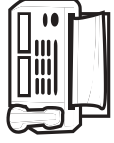


WORKSHOP REGISTRATION FORM (Please print clearly)

Because of the small group nature of this workshop, seating is extremely limited – Register NOW and avoid last-minute disappointment.

Two Ways to Register



By Fax

707-939-8476



By Mail

To: BAWB, LLC
P.O. Box 1639
Sonoma, CA 95476

Name _____

Address _____

City/State/Zip _____ E-mail _____

Telephone No. (____) _____ No. of seats you are paying for _____

My check or money order for \$ _____ (made out to BAWB, LLC) is enclosed as full payment for reserved seats.

Please charge my credit card for amount of purchase.



Card Number - -

Exp. Date - MONTH YEAR

Signature _____

Mail-in customers – cut along dotted line and return this coupon with your check, money order, or credit card information.

About your instructors: **Peter Fortunato**

Peter needs no introduction to veterans in the field of real estate investing. He believes that transactions which you can be proud of result from carefully conceived goals and plans followed by purposeful actions and scrupulous documentation. He is highly respected within the Real Estate investment community for his clear and patient explanations of investment concepts and transactions.

Peter has been dubbed one of the “Millionaire Makers” by many of his peers because so many of his past students have achieved financial success using many of his creative money-making techniques for the acquisition and disposition of Real Property. Peter, a capitalist, is Nationally known as an expert in using Real Estate creatively coupled with “paper” to formulate profitable Real Estate Transactions with real benefits for the buyer, seller, and investor.

Michael Morrongiello

Michael Morrongiello is an active investor who specializes in Real Estate & Real Estate “Paper” investments. He has bought, sold or held for investment multiple properties in several states and thousands of Real Estate secured Mortgages securing all types of residential properties, apartments, mobile home parks, office buildings, development land, businesses, commercial property, in every state in the Union from Alaska to Hawaii and Florida to California. His tips, tricks, and traps articles appear in industry publications like the American Cash Flow Journal, the Paper Source, Noteworthy Newsletter, Real Estate Link, Creative Real Estate, and he has also appeared in the Wall Street Journal.

He resides in the “Valley of the Moon” wine country region of Sonoma, CA, and the greater San Francisco Bay Area which generally is considered to be one of the most expensive housing regions in the nation. He continues to implement creative money making techniques in this region.

Having run a mortgage lending operation in the past, along with dealing in both Real Estate and Mortgage investments, he strongly believes in the powerful Unity that exists which allows solutions to be generated when Real Estate opportunities are creatively coupled with “paper.” His firm Sunvest (www.sunvestinc.com) continues to invest in Real Estate secured “paper” today.

A BAWB-sponsored educational workshop event

Creative Financing & Alternative Transaction Solutions for Distress Times

with

PETER FORTUNATO

&

MICHAEL MORRONGIELLO

Saturday, April 21, 2007

8:30am to 5:00pm

Hyatt Regency SFO

Jack Miller has said: "In times of change, the learners are the winners!"

You must learn how to adapt to changes and transitioning in the marketplace. **The Party is over! Skill sets** are now the **KEY** to staying in the game.

For most of the past decade virtually anyone could make money in real estate. All a property owner had to do was invest and get rich merely by watching their equities grow and multiply. Not any longer! – the down market cycle has taken hold and is driving brokers, builders, developers, and speculators out of the market. Traditional mortgage money programs and their underwriting criteria are becoming more stringent. Making money will no longer be based upon luck but now more so than ever they will be based upon your ability and skills involved in buying, selling, negotiating, and financing your properties.

Visit with us and learn how to survive and prosper in a down market....Learn how to create Transactions, Income and Wealth.

Discover negotiating techniques and paperwork which make the numbers work and allow for deals to happen. Visit with us and learn from Pete, one of the Masters on how to "Construct" Deals. Hear Pete & Mike's clear, patient explanations and practical insights.

This is a no fluff, quality workshop event filled with tremendous educational content that you simply don't want to miss.

- ▶▶ Single Payment Note concepts
- ▶▶ Shared appreciation financing structures for sellers
- ▶▶ Compound vs. Simple vs. No interest
- ▶▶ Zero interest financing and amortization
- ▶▶ Ways to convert equity to income for motivated sellers
- ▶▶ Wrap loans, AITDs, and Contract Sales
- ▶▶ Dealing with the Due on sale clause
- ▶▶ Definancing and Refinancing's
- ▶▶ Blanket Liens and using other collateral
- ▶▶ "I have no other collateral".....
- ▶▶ Multiple Note strategies
- ▶▶ Seller financing techniques for acquisition and disposition
- ▶▶ Use what you want, to get what you need, to get what you want...
- ▶▶ Alternative financing strategies for fixer uppers...
- ▶▶ Optioning equity vs. price
- ▶▶ Price vs. interest vs. time of repayment
- ▶▶ Create the deal **after** the deal
- ▶▶ Some **now**, some **later** financing
- ▶▶ The "what's in it for them" approach
- ▶▶ Learn why "custom-tailored" can be better than "off-the-rack" financing
- ▶▶ Equity financing vs. debt financing
- ▶▶ Control vs. ownership
- ▶▶ Acquire properties with flexible terms and still be able to pay cash to the seller
- ▶▶ Control vs. ownership
- ▶▶ Is a 2nd really a 2nd lien?
- ▶▶ Remedies for bad financing
- ▶▶ **And much more!**

Workshop Location

Hyatt Regency SFO

1333 Bayshore Hwy
Burlingame, CA 94010
(650) 347-1234

Seating will be VERY limited! – Do not wait – pre-register today!

Date & Time

FULL DAY

Saturday, April 21st, 2007

Registration starts at 7:30am
Workshop starts promptly at 8:30am
and will run until 5:00pm

Workshop Pricing

BAWB Members
(pre-registered only)..... **\$195.00**
All Others (pre-registered) **\$215.00**
At-the-Door **\$250.00**
(on a space-available basis ONLY)

Free Shuttle from SFO Airport, \$5.00 reduced all-day workshop parking, Special Workshop \$115.00 per night block room rate – but you must reserve your room early. Mention BAWB workshop event.

Registration

To register, simply use the attached registration coupon and submit via mail or fax. If you would like further information on the seminar, please visit the BAWB, "Bay Area Wealth Builders Association," online at: www.BAWB.info.

Please Note: Seminar seating is limited and available on a first-come, first-served basis. Register early to guarantee your seat. Fee covers seminar only. Students are responsible for their own meals, travel, and lodging. Because workbook is custom-printed, cancellations must be received at least 72 hours before the event.