been teaching us for years:

- Live within your means.
- Own assets that appreciate and produce income.
- Think long-term.
- Let your money compound.

It was as if God was sending reinforcements—people to water the seeds that my parents had already planted in me.

The Real Value of College

Looking back, I realize that college didn't teach me how to make money—it taught me how to **recognize wisdom when I saw it.**

The textbooks faded. The lectures blurred.
But the real lessons—the ones that shaped my future—came from a book handed to me by a generous stranger and a Saturday afternoon spent with a kind teacher and his wife.

Those experiences helped solidify the **secrets and strategies** that would guide me for decades—lessons about ownership, freedom, and the power of compounding time and knowledge.

Chapter 7:
How My Dad Used Real Estate to Help Me Serve a Christian Mission

After my first year of college, I felt a strong desire to serve a Christian mission. It was something I'd wanted to do for years — to give back, to serve others, and to dedicate time to something greater than myself.

But there was one big problem: money.

I didn't have enough savings to cover the next two years.

Missionaries don't earn an income, and I knew I'd need to find a way to support myself while away from home.

So, after finishing my freshman year, I rolled up my sleeves and went to work — three jobs that summer. I worked mornings, afternoons, and evenings, determined to earn every dollar I could before leaving.

Even with all that effort, I was still short. That's when my father stepped in with a creative solution that would not only change my life but teach me another powerful lesson about money.

Creative Financing — The Family Way

My dad had recently purchased a **building lot** using — you guessed it — creative financing.

Rather than buying it outright with a large loan, he had negotiated terms directly with the seller. It was the same strategy my grandfather had used during the Depression and the same one my dad had used to buy our family dealership property: **owner financing.**

But this time, Dad went a step further.

He realized that by splitting the property into **two lots**, he could sell half to another buyer. He kept one portion for our family's future use and sold the other to generate immediate income.

When that half sold, the proceeds were enough to cover what I needed to serve my mission.

No banks.
No loans.
Just creativity, integrity, and a deep belief that money should serve a higher purpose.

Faith and Finance Working Together

That experience left a lasting impression on me. It wasn't just about the money — it was about the mindset.

My dad had shown me that **financial intelligence can create spiritual freedom.**

Because he knew how to use money wisely, I was able to pursue something eternal — something that would change me far more than any paycheck ever could.

He didn't just teach me how to make money; he taught me how to make money *mean something.*

During my mission, I saw people who had very little but gave so much.

Their generosity, faith, and gratitude deepened my understanding of what my parents had always tried to teach us:

Money is not the goal — it's a **tool**.

A tool to lift, to serve, and to bless.

The Power of a Father's Example

Looking back, I realize how extraordinary that moment was. My father didn't just help fund my mission — he passed on a principle.

He showed me that wealth is not about accumulation; it's about **creation** and **contribution.**

He found a way to turn an asset into an opportunity — and in doing so, he gave me a chance to serve without worry or debt.

That one act of creative finance became a spiritual investment that paid dividends far beyond money. It shaped who I became as a man, a husband, a father, and a teacher.

Takeaway & Application

The best investments aren't always financial — they're the ones that change lives.

Creative financing isn't just a real estate tool — it's a mindset.
It's about finding solutions where others see barriers, and using what you have to make something greater possible.

Whether it's a business deal, a property, or a personal goal, the principle is the same:

> **Use what's in your hands to build what's in your heart.**

That's how my dad used real estate — not just to build wealth, but to build opportunity, service, and faith.

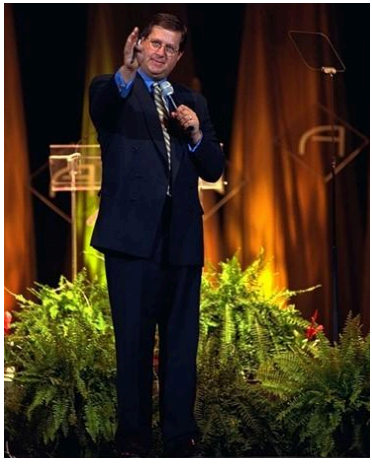
And because of that, I was able to serve my mission — both financially prepared and spiritually inspired.

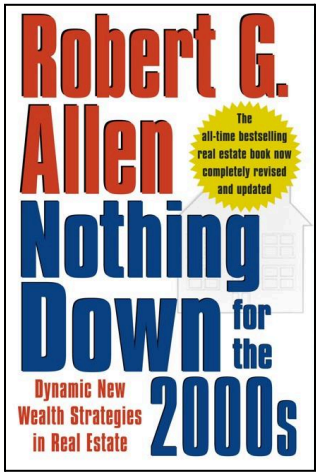
Chapter 8:
Robert Allen's College Lecture and The Nothing Down Seminar

My favorite class in college wasn't one that came from a textbook. It was something called the **Executive Lecture Series** — a class where successful entrepreneurs, business leaders, and authors would come to campus to share their real-world experiences.

It wasn't a theory. It was life. And for me, it was life-changing.

One week, the guest speaker was a man named **Robert Allen** — the author of a new book that was sweeping the country: ***Nothing Down.***



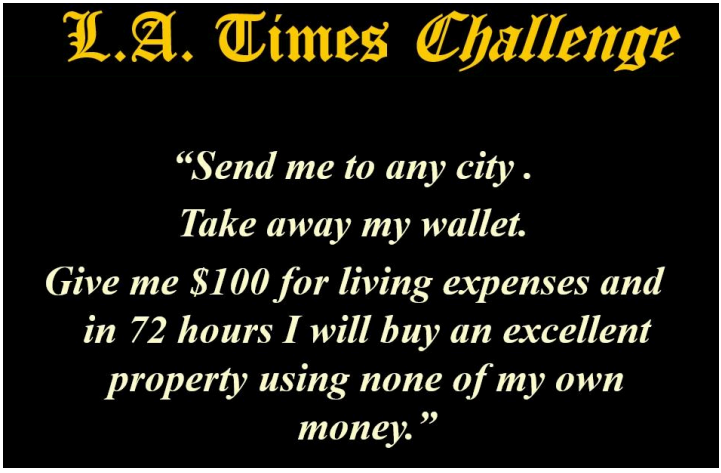


The Challenge That Made Headlines

Just three weeks before his visit to our university, Robert Allen had made national news. Reporters had been skeptical of his claim that it was possible to buy real estate with **little or no money down.**

Robert said.
"Send me to any city in America,"
"Take away my wallet. Give me $100 for living expenses.

In 72 hours, I'll buy an excellent property using none of my own money."



The **Los Angeles Times** accepted the challenge.

The Los Angeles Times reporters met him in Los Angeles, then they flew to San Francisco.

At the airport, the reporter took Robert's wallet, his ID, and all his cash. In exchange, he gave him **five $20 bills** — a total of $100 — and a 72-hour deadline.

Fifty-seven hours later, Robert Allen had bought **seven properties.**


BUSINESS

Los Angeles Times

Part VI

Buying Home Without Cash: Boastful Investor Accepts Times Challenge—and Wins

When the challenge ended, he handed the reporter back the $20 in change.

A Life-Changing Lecture

As Robert stood in front of our college group sharing that story, I was transfixed.

It wasn't just about real estate — it was about possibility.

I already knew real estate could build wealth. My father had proven that.

But this was proof that ordinary people could do extraordinary things with knowledge, creativity, and belief.

Robert Allen's story didn't just inform me.
It ignited me.

The Seminar I Couldn't Afford — and Went To Anyway

A short time later, Robert was hosting a **two-day "Nothing Down" seminar** in my area.

My older brother wanted to go, and I wanted to join him.

The deal was that the first attendee paid full price, and their partner could attend for half off.

I didn't have the money for full tuition, but I scraped together enough for the half-price ticket. The night before the event, my brother called and said he couldn't make it.

My heart sank.
But something in me said, ***"Go anyway."***

So I did.

I drove to the hotel where the seminar was being held, walked up to the registration desk, and checked in. I paid my half tuition and took a seat, eager to learn.

Halfway through the first day, a woman at the desk called me up.
"Your brother didn't come," she said. ***"You'll have to pay the full tuition."***

I explained that I simply didn't have the money.

"Well," she said kindly but firmly, ***"either you pay full price, or you can't sit in for the rest of the seminar."***

I thought for a second and then asked, ***"Could you make a student discount?"***

She smiled. ***"What kind of student are you?"***

"I'm a college student," I said — and I meant it literally.

I walked out to my car, grabbed my **physics book and psychology textbook**, and brought them back in.

"See?" I said. ***"I'm a student!"***

She laughed. ***"You know what? You can stay."***

That's the only time my physics or psychology books did me any good.

Belief Is the First Investment

I sat through that entire two-day seminar, taking notes as fast as I could.

Most of the terminology went over my head. I didn't understand all the strategies, the financing structures, or the paperwork.

But I understood one thing:

It was possible.

That belief was worth more than the ticket price.

When I left that seminar, I didn't have more money — but I had *vision*.

I started looking at properties, running numbers, and trying to apply the same principles my dad, and now Robert Allen had taught me.

That was the beginning of my real journey — the transition from a student of theory to a student of action.

Takeaway & Application

Education shows you what's possible. Belief makes you unstoppable.

If you want to change your financial future, expose yourself to people who have already done it.

Go to seminars. Read the books. Ask questions.

You may not understand it all at first — but the first investment you make isn't in real estate.

It's in your mindset.

That day, sitting in a seminar I couldn't afford, I learned the most valuable real estate lesson of all:

> **The first property you must own is belief — belief that you can do it, too.**

Chapter 9:
Losing Money on My First Real Estate Deal

After attending Robert Allen's *Nothing Down* seminar, I was inspired and determined to take action. I didn't want to just learn about real estate — I wanted to do it.

So I hit the pavement. I looked at house after house after house. And after weeks of searching, I finally found one that seemed like a great opportunity.

It was a small, older home. The owner had already moved into another house and wanted to sell this one quickly. It needed some work — a little paint, some repairs — but I saw potential.

This was forty years ago, so the numbers may sound small today. But the lesson is timeless.

If the numbers seem small, just multiply them to today's values. It's the principle and strategy I want you to learn.

The Deal

The property was appraised at **$35,000.**

I negotiated a purchase price of **$20,000.**

My offer was simple:

- **$1,000 down payment**, and
- the balance due in **90 days**, after I could fix it up and get new financing.

To my surprise, the seller agreed.

Before closing, I had even gotten an **appraisal for $35,000** and a **loan commitment** from a mortgage company willing to finance **$28,000** on the home once it was cleaned up.

On paper, it looked like a sure thing:

Buy for $20,000.
Finance for $28,000.
Pocket $8,000 in profit or equity.

It was my first deal — and it looked perfect.

Fixing It Up

My girlfriend at the time — who would later become my wife — jumped in to help.

We spent evenings and weekends working side by side, painting walls, cleaning floors, trimming the yard, and making that old house shine again. Every brushstroke felt like a step toward our financial future.

When the work was done, we proudly brought the mortgage company out for the inspection. That's when the trouble started.

The Problem

The inspector walked through the house, taking notes. Everything looked fine until he reached the kitchen — and noticed a door.

Behind that door was a bathroom.

Now, most houses have bathrooms down a hallway or connected to a bedroom. But this was an old home, and someone had added a bathroom right off the kitchen. It wasn't pretty — and it wasn't up to FHA guidelines.

The lender explained that because they planned to sell the loan to FHA, the property had to meet strict standards. And this layout didn't qualify.

In a single sentence, the loan fell apart.

The Panic

I was crushed. I panicked.

Instead of taking time to think creatively or ask for help, I went back to the seller and told him I couldn't complete the purchase. I went to the title company and signed away my rights to the property.

I walked away with nothing.

Actually, worse than nothing — I walked away with a loss.

I lost the **$1,000 down payment**, all the time and money my girlfriend and I had spent fixing up the house, and the excitement I had felt about my first deal.

The seller, now with a freshly cleaned and painted home, simply turned around and sold it to someone else — for a much higher price.

The Lessons

Looking back today, I can list at least twenty different things I could have done instead of giving up:

- I could have found a **partner** to help complete the deal.

- I could have **asked my father** for guidance or a temporary loan.

- I could have **sold the property to another investor** and made a small assignment fee.

- I could have gone to a **different lender** that didn't use FHA guidelines.

There were so many options. But in that moment, fear outweighed creativity.

That's the danger of your first deal — you don't know what you don't know.

The Turning Point

Even though I lost money, something strange happened.

I didn't lose faith.

Somehow, deep down, I still believed that real estate worked — that I just had to get smarter, more patient, and more resourceful.

And that belief became my foundation.

From that painful start, my wife and I went on to buy **millions and millions of dollars' worth of real estate**, much of it with little or nothing down.

That first $1,000 loss turned out to be one of the best investments I ever made — because it taught me lessons no classroom could ever match.

Takeaway & Application

Failure isn't the opposite of success — it's the foundation of it.

Every investor pays tuition — sometimes to universities, and sometimes to experience. My first deal was my tuition in the school of real estate.

If you're starting out, don't be afraid to make mistakes. Be afraid of not learning from them.

Because the truth is, the only deal you really lose on…
is the one you quit on.

Chapter 10:
Using Creative Financing, We Did Our Second Deal

After losing money on my first real estate deal, most people would have walked away.

But for some reason, I didn't lose faith — I lost money, yes, but not belief.

I still knew it was possible to make money in real estate. I just had to learn, adjust, and keep going.

So, we kept looking — driving neighborhoods, studying values, writing offers, and building experience one property at a time.

And then, opportunity knocked again.

The Second Deal

Our next property was a home in a nice, established neighborhood. The house had a lot going for it, good curb appeal, solid structure, and a recent addition that doubled its size.





But the seller had a problem.

He'd added a very large extension on the back of the home that took time and money and after finishing it, he got a new job in another city.

His family had already moved, and now he was stuck paying two mortgages.

That's what we call a **motivated seller.**

I ran the numbers and saw potential. The property's fair market value was higher than his asking price, so I negotiated a deal roughly **15% below market value.**

But here's where the creativity came in.

Subject-To: A Smarter Way to Buy

Rather than going through a bank or taking out a new loan, I proposed something different:

I would **take over the existing loan**, just **subject to the current financing.**

That meant the mortgage stayed in the seller's name, but I made the payments directly.

No new loan. No qualification. No down payment.

It was a win-win.

The seller got relief from a second home mortgage, and I got a property with built-in equity — all without having to go through the bank's hoops.

The Surprise Bonus

What happened next was something I'll never forget.

As part of the transaction, the seller refinanced his loan right before the sale, pulling out some cash to cover his moving expenses.

But the new loan amount turned out to be higher than my agreed purchase price.

When we finalized the deal, the title company cut me a check — from the seller's proceeds — for the difference.

That meant I didn't just buy the property with **nothing down**…
I actually got **paid to buy it.**

It was the complete opposite of my first deal — instead of losing $1,000, I made money the moment I signed the papers.

The Turnaround

We cleaned up the property, marketed it, and soon sold it to another buyer at a profit.

That second deal proved something important:

The system worked — not just in theory, but in real life.

It restored my confidence and showed me that creative financing wasn't just clever—it was powerful.

We repeated this strategy again and again:

- Finding sellers who needed a quick solution,
- Taking over payments,
- Fixing and improving the property,
- And selling at a profit.

Each deal added another layer of experience and momentum.

From Loss to Leverage

Looking back, I'm grateful for that first loss, because without it, I might never have appreciated the creativity required to make the second deal work.

That experience taught me one of the golden rules of real estate:

You don't need money, you need solutions.

Creative financing is all about helping people solve problems. When you help enough people out of their problems, your own success follows naturally.

Takeaway & Application

Creative financing isn't about money — it's about imagination.

You don't always need perfect credit, a big down payment, or a bank's approval. You just need:

1. **A motivated seller.**

2. **A fair deal for both sides.**

3. **The courage to ask, "What if we did it this way?"**

That one mindset shift — from borrowing money to solving problems — was the turning point that started us on our path to **financial freedom.**

Chapter 11:
How Our Third Deal Was Paid for by the Renters

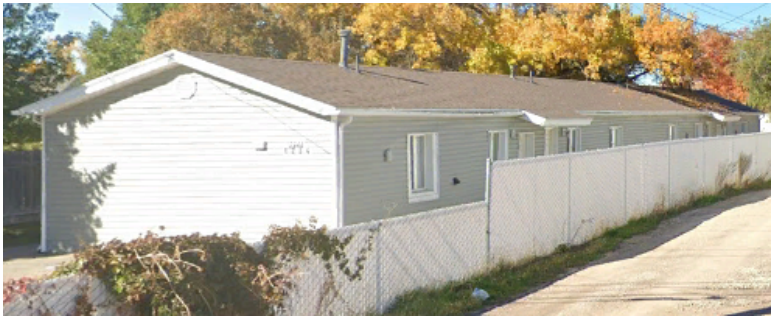
Our third real estate deal was the one that truly changed everything.

It wasn't flashy. It wasn't fast.

But it taught us one of the most powerful lessons in wealth creation — that **time, tenants, and consistency can turn small beginnings into extraordinary outcomes.**

The Property That Built a Legacy

It was a **four-unit building** — simple, solid, and in a good neighborhood.





We bought it more than forty years ago, and it’s the same property that, decades later, we donated to help fund the **Success and Money Foundation.**

At the time, the property was valued at **$80,000**, but through some careful negotiation, we agreed on a purchase price of **$60,000.**

The seller had originally bought it years earlier for **$30,000**, so doubling his money sounded good to him.

Again, this was many years. Add hundreds of thousands in front of it, it's the strategy and percentages I want you to learn.

For us, it was a win-win: he was happy with his return, and we were thrilled to buy below market value.

And as I always remind people — don’t focus on the dollar amounts. Times change, prices change.

What matters are the **percentages and principles.**

The Conversation That Made the Deal

I met the seller around his kitchen table. He lived next door and was tired of managing the property himself.

He'd dealt with tenants long enough and was ready to move on.

I asked him, ***"What are you going to do with the money once I pay you?"***

He said, ***"Probably just put it in the bank."***

I asked, ***"And how much interest is the bank going to pay you?"***

He shrugged. ***"One or two percent, maybe."***

I smiled. ***"Then why sell? What do you actually like about owning this property?"***

He thought for a moment. ***"The monthly payments,"*** he said.

And that's when a light bulb went off.

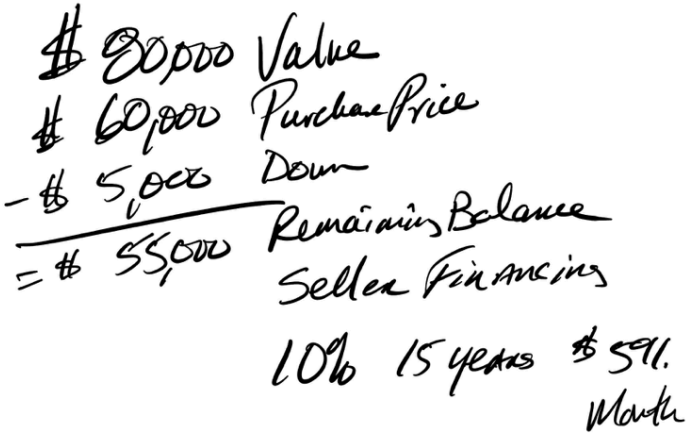
The Creative Financing Solution

I remembered the strategy my **grandfather** had used to buy farmland during the Great Depression — and that my **father** had later used to expand his car dealership.

It was time to use it again.

I proposed this:

- **$60,000 purchase price**.
- **$5,000 down payment**
- **$55,000 Balance paid** for **15 years** at **10% interest**.
- **$591 payments per month.**



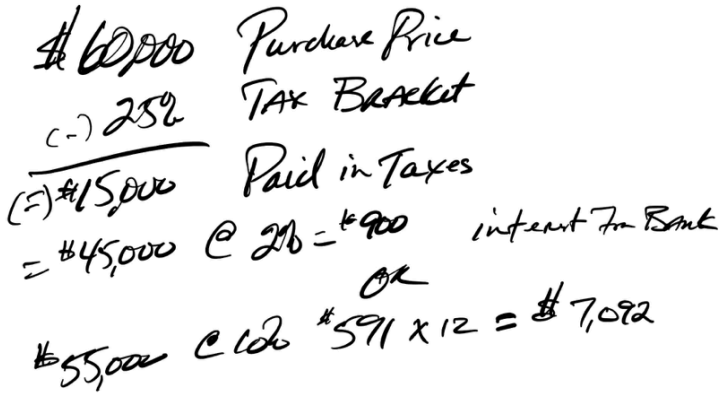
At first, he asked, ***"Why would I want to do that?"***

I explained:

"If you sell the property and get cash, you'll owe taxes on the full $60,000 profit all at once. You've owned it for years, so you'll get hit with depreciation recapture and capital gains — probably around $15,000 in taxes."

"But if we do it this way," I continued, ***"you'll get exactly what you like — steady monthly income. And because the income is spread out over time, your taxes will be much lower each year."***

That caught his attention. He thought about it, nodded slowly, and said, ***"Let's do it."***



When the Rent Pays for Everything

At the time, the property's **four units rented for $200 each**, totaling **$800 per month**.

That was just enough to cover the **$591 monthly payment**, plus expenses — and still leave a small profit.

We closed the deal on the **first day of the month**. That timing turned out to be a blessing.

The tenants' **security deposits ($800)** and **first month's rent ($800)** both transferred to me at closing.

That was **$1,600 in credit** toward the down payment.

So even though I'd agreed to pay $5,000 down, my **actual out-of-pocket cost** was just **$3,400**.

And since the first mortgage payment wasn't due for 30 days, the property immediately began generating income before I even had to write the first check.

The Math That Made It Magic

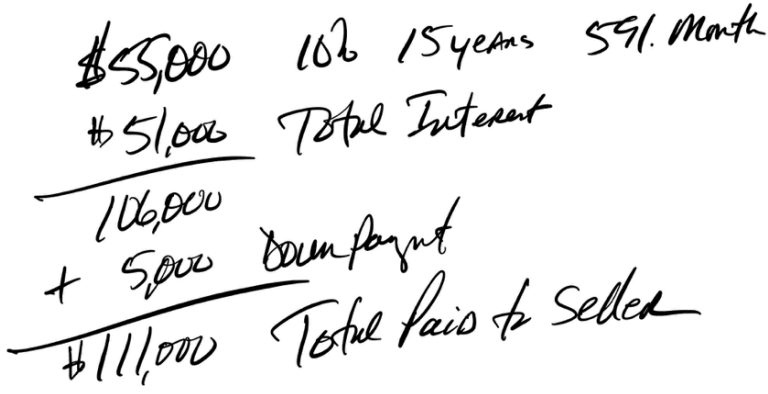
Over time, I made my payments faithfully each month. The seller received the steady income he wanted, and I built equity with every check.

Here's how the numbers worked out:

- Purchase price: $60,000
- Down payment: $5,000 ($3,400 out-of-pocket)
- Loan balance: $55,000
- Monthly payment: $591
- Total interest over 15 years: about **$51,000**

That means the seller ultimately received **$111,000 total** — his $60,000 sale price plus $51,000 in interest.

He was thrilled, and so was I.



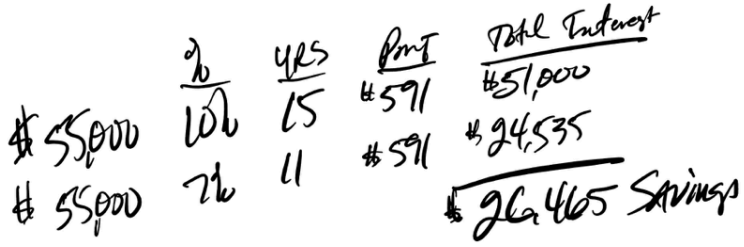
A few years later, interest rates dropped. I went back to the seller and said, ***"I can refinance at the bank and pay you***

off, or we can reduce the interest rate and I'll keep making payments to you."

He liked the monthly checks, so he agreed to **lower the rate from 10% to 7%**.

That small change allowed us to pay off the loan in about **11 years** instead of 15.

And saved us $26,465 in interest



The Long Game

We held that property for **38 years.**

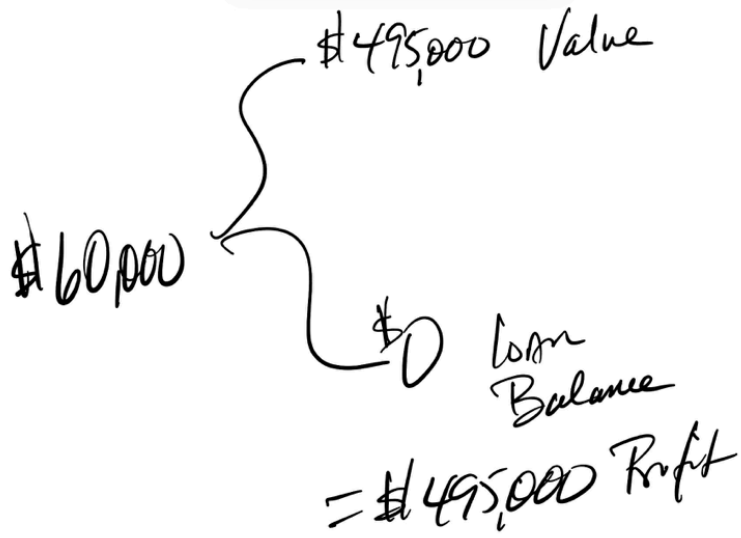
The **Rule of 72** tells us that at a 7% growth rate, values double roughly every 10 years.

And that's what happened.

That little $60,000 fourplex grew in value to **$495,000**.

Meanwhile, the loan — once $55,000 — went all the way down to zero.

When it was finally paid off, our **profit** was about **$495,000.**

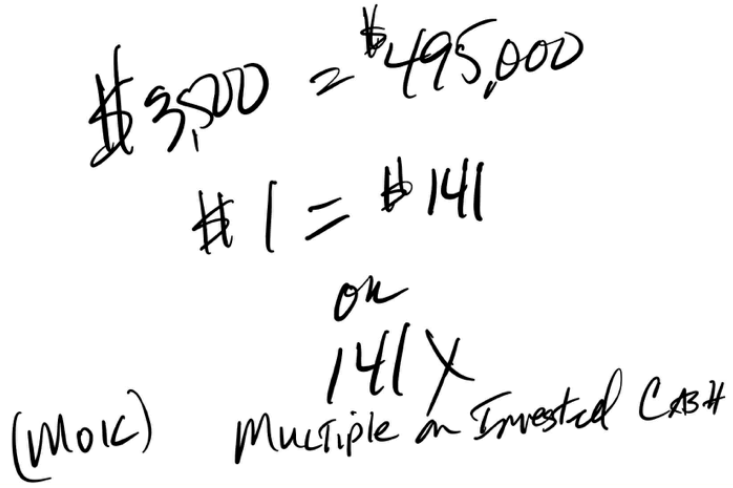


Think about that:
We invested **$3,400** and turned it into nearly **half a million dollars.**

$1 = $141

(MOIC = Multiple On Invested Cash)

$1 Turns Into $141



That's a **141x return.**

The Real Payoff

Being a landlord wasn't always fun.

There were late rents, leaky toilets, and tenants who forgot what "no pets" meant.

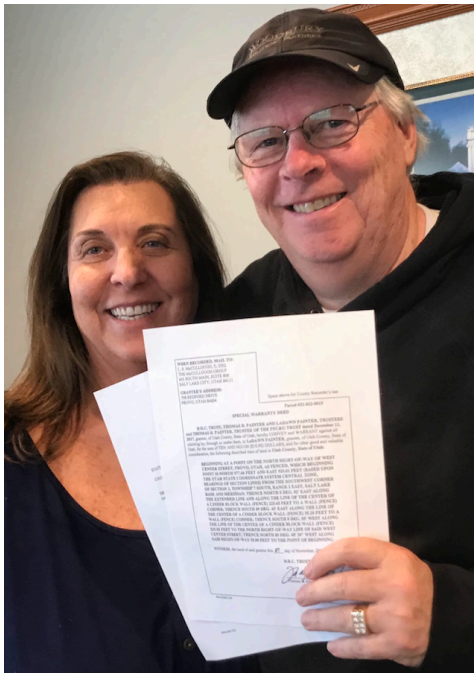
But we learned, we grew, and we built real wealth the steady way — one property, one payment, one renter at a time.

That fourplex eventually became part of what we donated — along with other properties and Berkshire Hathaway

stock — to create the **Success and Money Foundation**, helping thousands around the world learn the same principles.

What started as one small deal became a legacy of education and impact.

Here is a picture of LaDawn and I as we gave this property away to the foundation.



Takeaway & Application

When done right, real estate pays you three ways:

1. **Cash flow** from rents.

2. **Equity growth** from loan paydown.

3. **Appreciation** over time.

And the best part?

If you structure the deal creatively, the **renters pay for everything.**

That's what happened with our third deal.
The renters made the payments.
Time made the profits.
And faith made the difference.

Chapter 12:
Marrying the Girl Next Door 22 Years Later

After returning from my Christian mission, I needed to rebuild my savings and get back on my feet. I took a job driving a cement truck and running a batch plant.

It was hard, honest work, long hours, early mornings, and the smell of concrete dust always in the air.

By winter, the weather turned too cold to pour concrete, so I decided to enroll in night school. I figured I could work by day, study by night, and slowly build a better future.

One evening, my mother said something that would change my life forever.

She smiled and said, ***"Tom, do you remember the girl who used to live next door?"***

I paused, trying to remember.

I was five years old when she was only three.

Over the years, our families stayed in touch through Christmas cards, even after they moved away.

Mom told me, ***"You should look her up."***

A Search and a Second Chance

As fate would have it, we were living in the same city and attending the same college. I went down to the registration office, trying to find her schedule. I figured if I could just see her after class, I'd say hello.

But that plan didn't quite work. I waited outside a few classrooms, scanning the faces of students as they filed out, but I didn't find her.

Mom's encouragement echoed in my mind, though, so I didn't give up. I managed to track down her phone number and decided to call.

When she answered, I said, ***"Hi, this is Tom Painter. I used to live next door to you."***

There was a pause — and then laughter.

We talked for a while, and I finally asked, "***Would you like to go out sometime?"***

She said yes.

The First Date

For our first date, we went out for ice cream. Simple. Easy. Comfortable.

But before we got dessert, I had one stop to make.

"I just need to look at a couple of houses," I told her.

So, our very first date was part ice cream, part real estate tour.

We spent the evening driving around, looking at properties, talking for hours about life, family, and the future. It felt natural — like we'd known each other forever.

And in a way, we had.





A Connection Written in Heaven

There was a story our mothers used to tell — one that made our meeting feel even more like destiny.

Her older brother, Maylon, had been born just one day before me. Our mothers shared a hospital room during delivery. Years later, her brother passed away due to heart complications — a loss that deeply marked both families.

When my future mother-in-law looked at me years later, she smiled and said,
"I've known you your whole life — longer than anyone except your own mother."

And she was right.

Partners in Life and Real Estate

LaDawn and I fell in love quickly. We shared the same values, the same goals, and the same love for family and faith. Before long, we were married — and our life together began just as it had started: side by side, working on dreams.

Even when we were dating, we were investing — literally. We'd spend our weekends walking through fixer-uppers, brainstorming how to improve them, and figuring out how to make the deals work.

She wasn't just supportive; she was *involved.*

While I negotiated and ran numbers, she envisioned what each home could become. She had an eye for beauty, detail, and heart. Together, we turned rundown houses into warm homes — and built the foundation of what would become our life's mission.

Over the years, LaDawn became not only my wife but also my **co-investor, confidant, and greatest partner.** Through every deal, every risk, every late-night worry and early-morning triumph, she was there.

The Best Investment I Ever Made

Looking back, I've made many good investments — real estate, stocks, businesses. But none compare to the day I invested my heart in the girl next door.





That decision compounded in every way imaginable. It brought love, laughter, children, and a shared purpose that would one day blossom into something far greater — the **Success and Money Foundation.**

Together, we've built not just wealth, but a life filled with meaning — proof that the best returns don't come from money, but from people.

Takeaway & Application

The greatest partnerships are built on shared vision, trust, and purpose.

Chapter 13:
How We Fix Up Properties

One of the fastest and most rewarding ways to make money in real estate — especially when you're getting started — is to find **properties you can fix up.**

But let me be clear: when I talk about "fix-up properties," I'm not talking about major, full-scale renovations that take a year and drain your wallet.

I'm talking about **simple, cosmetic improvements** — the kind that make a huge visual impact for a small investment.

What to Look For

The best fix-up properties are the ones that just need a little love.

Look for homes where:

- The **lawn is overgrown**, maybe even brown or patchy.
- The **paint is faded or peeling**.
- The **water's been shut off**, leaving dark, dry grass.

- The inside feels tired and cluttered — maybe with old carpet, dated colors, and worn fixtures.

Those are opportunities, not problems.

Because with a few basic improvements — paint, cleaning, light fixtures, and landscaping — you can transform the property's appearance, attract better buyers, and dramatically raise the value.

Our First Fix-Up Deal

Let me take you back to one of our early projects.

It was a home owned by a couple who had just gone through a divorce.

She got the house as part of the settlement; he got custody of the kids.

Neither one of them wanted the house anymore.

It had been neglected for months.

The **grass was dead**, the **paint was peeling**, and the **yard looked like a junkyard.**

We literally hauled away **22 loads of debris** — old furniture, broken bikes, boxes, and trash.

There was a dump truck parked in the yard, and the neighbors were grateful just to see it leave.

But we saw potential.

We negotiated a deal with the owner, who was relieved to sell quickly, and then we rolled up our sleeves.

We repainted the exterior, fixed up the landscaping, and cleaned everything inside.

When we were done, it looked like a completely different house — and it sold fast.

Before



After



Cosmetic Fixes with Big Payoffs

When you're starting out, focus on **cosmetic repairs** that give you maximum return for minimum cost.

Here are a few of my favorite quick wins:

- **Paint** – A fresh coat instantly transforms any space. Stick with **neutral colors** like cream, tan, or off-white.
    - Never use bold colors like bright blue or dark red — those are personal choices that can turn buyers off.
    - The goal is to make every buyer think, *"This looks clean — I could make it mine."*
- **Light Fixtures & Switches** – Replacing dated fixtures or yellowed switches gives a modern, fresh feel for very little money.
- **Kitchens and Bathrooms** – These are the rooms that sell houses.
    - Focus on **cleanliness and color.**

- For kitchens, new cabinet hardware and appliances can make a huge difference.

- For bathrooms, replace old linoleum, repaint in neutral tones, and install new faucets or mirrors.

A simple tip: **Fix kitchens and bathrooms for women.**

Men might not notice small details, but women do — and most home-buying decisions are made by them.

If you're not sure what looks good, **ask a woman** you trust to walk through the property and give honest feedback. It'll save you from costly design mistakes.

Before



After



102

Before



After



Before



After



Neutral Wins Every Time

I can't emphasize this enough:

Don't paint to please yourself — paint to not offend anyone.

If you love blue, that's great — but if you paint a bathroom bright blue, someone else might walk in and say, ***"I hate this color,"*** and walk right back out.

Instead, paint it off-white, beige, or cream.

They'll say, ***"Oh, this is nice — maybe I'll paint it blue later."***

You've created an emotional opening instead of an objection.

When to Take On Bigger Projects

As you gain experience, you can take on more ambitious renovations — but don't start there.

Early on, look for properties where a little sweat equity goes a long way. Later, when you've built confidence and cash reserves, you can tackle bigger rehabs — gutting kitchens, replacing drywall, or updating entire homes.

I've done projects where we stripped a house all the way down to the sheetrock and rebuilt it from scratch — but that came after years of practice.

Start small, learn the process, and scale up as your skill (and courage) grows.

The Secret to Success

Fix-up properties work because you're buying *potential.* You're taking something ordinary — or even ugly — and turning it into something desirable.

That transformation creates **instant equity**.

A few weekends of work can increase a home's value by tens of thousands of dollars.

And beyond the profit, there's a unique satisfaction in knowing you improved a neighborhood and gave a home new life.

Chapter 14:
Send Me to Any Unemployment Line

The St. Louis Challenge with Robert Allen

Some of the best things in life happen by coincidence.
For me, one of those moments was discovering that **Robert Allen's office**—the man whose book *Nothing Down* had already changed my thinking—was in the same city where I was going to college.

I couldn't believe it.

So, like any determined student eager to learn, I started showing up.

I visited his office **again and again**, asking if I could work there.

Not because I wanted a paycheck—
but because I wanted to *learn.*
I wanted to be around people who were out there making real estate deals, not just talking about them.

I told them I'd work for free if they'd just let me hang around.

Eventually, my persistence paid off. One weekend they needed an extra hand for an event, and because I was single and flexible, they invited me along.

That weekend changed my life.

Falling in Love with the Seminar Business

At the event, I met other instructors and active investors who were doing what I dreamed of doing.

One of them, **Nick Koon**, had bought and sold over **1,100 houses**.

Another, **John Childers**, was an incredible speaker and investor.

I spent every moment I could listening, observing, and asking questions.

These men didn't just teach theory—they were living proof of what could be done with creativity, persistence, and faith.

That's when I fell in love with the event business.

It wasn't just about speaking or selling—it was about **changing lives** by teaching people the principles of wealth.

The CNN Interview That Sparked a Challenge

Not long afterward, I began traveling with Robert Allen as part of his team, helping at seminars and events across the country.

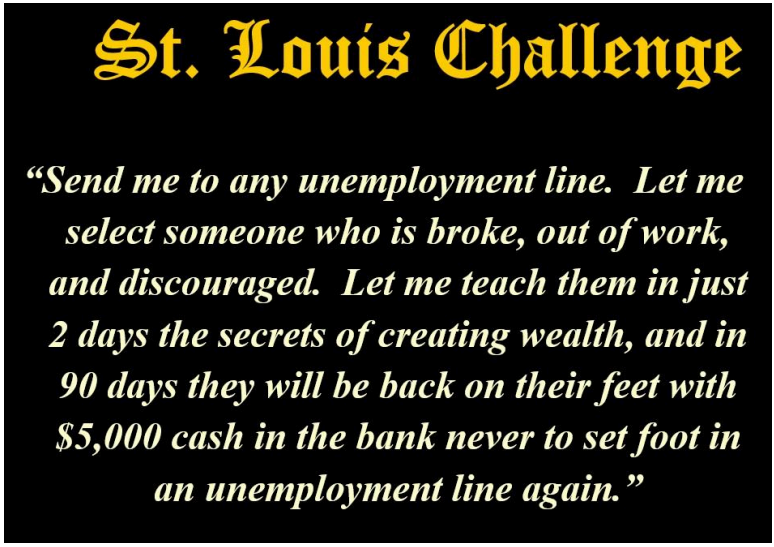
One day in **New York City**, we were at **CNN** for an interview. The host looked at Robert and said,

> ***"Bob, I know you can buy real estate with nothing down. But can the average person do it?"***

Robert smiled. He knew people could—if they had the right knowledge, the right coaching, and the right mindset.

So he made a bold statement:

"Send me to any unemployment line.
Let me pick someone who's out of work and discouraged.
Give me two days to teach them the principles of wealth.
In ninety days, they'll be off the unemployment line,
with $5,000 cash in the bank—never to set foot in one again."



The **St. Louis Dispatch** newspaper heard that claim and immediately challenged him to prove it.

Robert accepted.

Assembling the Team

At the time, I was still in college. One of my favorite professors was **Dr. Blaine Lee**, a brilliant teacher of leadership and systems.

When Robert told me about the challenge, I knew Blaine was the perfect addition. I introduced them, and soon the three of us—Robert Allen, Dr. Blaine Lee, and

me—formed the core team for what would become **The St. Louis Challenge.**

Robert was the visionary and master dealmaker.
Blaine provided structure and accountability.
I was the boots-on-the-ground organizer, the one who would help find and coach the participants.

Recruiting from the Unemployment Line

In early June, we flew to **St. Louis, Missouri**.

I spent the first day visiting **six different unemployment offices**, handing out flyers that invited people to participate in the challenge.

The flyers promised training, mentorship, and a chance to change their financial lives—if they were willing to work for it.

We handed out about **1,200 flyers**, ran a few newspaper ads, and the next day, **sixty people** showed up at a hotel ballroom for orientation.

From the very start, we wanted people to **select themselves out.**

We told them plainly:

"This will take work. You'll have to take risks. It won't be easy—but it will be worth it."

Half the room stood up and left right then.

The remaining group went through a screening process—problem-solving exercises, interviews, and small challenges. Some were overqualified; others lacked motivation.

By the end of the day, we narrowed it down to **six finalists**, who were interviewed by the **former mayor of St. Louis, Mayor Pelker.**

Then we did something unexpected.

The Test of Commitment

After the interviews, we told all six applicants the same thing:

"You failed."

Then we waited to see what would happen.

Within hours, **three of them** tracked us down.
They called our hotel rooms and said,

"Even if we're not chosen, we still want to sit in the back of the room and learn."

Those were the people we chose.

Their names were **Steve and Mary Bonnenberger**, **Philip and Karen Moore**, and **Nora Bowles.**



L. to r.: Steve and Mary Bonenberger, Karen and Philip Moore, Nora Jean Boles, and Robert Allen

Teaching the 5 F's of Real Estate

For two full days, we taught them everything we knew—the same principles that had built our own success.

We called it the **5 F's of Real Estate:**

1. **Find It** – Locate great deals.

2. **Fund It** – Use creative financing.

3. **Fix It** – Improve and add value.

4. **Flip It** – Sell for profit when appropriate.

5. **Farm It** – Keep the good ones for long-term income.

We also taught the **Principles of Wealth**—how to understand value, think creatively, and take consistent action.

After the two-day seminar, Robert stayed in touch with the participants a few times by phone, while I became their hotline coach.

For the next ninety days, they could call me on a **hotline** anytime they needed advice. I answered questions, helped them structure deals, and encouraged them through the process.

Ninety Days Later

Eighty-nine days after the challenge began, **Steve and Mary Bonnenberger** bought and sold their first property—making **$5,000 profit**, exactly as Robert had promised.

Soon after, **Philip and Karen Moore** completed their own deal, followed by **Nora Bowles**, who succeeded just past the ninety-day mark.

The challenge was a success.

What started as a bold statement on national television became a living, breathing proof that ordinary people—if taught the right principles and given the right mentorship—can change their financial destiny.

The Book and the Legacy

That experience became the foundation for Robert Allen's next book, originally titled ***The Challenge***, later updated and expanded as ***The Road to Wealth.***

It tells the true story of what we taught those students—and how they transformed their lives.

Today, you can read the full story and even take the accompanying course for free at

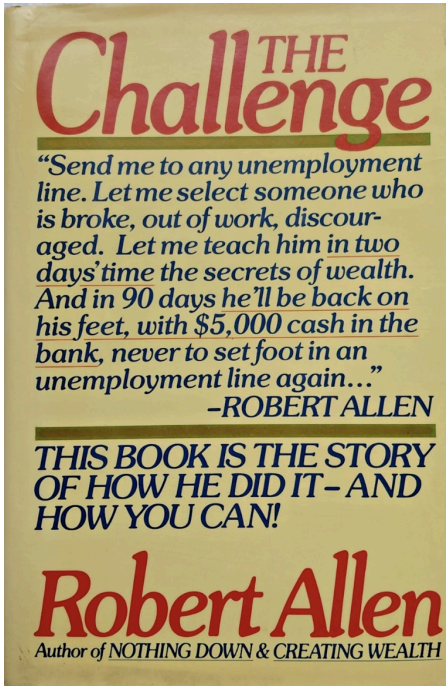
SuccessAndMoneyFoundation.org/Robert-Allen,

Where we continue to share the same lessons that empowered those first participants.

The St. Louis Challenge proved that the principles work.

It showed that financial freedom isn't reserved for the rich or the lucky—it's for anyone willing to learn, act, and persist.

And for me personally, it was the moment I stopped being just a student of real estate and became a teacher of it.



Check the book on our website:

www.successandmoneyfoundation.org/books

Takeaway & Application

Real success comes from giving others a chance to succeed.

If you want to master something, teach it.

If you want to grow, help others grow.

The St. Louis Challenge wasn't just about buying property—it was about restoring hope.

And that's the same mission we continue today through the **Success and Money Foundation**: to prove that with knowledge, creativity, and faith, *anyone* can rise from the unemployment line to financial independence.

Chapter 15:
Only 3 Out of 100 Properties Are a Good Deal

When people first get excited about real estate, they often think every property is an opportunity.

But here's the truth: **only about three out of every hundred properties are actually a good deal.**

That's right — just **3%.**

If you're trying to buy property and make a profit, you have to accept that reality from the start.

Most properties won't fit your investment criteria. They'll be priced too high, overfinanced, poorly located, or owned by sellers who simply aren't motivated. And that's okay — because you only need the right *few.*

Understanding the 3% Rule

When you look at 100 properties:

- **97** of them will have owners who want full price, full terms, and are willing to wait until they get them.

- The remaining **3** belong to sellers who are flexible — people who are willing to trade price or terms for *speed and simplicity.*

Those 3% are the ones you're looking for.

We call them **"Dont Wanters."**

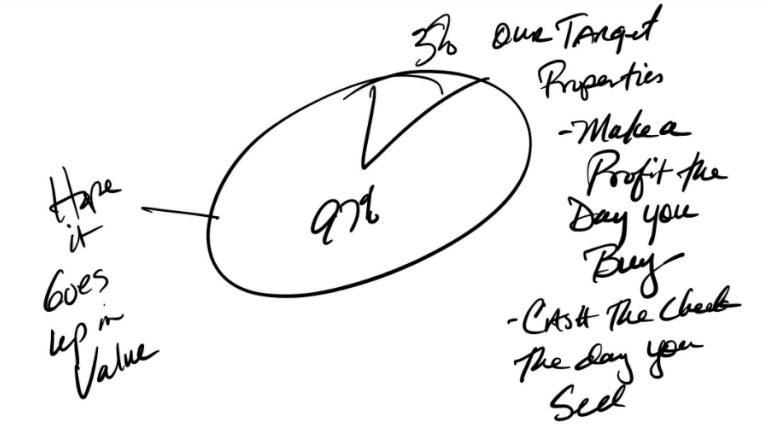
These are sellers who don't want the property anymore.

They've moved on with their lives.

Maybe they've:

- Bought a second home,
- Taken a job in another city,
- Decided to downsize, or
- Gone through a divorce or major life change.

Whatever the reason, they're motivated — and motivation creates opportunity.



Two Kinds of Problems: Property and People

There are only two kinds of problems in real estate:

1. **Property problems**, and
2. **People problems.**

The trick is to find good properties that have *people problems.*

A property problem means something physical is wrong — repairs, damage, neglect. Those can be expensive and risky.

But a people problem? That's where opportunity lives.

A tired landlord.
A relocating family.

A couple going through divorce.
A retiree who doesn't want to manage tenants anymore.

Those are the sellers who can offer creative terms, flexible financing, or deep discounts — and those are the deals that make you money.

The Secret of the Profit

> **You make your profit the day you buy — and you cash the check the day you sell.**

That's one of the golden rules of real estate.

If you buy right, the profit is already built in. The day you close, you own an asset worth more than you paid for it. When you sell, you simply *realize* what you already earned.

That's why knowing value — and being patient enough to wait for the right deal — is everything.

Don't Fall in Love with the Property

When you're shopping for investment property, remember this:

You fall in love with the deal — not the property.

It’s easy to get emotionally attached to a beautiful home, a certain neighborhood, or a “dream” project. But emotion clouds judgment.

Numbers don’t.

Buy with your calculator, not your heart.

The property doesn’t have to be pretty — it just has to *perform.*

Takeaway & Application

Only 3 out of 100 properties will fit your criteria. Learn to walk away from the other 97.

That’s what separates professionals from amateurs — patience, discipline, and focus.

You don’t need a lot of deals.

You just need a few great ones.

The next time you’re tempted to force a deal to work, stop and remember: The real money is made by waiting for the right opportunity — one of those rare 3%.

Chapter 16:
Until You Understand Value, Everything Is Worthless

Before you can buy millions of dollars' worth of real estate, you have to master one essential skill — **understanding value.**

It sounds simple, but it's the foundation of everything.

Because until you understand value… **everything is worthless.**

Seeing Value the Way My Father Did

I learned this lesson from two key mentors — my father and Robert Allen.

My dad and grandfather were in the car business. Growing up, I watched them appraise vehicles with just a glance.

If someone pulled up wanting to sell or trade in a car, they didn't need fancy software or hours of research.

They had looked at hundreds of cars — thousands, really — and knew what each was worth.

They understood the market.

They knew what they could **buy for** and what they could **sell for.**

That's understanding value.

And real estate works exactly the same way.

You Learn Value by Looking at Volume

You don't learn value by guessing.
You learn it by **looking.**

If you want to become good at real estate investing, you must study properties — a lot of them.

Walk through houses.
Study listings.
Talk to agents.
Look at what properties are selling for, not just what they're listed for.

When you've seen enough, your eyes will start to notice details — location, condition, layout, pricing — that separate a great deal from a bad one.

Soon you'll develop what I call **"value instinct."**
That's when you can look at a property and instantly know whether it's priced right or not.

It’s not magic — it’s experience.

A Lesson from the Shoe Store

To this day, I joke that my daughters could walk into a shoe store and instantly tell whether something is a good deal or not.

Why? Because they understand the market.

They’ve seen enough shoes, compared enough prices, and paid enough attention to know when something’s marked up or marked down.

They understand value.

If you understand the going rate — if you know what things are *really worth* — you can make smart decisions every time.

Why This Matters in Real Estate

Real estate is full of emotion. Sellers fall in love with their homes. Buyers fall for floor plans. But the professionals — the ones who last — focus on **value.**

They buy below market.
They create equity through improvements.
They sell when the numbers make sense.

If you don't understand value, you'll either overpay or overlook opportunity.

Once you *do* understand value, you'll see deals everywhere. You'll notice mispriced properties, motivated sellers, and untapped potential hiding in plain sight.

How to Learn Value Fast

If you want to get good at spotting value in your market, here's a simple exercise:

1. **Study 100 properties** in your area.
    - Visit open houses.
    - Analyze online listings.
    - Track what they *sell* for, not just what they're listed for.
2. **Compare features.**

    - Square footage, age, location, upgrades, rents, taxes, and repair needs.

3. **Guess the price** before you check it — and test yourself.
    - Within a few months, your instincts will sharpen dramatically.

The more deals you look at, the better your internal compass becomes.

Takeaway & Application

Until you understand value, everything is worthless.

Understanding value gives you power — the power to make decisions confidently, negotiate effectively, and recognize opportunity before anyone else does.

That's the first step toward financial independence through real estate.

Once you see value clearly, you'll never look at property — or money — the same way again.

Chapter 17:
The 5 F's of Real Estate

Over the years, I've discovered that every successful real estate investor follows the same basic process.

To make it simple, I call it **The 5 F's of Real Estate.**

These five steps are the roadmap to building wealth through property:

1. **Find It**
2. **Fund It**
3. **Fix It**
4. **Flip It**
5. **Farm It**

Master these five principles, and you can build a lifetime of financial freedom.

---

1. Find It — The Sorting Game

The first F is **Find It** — locating great deals.

Now, remember what we learned earlier: **only 3 out of every 100 properties** are actually good investments. That means your job is mostly a *sorting process.*

You're not trying to convince sellers to sell.

You're simply sorting through enough opportunities until you find the right ones.

Look for properties that are **undervalued** — either in price or in terms.

Sometimes the property itself has potential that others overlook: it needs minor repairs, better management, or creative marketing.

Other times, the *seller* is the opportunity — maybe they're relocating, downsizing, or just tired of dealing with tenants.

The more properties you look at, the better your ***"value instinct"*** becomes.

Track each one you review:

- Number of bedrooms and bathrooms
- Square footage

- Price per foot (or per meter)
- Rent potential
- Comparable sales

This data will become your compass. The more you know about your market, the faster you'll recognize a good deal when you see one.

---

2. Fund It — The Creative Money Game

The second F is **Fund It** — figuring out how to buy without draining your savings.

There are countless ways to finance real estate with **little or none of your own money**, but it all starts with one thing: **a good deal.**

If you have a great deal, you'll always find the money.

Why? Because good deals attract partners, lenders, and opportunities. When the numbers make sense, people line up to participate.

Here are a few of the most common funding methods:

- **Owner financing** — making monthly payments directly to the seller.

- **"Subject-to" deals** — taking over existing loans.

- **Partnerships** — teaming up with investors for capital while you handle the deal.

- **Private or hard money lenders** — short-term loans based on the value of the property, not your credit score.

The funding strategy changes, but the principle stays the same:

If it's a good deal, you'll find a way to fund it.

---

3. Fix It — Increase the Value

Once you've found and funded your property, the next step is **Fix It.**

This doesn't always mean swinging a hammer or replacing a roof. ***"Fixing"*** simply means solving whatever problem exists that's holding the property back from its full potential.

Sometimes that's cosmetic — paint, carpet, landscaping, curb appeal. Other times its management — replacing bad tenants, raising rents, or tightening expenses.

The goal is to **add value** without overspending.

Find properties that are already structurally sound but need minor improvements or better systems.

That's where the biggest returns are made.

---

4. Flip It — Quick Cash

Once you've improved a property, you have two choices: flip it or farm it.

Flipping means selling it quickly for a profit — converting your work into cash you can use for the next deal.

Flips are great for generating **Quick Cash.**

They build your confidence, create liquidity, and help you move toward bigger opportunities.

But remember: flipping is a *transactional* business. Once you sell, the income stops. That's why you also need the fifth F…

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5. Farm It — Long-Term Wealth

Farming is the opposite of flipping. It's the strategy of keeping a property for the long term — collecting rent, letting tenants pay down your loan, and watching the value grow over time.

This is where **true wealth** is created.

While flipping pays you today, farming pays you for the rest of your life.

It's not glamorous, and it takes patience. But over the years, the combination of **cash flow, loan paydown, and appreciation** becomes unstoppable.

When you hold on long enough, one property can become a legacy — just like our first fourplex, which we bought decades ago and eventually donated to the Success and Money Foundation.

The Power of the 5 F's

If you learn and apply the 5 F's, you'll have a complete system that works in any economy, any market, and any stage of your financial journey.

They are simple, but powerful:

1. **Find It** — look for undervalued opportunities.
2. **Fund It** — use creative financing to make it happen.
3. **Fix It** — solve the property or people problem.
4. **Flip It** — take profits when the timing is right.
5. **Farm It** — hold for long-term, generational wealth.

Takeaway & Application

Flipping builds income. Farming builds freedom.

Every investor needs both — quick profits to grow and long-term assets to sustain.

The 5 F's are your roadmap.

If you follow them consistently, one deal at a time, you'll wake up one day and realize: you've built a financial orchard — and it's bearing fruit every season.

Chapter 18:
The Bargain Finder

When we launched **The St. Louis Challenge** with Robert Allen, one of our biggest problems wasn't finding deals — it was *tracking* them.

Our students were calling on dozens of properties every week, taking notes on scraps of paper, napkins, and sticky notes. We needed an organized way to evaluate, compare, and remember every potential deal.

That's when we created something simple but powerful: the **Bargain Finder.**

As a special thanks to Robert Allen, you can read the book and download the bargain finders. Go to

SuccessAndMoneyFoundation.org/Robert-Allen

and SuccessAndMoneyFoundation.org

then click on 3.5 Free books and downloads

What Is the Bargain Finder?

The Bargain Finder is a single sheet of paper — your master scorecard for every property you look at.

FIND IT

THE BARGAIN FINDER™

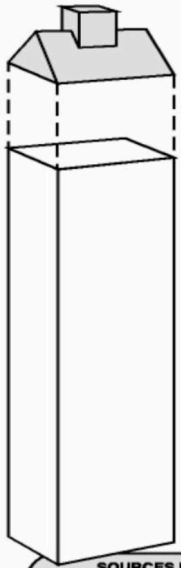
Name _____ ☐ owner ☐ agent Sq Ft _____ Age _____

Address _____ Bedrms _____ Baths _____

City, State, Zip _____ ☐ Carport ☐ Garage ☐ None

Neighborhood _____ ☐ Brick ☐ Frame

Phone _____ Other _____



Why are you selling? _____

Plans if it does not sell: _____

Any offers? _____ How long on mkt? _____

Value _____

Price _____

(–) Loans _____

(=) Equity _____

Down _____

Balance _____

RENT INFORMATION

Rent Amount

(–)

Mortgage Payment

(–)

1/12 taxes

(–)

1/12 Insurance

(–)

Utilities

(=)

positive or negative CASH FLOW

FUND IT

What do you feel would be the best price and terms you would accept for a quick sale?

Loan	Amount	%	Payment	Term	Holder	Assum	Balloons
1st						Y/N	Y/N
2nd						Y/N	Y/N

SOURCES FOR DOWN PAYMENT

10 Areas of Flexibility

Seller, Buyer, Realtor, Property splits, Renters, Short-term, Long-term, Partners, Investers, Options

TOTAL SCORE _____

The BOTTOM LINE:
(How can I profit from this property?)

Sell	Keep	Refinance	Trade
Could I sell it for a quick profit?	Can it be fixed up for long term equity profit? Will it enhance long term cash flow?	What benefits could come from financing the property?	Is there enough built-in equity profit to trade for something else of value?

FARM IT

LOCATION 2 0 3

CONDITION 2 1 3

PRICE 2 1 3

FINANCING 2 1 3

FLEXIBILITY 2 1 3

You can print fifty of them, put them in a three-ring binder, and carry it everywhere. Every time you talk to a seller or agent, you fill one out.

It keeps all the key information in one place — the facts, the numbers, and, most importantly, the *story* behind the property.

Section 1: Basic Property Details

Start with the basics:

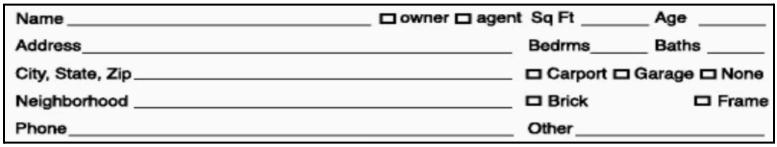
- **Owner's name** (or agent's).
- **Address, city, and state.**
- **Square footage** (or square meters) and the **age** of the property.

(Pro tip: if the house still has its original toilet, lift the lid on the tank — there's often a date stamped inside. That's usually the year the toilet and most likely when the home was built.)

Then record:

- Number of **bedrooms and bathrooms.**
- **Garage or carport.**
- Notes about the **neighborhood:** schools, safety, curb appeal.
- Construction type — **brick or frame.**
- And, of course, **phone numbers** or contact info.

The more you record, the faster you'll recognize patterns and spot bargains.



Section 2: The Seller's Situation

Remember — you're not just buying property; you're solving *people's problems.*

Ask questions like:

- "Why are you selling?"
- "Have you bought another home?"
- "Are you downsizing or relocating?"
- "What will you do if it doesn't sell?"

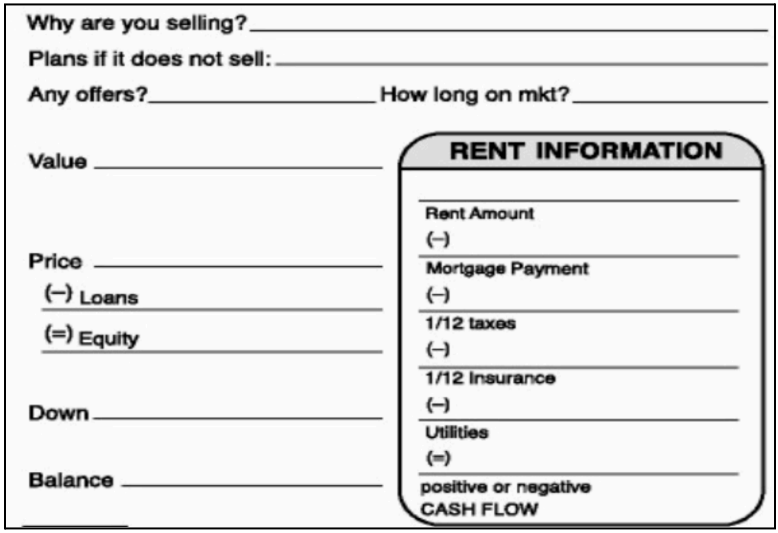
Their answers tell you everything.

If they plan to rent it out, maybe you can **rent-to-own** it. If they're tired of managing it, maybe they'll consider **owner financing.**

Also ask:

- "Have there been any offers?"
- "What were they?"
- "Why didn't you accept them?"
- "How long has it been on the market?"

A brand-new listing usually means low motivation. A property that's lingered for months might be the opportunity you've been waiting for.



Section 3: Understanding the Value

> ***"Until you understand value, everything else is worthless."***

That's as true here as anywhere.

Estimate the **resale value** — what could you realistically sell this property for in ninety days?

Then compare it with the seller's asking price.

Next, list any **outstanding loans** to determine the seller's equity:

Asking Price – Existing Loans = Seller Equity

From there, note:

- The **down payment** they're requesting.
- What **cash** you'd need to make the deal work.
- Any **creative options** (like taking over payments or a second mortgage).

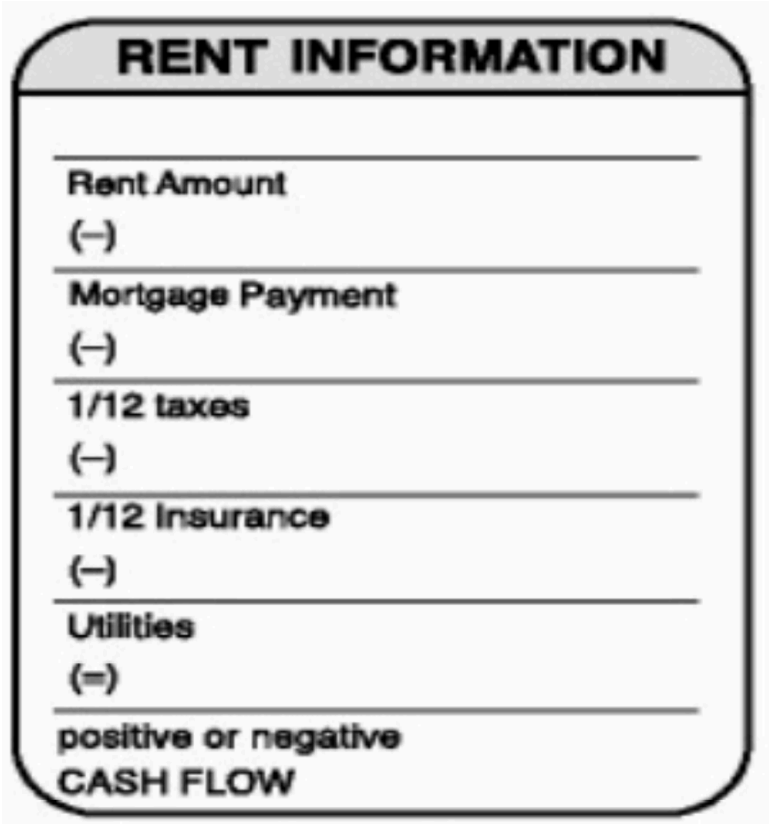
Finally, jot down rental data:

- Market rent, taxes, insurance, utilities.

- Whether the property will produce **positive or negative cash flow.**



These numbers help you decide if the deal fits your criteria or belongs in the 97% to walk away from.



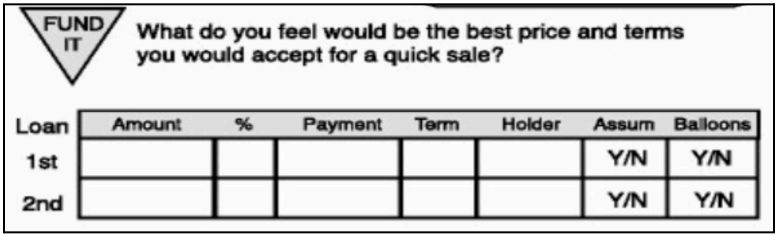
Section 4: Funding the Deal

Now move to **Fund It.**

List any existing financing:

- Is there a **first loan**? How much?
- Interest rate? Monthly payment? Term?
- Who holds the note?

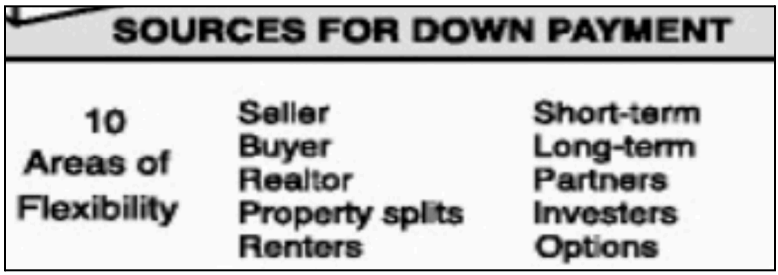
Is the loan **assumable** (you re-qualify) or can you **take it subject to** existing financing?
Are there balloon payments or second mortgages?



Once you know the structure, brainstorm funding sources:

- The **seller** (owner financing).
- The **buyer** (you) — savings, equity, or sweat.
- A **realtor** willing to reduce commission.
- **Partners or investors.**
- **Renters** who can pre-pay or give a larger deposit.
- Short-term or long-term loans.

There are always options when the deal is good.



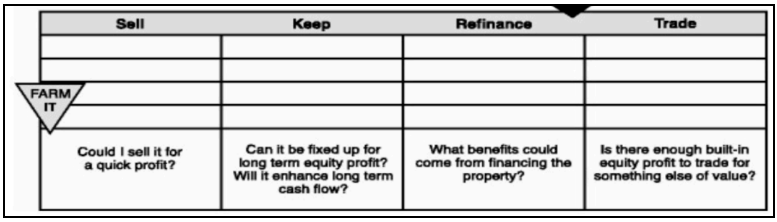
Section 5: Farming the Future

Finally, decide your exit strategy.

What will you do once you buy it?

- **Sell it** for quick profit?
- **Keep it** for cash flow?
- **Refinance** it for long-term leverage?
- **Trade** it into something larger?

The Bargain Finder helps you think several moves ahead — because every purchase should fit into your bigger plan.



Why the Bargain Finder Works

The Bargain Finder combines logic with discipline. It forces you to slow down, gather facts, and see the story behind every deal.

When you've filled out fifty of these forms, patterns emerge. You'll spot value instantly, negotiate smarter, and avoid the emotional traps that sink most investors.

It's simple paper — but it's worth its weight in gold.

Takeaway & Application

Systems create consistency.

The Bargain Finder is more than a worksheet — it's your compass.

Use it to:

- Track opportunities.
- Compare numbers.
- Record seller motivation.
- Analyze cash flow.
- Decide which deals to pursue.

Remember: you don't need hundreds of properties — you just need a few good ones, chosen wisely and tracked carefully.

Because organized investors don't find bargains by luck… They find them by *system.*

Chapter 19:
How to Score a Property

When we ran **The St. Louis Challenge**, we had dozens of properties coming in from every direction.
We needed a way to evaluate them quickly — before spending hours driving across town or getting lost in details that didn't matter.

That's when we developed a simple but powerful tool:
The Property Scoring System.

It's fast, logical, and helps you separate the real opportunities from the time-wasters.

The Five Areas of Flexibility

Every property has five key areas you can evaluate.
Together, they determine whether a deal is worth pursuing.
They are:

1. **Location**
2. **Property Condition**
3. **Price**
4. **Financing**
5. **Seller's Motivation and Flexibility**

A Gift from My Mentor

This scoring system was originally developed by my friend and mentor **Robert Allen**, author of *The Road to Wealth* (formerly *The Challenge*).

Robert generously allows us to share these materials through the **Success and Money Foundation**, so more people can learn how to create financial independence through smart investing.

His work — and this system — continues to help thousands of people around the world make better financial decisions every day.

Recommendation

Robert Allen is wonderful supporter of the ***SuccessAndMoneyFoundation.org***

He has graciously allowed us to use his materials to help you.

Your welcome to read and take the course called

The Challenge or Road to Wealth

www.successandmoneyfoundation.org/robert-allen

Chapter 20:
The Day I Found My Purpose Was the Day I Almost Died

It was a warm July afternoon — the kind of summer day where life feels easy and ordinary.

I was visiting a friend who lived near my in-laws, sitting and talking when I started to feel… off.

The left side of my body began to ache. Then my arm went numb And suddenly, I couldn't catch my breath.

Something was wrong — terribly wrong.

The Ride to the Hospital

I jumped in my car and drove straight to my in-laws' house.

I barely made it through the door before calling out for my wife.

She took one look at me and shouted for her dad.

He came in, calm but firm, and said, ***"We're going to the hospital."***

I tried to brush it off. ***"It's probably nothing,"*** I said. ***"Let's just go to Instacare."***

He looked me in the eye and said one word: ***"Hospital."***

We compromised — or so I thought — and went to Instacare.

The moment I walked through the door, the nurse took one look at me, picked up the phone, and called an ambulance.

Within minutes, I was on my way to the emergency room.



"You've Had a Heart Attack."

At the hospital, they rushed me into a room, hooked me up to machines, and started asking questions.

"Do you smoke?"
"No."
"Do you drink?"
"No."

"Do you do drugs?"
"No."

They drew blood, ran tests, and a short time later, the doctor walked in with a clipboard and said,

"Congratulations, you've had a myocardial infarction."

I blinked. ***"What?"***

He looked up. ***"You've had a heart attack."***

I was **34 years old.**

They wheeled me toward the operating room. As I passed through the hallway, I looked over at my wife — and for the first time in my life, I wondered if I was coming back.

And if I didn't… who would take care of our two special needs children?

The Moment Everything Changed

One-third of people who experience a heart attack never get a second chance. Their first warning sign… is death.

I was lucky.

The doctor opened the blocked artery, saving my life — but some damage had been done.

Lying there in that hospital bed, staring at the ceiling, I made a promise.

I vowed to take better care of my body.
And I vowed to take better care of my family.

I realized that if something happened to me, my wife would be left to raise our two special needs kids without the resources they would need.

That thought terrified me. But it also gave me clarity.

That was the day I found my purpose.

The Conversation with Robert Allen

After I recovered, I sat down with my friend and mentor, **Robert Allen.**

I told him about a program in Los Angeles that helped children with special needs — a program that could have changed our children's lives. But it cost **$40,000 a year**, and that didn't include housing or relocation.

We simply couldn't afford it.

Robert listened, nodded, and then said something that has stuck with me ever since:

> ***"Then go make enough money so you can put your kids in any program you want. Spend whatever you need to — and never regret it."***

That was it. That was the moment I knew what I had to do.

Not for the money.
Not for the prestige.
But for **purpose.**

The Wealth Formula Rediscovered

Lying in that hospital bed, my mind had drifted back to my childhood — to the day I was scraping paint off a rental house next door to ours.

I had asked my dad if I could get paid for helping. He said, ***"No."***

Then he explained, ***"We bought this property so there'd be extra money to send you kids to college."***

That wasn't the answer I wanted to hear at the time.

But then he added something that changed my life:

> ***"Son, some people make so much money from their real estate, businesses, and***

investments that they don't have jobs.
All they do is manage those things."

That was the **Wealth Formula.**

And decades later, it came back to me — this time not as a theory, but as a mission.

I knew that I needed to create **multiple streams of income** — assets that would keep growing and providing for my family even if I wasn't around.

Turning Fear Into Purpose

After my recovery, LaDawn and I sat down together and made a plan. We got organized.

We reviewed our assets, expense, and every investments. And we began building streams of income — real estate, business ventures, investments — anything that could generate long-term stability and peace of mind.

Because I wasn't just building wealth anymore.
I was building *security.*
I was building a *legacy.*
I was building a future for two children who would always need someone to fight for them — and I intended to be that someone, even after I was gone.

Chapter 21:
How We BOUGHT Millions of Dollars of Real Estate

After the success of our first four-unit deal, LaDawn and I were hooked.

We had proven to ourselves that creative financing worked — that tenants could make the payments, and that over time, patience would turn sweat into wealth.

Now we were ready to find more.

But remember: only about **3% of all properties** fit the criteria for a truly great deal — one that offers strong value, flexible financing, and long-term potential.

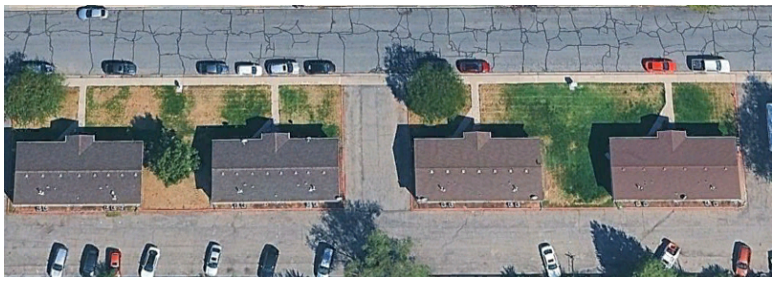
That meant we had to look at a lot of properties, meet a lot of owners, and write a lot of offers before we found the right opportunity.

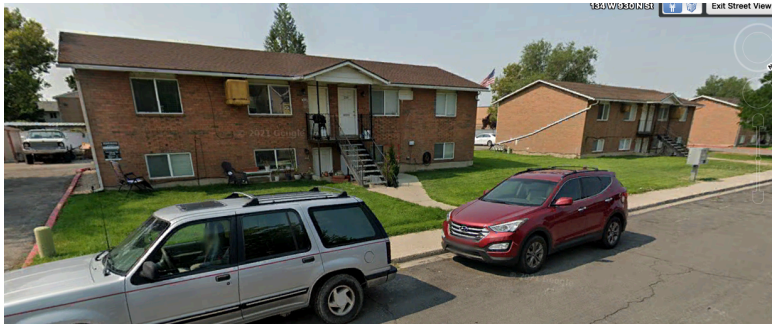
And then, one day, we found it.

The Seven-Building Deal

A friend told me about a man who owned **seven fourplex buildings** — a total of **28 units** — that his adult children were managing.






Exit Street View













The problem? They weren't doing a very good job.

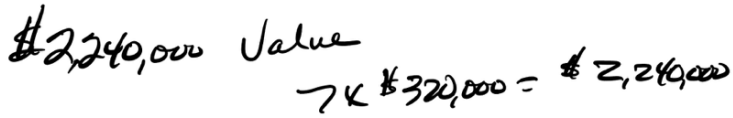
The properties were run-down, the tenants were behind, and the owner was tired. He had originally purchased the buildings for about **$100,000 each**, so he had around **$700,000** invested in total.

And over a $1,000,000 in profit

When I toured the properties, I saw the potential immediately. Despite their rough condition, I believed they were each worth **well over $320,000** once cleaned up and managed properly.

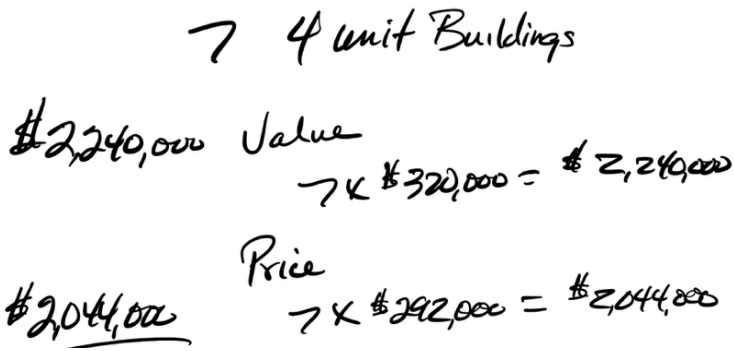
Total Value $2,240,000

(7 X $320,000 = $2,240,000)



So I made an offer:
$292,000 per building, or a total of **$2,044,000**

(7 X $292,000 = $2,240,000)



and I proposed to buy them with **nothing down**, making payments directly to him over time.

It was a bold offer, but the seller was motivated, and the terms made sense for both of us.

I gave the person who told me about the property some of my Delta Skymiles as there were taking a trip

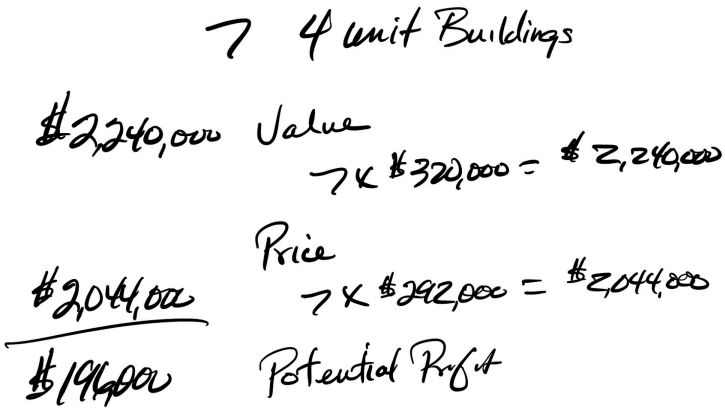
When I was negotiating the deal, I would make a proposal and he would say no. I'd suggest something else and he would say no.

Eventually, we agreed on the seller financing with a 30 year note, as the rents went up, we would increase the payments so it would be a 23 year team

He accepted.

He was older and like the idea of monthly income and the taxes would be minimal as he was getting the money over time.

Just like that, LaDawn and I were under contract to buy **seven buildings — 28 units — for $2,044 million.**



Fixing the Problems, Creating the Value

When we took over, most of the properties were in poor shape and half the tenants weren't paying.

We decided to take control immediately.

We were scheduled to close in 30

We gave 20 of the 28 units a rent increase.

Hoping they would either pay more rent or leave so we could fix up the units.

30 days later we closed on the property and started cleaning, painting, repairing, and upgrading everything.

It wasn't glamorous, it was a game and games are fun.

Slowly, we filled the buildings with better tenants, increased rents, and improved cash flow.

The properties went from liabilities to assets — and as the rent checks started rolling in, the tenants began paying off the properties for us. Month after month, year after year, the renters made the payments.

All we did was manage, maintain, and stay disciplined.

Chapter 22:
How We MADE Millions of Dollars in Real Estate

There's a principle in business and investing called the **cookie-cutter concept.**

It simply means that once you find something that works, you **do it over and over again.**

That's exactly how we built our real estate portfolio — not by chasing new ideas every month, but by repeating one simple, proven strategy until it changed our lives.

The Power of the Cookie Cutter

Earlier, I talked about the first fourplex we ever bought.

That one deal taught us everything: how to negotiate creatively, how to manage tenants, and how to let **time** and **cash flow** do the heavy lifting.

That property was worth **$80,000**.
We bought it for **$60,000** using **owner financing**.
Our down payment was **$5,000**, leaving **$55,000** to be financed directly with the seller at **10% interest** over **15 years**, with payments of **$591 a month.**

Each of the four units rented for **$200**, bringing in **$800 total per month** — enough to cover the mortgage and expenses, with a small positive cash flow.



The seller was thrilled because he got exactly what he wanted:

- Steady monthly payments.
- No immediate tax hit.

And we were thrilled because we got a great property without dealing with a bank.

That deal worked so well, we repeated it — again and again.

Same Strategy Just Add Zero's

Once we understood the system, we looked for more of the same type of deal:

- Motivated sellers.
- Good properties with potential.
- Terms that made sense for everyone involved.

Eventually, we found one that changed everything — a package of **seven buildings**, each with **four units**, for a total of **28 apartments.**

The $2 Million Deal

The owner had bought those properties years earlier for around **$700,000**.
Now, he was selling them all for **$2,044,000.**

His profit was $1,344,000

At first glance, that looked like a lot of money. But when we examined the details, we realized he was selling the group of 7 for **$200,000 under market.**

The reason?
His son and daughter-in-law were managing the buildings and had let them fall into disrepair.
Tenants weren't paying rent, maintenance was backed up, and the owner was simply **tired.**

We saw an opportunity — not just to buy property, but to **solve a problem.**

We offered to purchase all seven buildings using creative financing.

Our proposal was simple:

- Pay the seller **7% interest** over **30 years.**
- Make monthly payments directly to him.
- Keep the deal off the bank's radar.

The $300,000 Discount

A few years later, something unexpected happened.

The seller — the same man who had financed the deal — had started doing extremely well in the stock market. One day, he called and said, ***"Tom, I'd like to get paid off early."***

I told him, ***"I'd be happy to pay you off, but I'll need a $300,000 discount to make that work."***

He agreed.

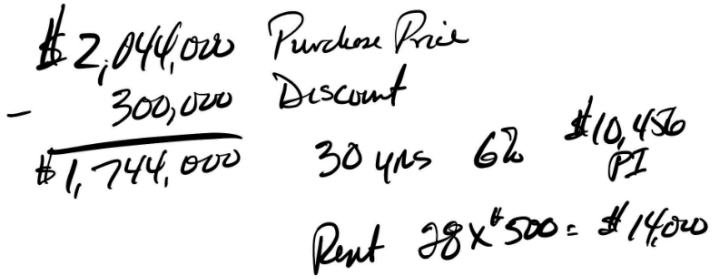
That discount immediately created $300,000 in additional equity for us.

From there, the next step was simple: because we now owned the properties and had improved their value, I went to a mortgage company and **refinanced** the entire portfolio.

Since we already owned the properties and were refinancing them to pay off existing debt.

They didn't ask about our downpayment, All they wanted to know was what was the value and what was the loan amount we were refinancing.

Our debt dropped from **$2.044 million** to **$1.75 million** — and we owned seven newly revitalized buildings that were generating steady income.



The Rule of 72

We held those properties for **24 years.**

Using the **Rule of 72**, if your investment grows 3% per year, it doubles in 24 years (72 ÷ 3 = 24).

That's what happened.

Each fourplex, originally purchased at **$250,000**, doubled to around **$500,000.**

And because the loans had been paid down to zero during that same time, each building represented **$500,000 in profit.**

The Long Game Pays Off

We held those properties for nearly **28 years.**

During that time, the value of each fourplex grew from roughly **$250,000** to over **$500,000.**

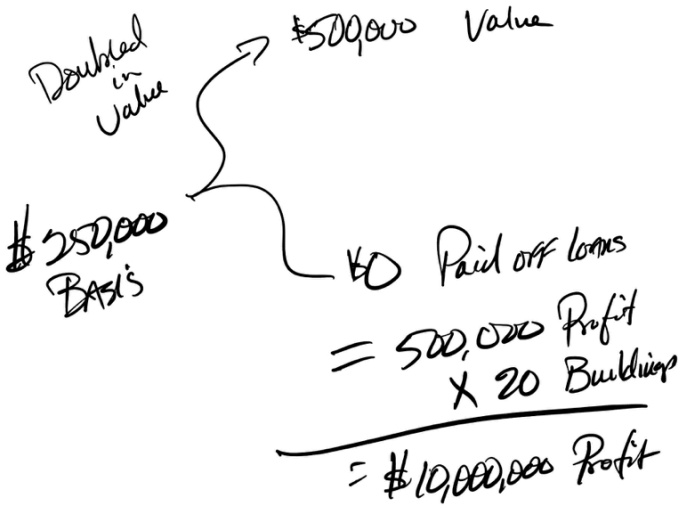
The loans went from $250,000 to $0

Our profit was $500,000 per building

The good news was we made $500,000

The best news was we had 20 free and clear buildings

This is how we made $10,000,000 in Real Estate.

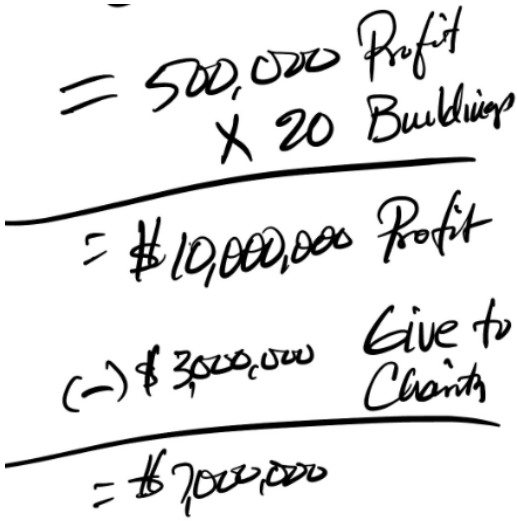


From Wealth to Giving

When people hear that number — $10 million — they often stop there. But for us, that wasn't the end of the story; it was the beginning of something even more meaningful.

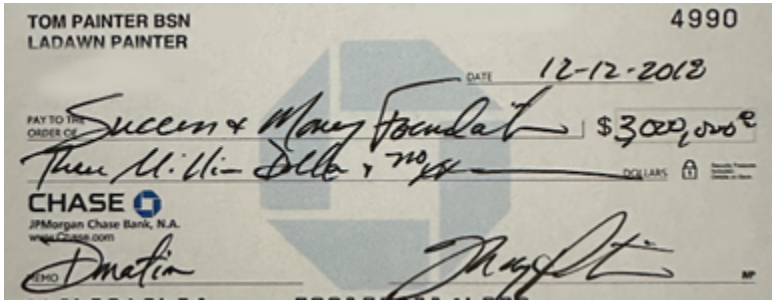
Out of that success, we decided to give back.

We donated **$3 million** in real estate and **Berkshire Hathaway stock** to start the **Success and Money Foundation**, a nonprofit designed to teach people all over the world how to achieve financial freedom and use their success to bless others.



That foundation has since helped thousands of students learn the same principles that started right here — with one fourplex, a little faith, and a lot of hard work.

We have helped thousands and thousands of students get on the right path of financial freedom.



The Formula That Works

This deal, like others before it, was built on the same proven formula:

1. **Find It** – Look for undervalued properties with motivated sellers.

2. **Fund It** – Use creative financing and problem-solving instead of relying on banks.

3. **Fix It** – Improve the property and increase its value.

4. **Fill It** – Find good tenants and build reliable cash flow.

5. **Farm It** – Hold it for the long term and let the tenants pay it off.

It's not glamorous. It's not instant.
But it works — every time you stick with it.

Chapter 23:
How We Made Money with Foreclosures

Some of the **best deals** we've ever done came from **foreclosures.**

Now, I'll be the first to tell you — foreclosures aren't for beginners. They're advanced deals that require cash, quick decisions, and clear understanding of property values.

But if you know what you're doing, you can make **quick cash** — and sometimes even help someone **save their home** in the process.

Understanding Supply and Demand

Real estate, like any market, runs on **supply and demand.**

If there's a big supply of homes and very little demand, prices go down. But when supply is tight and everyone wants to buy, prices go up.

And that balance shifts constantly — often driven by **interest rates** and **economic cycles.**

When times are good, people borrow freely. When times tighten, those same loans become a burden.

That's when foreclosures rise — and when opportunity appears.

The Neighbor's Home — A Story of Redemption

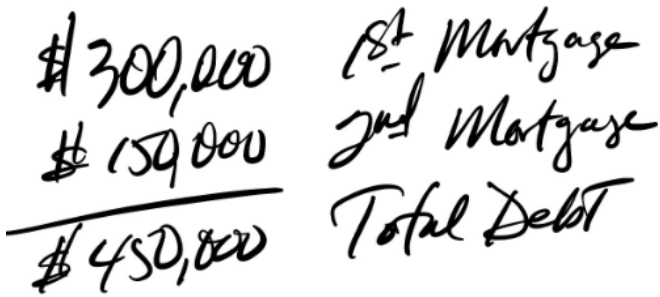
One of the most memorable foreclosure stories happened **right in my neighborhood.**

A single mother owned a beautiful little home. After a divorce, she was struggling to make ends meet.

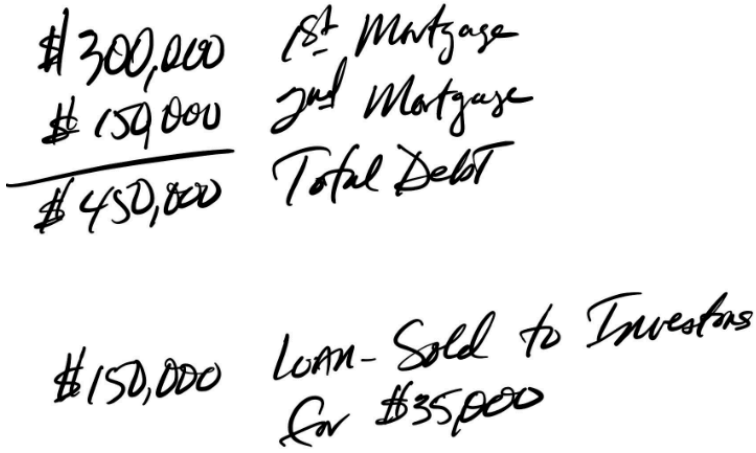
She had two loans on the property:

- A **first mortgage** for **$300,000**
- A **second mortgage** for **$150,000**

That meant she owed **$450,000 total** on a property that was only worth about **$400,000** at the time.



Then things got worse. The bank that held the second mortgage went out of business. That loan was sold to a group of private investors for about **$35,000.**



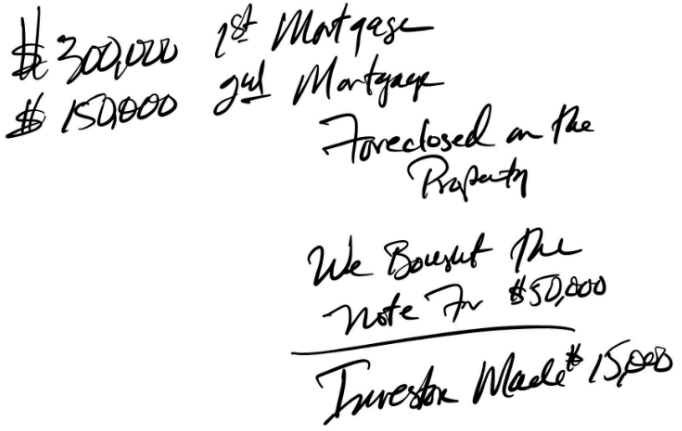
Those investors didn't want to hold paper — they wanted property. So they **foreclosed** on her home.

She couldn't make the back payments, and in a matter of weeks, she lost it.

But I knew her, and I knew the property's true potential. So I called the investors who had taken ownership and made them an offer.

I said, ***"You bought the second note for $35,000. How about I give you $50,000 and take it off your hands?"***

They agreed.



Now, my neighbor still owed the **$300,000 first mortgage**, but by paying off that second position for $50,000, we reduced her total debt to **$350,000** — on a home now worth **$400,000**, Later the home went up to $500,000 as values had rebounded.

I loaned her the $50,000 to buy it back, and she was able to **keep her home**, rebuild her life, and later sell the property for a **$150,000 profit.**

It was a win-win: she regained her freedom, and I earned interest on the loan while helping someone get a second chance.

The San Diego Ocean-View Property

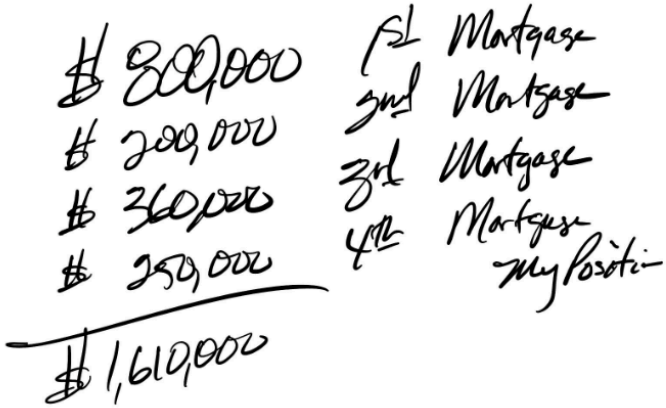
Now let me show you a more advanced foreclosure deal we did — one that involved millions of dollars and multiple layers of financing.

This was a **12-unit property in San Diego** with a stunning **180-degree ocean view.**

The numbers looked like this:

- **First mortgage:** $800,000
- **Second mortgage:** $200,000
- **Third mortgage:** $360,000
- **Fourth position (my loan):** $250,000

That's a total of **$1.61 million** in loans.



When the market was strong, it was worth much more than that. But when interest rates rose and rents dipped, the owners fell behind.

Payments on the first, second, and third loans stopped. The **second mortgage holder** began foreclosure proceedings.

In California, that process takes about **90 to 120 days.** The first lender wasn't worried yet — they had a solid position.

But the second lender, seeing their investment at risk, started the legal clock ticking.

A Strategic Move

I was a minority owner in the property. My partners didn't have the capital or appetite to fight through the foreclosure.

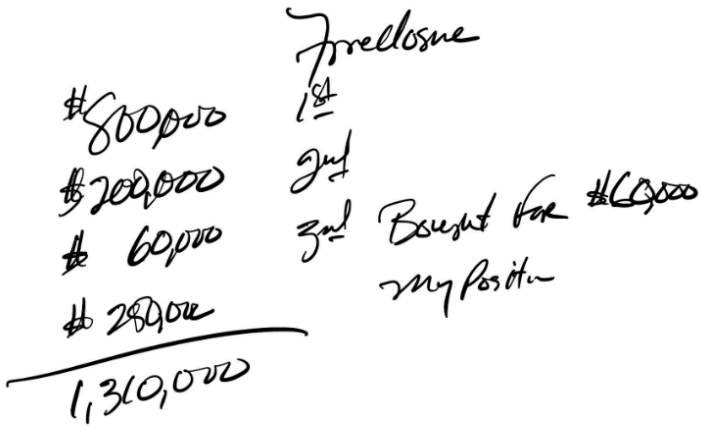
They were ready to walk away.

But I wasn't.

I saw an opportunity.

I approached the **third mortgage holder**, who was owed **$360,000**, and offered to buy his position for **$60,000.**

He accepted — happy to recover something instead of losing everything.



Then, when the property went to the foreclosure auction, I was ready.

I had gathered **$400,000 in cashier's checks** from family and friends — ready to bid.

The bidding began. The holder of the second mortgage opened at **$200,000**.

I bid the property up to **$1 million**, knowing I controlled the third and fourth positions.

That meant that if someone else overbid, I'd get paid as I owned the 3rd and 4th mortgage.

The other bidders realized that — and dropped out.

So I won the auction, buying the entire property for about **$1 million**, plus the **$60,000** I'd paid for the third mortgage, and the **$250,000** I already had invested.

In total, my cost basis was roughly **$1.31 million** for a property worth far more.

Later, I sold it, took those profits, and reinvested them into other properties.

Why Foreclosures Work

The best way to do a foreclosure is to buy it from the seller before it goes to the auction block.

Buying foreclosures are risky, but they work because you're solving problems other people can't or won't deal with.

When loans are stacked — first, second, third — each lender protects themselves differently. But when one fails, the others scramble.

If you know how to navigate that chaos, you can find enormous opportunities.

Sometimes that means helping a family get their home back. Other times, it means taking over a distressed property, fixing it up, and breathing life back into it.

Either way, you're creating value — not just taking advantage of misfortune, but **bringing order to a mess.**

Takeaway & Application

Foreclosures are where preparation meets opportunity.

If you want to work in this space:

1. **Learn the process.** Study your state's foreclosure laws and timelines.

2. **Have cash or partners ready.** These deals move fast.

3. **Know your values.** You must understand what the property is really worth.

4. **Help first.** Sometimes the best deal is helping someone *keep* their home.

5. **Be patient.** The best opportunities come to those who watch and wait.

Real estate isn't about taking — it's about creating.
And in foreclosures, that's never been truer.

Chapter 24:
Like Father, Like Daughter & Son in Law

My daughter Brittany and her husband Brice are in the early 20's and have started their real estate investments

Here is a home they fixed up:





Before



After



182

Before



After



Before



After



184

Before



After



Takeaway & Application

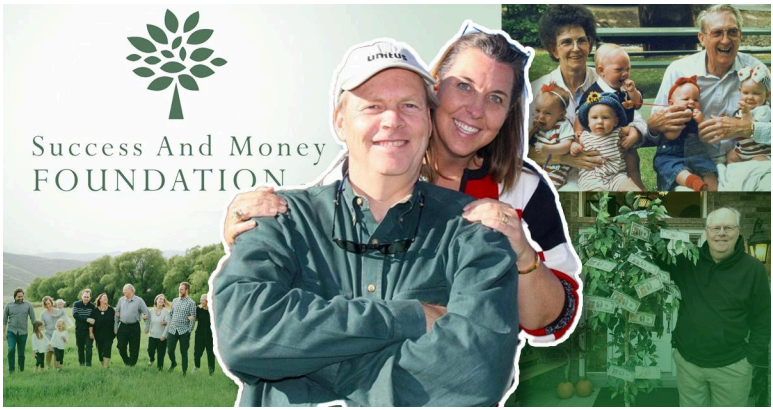
Start small, stay smart, and make it shine.

- Look for **ugly but solid** properties.
- Focus on **cosmetic, high-impact improvements.**
- Keep colors and designs **neutral.**
- Ask for **women's input** on design decisions.
- Clean, paint, landscape, and declutter — overhauls can come later.

Fix-up projects are one of the **quickest, safest, and most educational** ways to build experience and wealth in real estate.

Because when you learn to see beauty where others see problems — you'll never run out of opportunity.

Chapter 25:
FREE Classes Offered by the Success and Money Foundation



The **Success and Money Foundation** is a **non-profit educational organization** dedicated to teaching **kids, teens, young adults, and adults** the principles of **success and money** — the classes that most people skip in school, but everyone needs to live a better life.

Our mission is simple: **to help you, your family, and your friends have a better life** through free financial education and service.

The Three Missions of the Foundation

We operate with **three clear missions** that guide everything we do:

Mission #1 — Help Those in Need

For every hour you spend attending online classes, we donate **a pair of eyeglasses, a meal, or gallons of clean water** to someone in need.

Your learning literally changes lives.

Every student's time online translates into real-world blessings for others.

Mission #2 — Help You and Your Family

We reward you financially when you attend classes and share the experience with others.

When you register and start learning, you'll earn **financial rewards** that we encourage you to place directly into your **investment account.**

This teaches you the habit of putting money to work instead of spending it.
We don't give you "prizes" — we give you **seed money** to start growing your financial future.

Mission #3 — Learn and Grow Together

We provide a **platform for families, schools, churches, and charities** to learn together.

You can play games, complete challenges, and go through lessons as a group.

Learning becomes a family project — fun, inspiring, and life-changing.

Free Classes and Courses for Everyone

When you visit **SuccessAndMoneyFoundation.org**, you'll gain access to **hundreds of hours of free online classes** on success, business, and personal finance.

You'll find lessons and stories from **bestselling authors, educators, and entrepreneurs** who have lived these principles and now share them freely with you.

Some of our most popular courses include:

- **The 7 Steps and 7 Habits for a Successful and Wealthy Life** — our signature course that lays the foundation for financial freedom.

- **Earn and Learn Rewards Program** — get paid to learn, share, and grow your investment habits.

- **Home and Real Estate Lessons** — learn how to make more money with real estate, featuring courses by our friend and mentor **Robert G. Allen**,

whose books have sold more than **4 million copies** worldwide.

Robert Allen and the "Nothing Down" Course

One of the most valuable gifts available through the Foundation is access to Robert Allen's classic training: ***Nothing Down — How to Buy Real Estate with Little or No Money Down.***

This is the same **two-day seminar** I attended years ago that helped launch my real estate career — and now you can experience it **free online** as a gift from Robert himself.

In addition to this course, you'll find links to:

- ***The Challenge* / *The Road to Wealth*** — the true story of how we took people from an unemployment line and helped them earn money within 90 days.

- ***Multiple Streams of Income*** — a roadmap for creating lasting wealth through diversification.

- ***The One Minute Millionaire*** — co-authored by Robert Allen and Mark Victor Hansen, showing how wealth can be created ethically and quickly through purpose-driven action.

- ***How to Write a Nothing Down Offer*** by Richard Allen — featuring **50 real student deals**, showing how people found, funded, and structured creative real estate transactions.

Each of these resources is designed to help you **make more, give more, and live more.**

The 7 Steps System — Simple and Life-Changing

At the heart of everything we teach is the **7 Steps and 7 Habits System** — a process so simple you can write it on the back of an envelope:

1. **Make More Money**
2. **Separate Your Money into Three Groups**
3. **Give and Share**
4. **Automatically Invest**
5. **Save and Spend Wisely**
6. **Add Real Estate and Business**
7. **Reinvest and Build Wealth**

That's it. Simple, powerful, repeatable.

Once you master these 7 Steps, your entire financial life changes.

Our Purpose — and Yours

At the Success and Money Foundation, our ultimate goal isn't just to teach people how to become rich — it's to help them become **rich in purpose.**

We believe that:

> ***"Every life is precious. Every person is a miracle."***

Your purpose on earth is to help others, make a difference, and live a wonderful, meaningful life.

You are a **spiritual being having an earthly experience**, and one day, you'll return to your Father in Heaven.

While you're here, your mission is simple: **make a difference and make it happen.**

Takeaway & Invitation

You are a miracle — and your life matters.

Join the Success and Money Foundation today.
Take the free classes.
Share them with your family and friends.
Earn while you learn.
And help us change the world, one lesson at a time.

Because together, we can feed the hungry, give sight to the blind, and bring clean water to those in need — all while building a generation of financially free, purpose-driven people.

You can start learning today — and it won't cost you a dime.

Your membership in the Success And Money Foundation is 100% free.
You'll get instant access to:

- Hundreds of online classes on success, business, and investing

- Exclusive rewards programs like *Earn While You Learn*

- Live classes, contests, and family learning challenges

- The ability to help others every time you log in

Simply **scan the QR code below** to register and unlock your FREE membership:

Take your first class today and start growing your own orchard of success — one lesson, one hour, and one life-changing habit at a time.





We did it, So can you

"Make a difference.

Make it happen.

Every life is precious."

-Thomas Painter