

Darin Garman & Jason J. Rogers  
Re/Max Commercial, 1951 51<sup>st</sup> St NE, Cedar Rapids, IA 52402  
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## **INVEST WITH EXPERTS “Off The Table” NOTICE**

**RE: 12 Unit (3-4 Plex's) Group Deal (\$404,000)**

**As of (6/15/08) this Invest With Experts project is OFF THE TABLE**

**Please destroy any materials and documentation sent to you regarding this project.**

### **Project Notes:**

This project is currently returning 13.55% to all 5 investors in this deal. Within 1.5 years from now the property will be returning over 19.89% to the investors. The project is operating at 100% occupancy, while the robust Cedar Rapids, Iowa market has high demand for apartments and limited supply. Rents are set to increase 15%-20% in the next 9 months.

### **What REAL INVESTORS are saying:**

“I tell my friends that this is a secret real estate investment deal that no one talks about. They thought I was nuts investing in 20 plus properties halfway across the U.S. Since showing them my cash flow check and investment returns they are now asking how to get involved.”

Dan Rehak  
Pittsburgh, PA

Thank you for your consideration  
&  
Please call if you have any questions

Jason J. Rogers  
Heartland Investment Property Expert  
[www.investwithexperts.com](http://www.investwithexperts.com)

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## **INVEST WITH EXPERTS “Off The Table” NOTICE**

**RE: 24 Unit Apartment Property With Owner Financing**

As of (8/15/08) this **Invest With Experts** project is OFF THE TABLE

Please destroy any materials and documentation sent to you regarding this project.

### **Project Notes:**

This project was purchased with seller financing. The financing terms were fantastic with 6.5% interest fixed for 10 years, 14% down, and the loan was NON-RECOURSE. Many investors used their self-directed retirement accounts to invest in this deal. The property has an excellent upside with a true ability to raise rents 20% or more in the first year and cut expenses over 25% in 2 years. The investors involved in this deal will reap the benefits of excellent appreciation, tax shelter, equity build-up, and cash flow.

### **What REAL INVESTORS are saying:**

“I invested in the Invest With Experts program a few years ago. We have more than doubled the value of our portfolio of over 100 units in less than 2 years! Thanks, Jason and Darin.”

John Ianni  
Garden City, NY

Thank you for your consideration  
&  
Please call if you have any questions

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Heartland Investment Property EXPERT  
[www.investwithexperts.com](http://www.investwithexperts.com)

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## **Available NOW: Invest with Experts INVESTMENT OPPORTUNITY**

Overall Rate of Return: 16.3%

Occupancy: 100%

Condition: Average

Location: Excellent (Northern Cedar Rapids Iowa Area)

HOT NOTES: Excellent Non-Recourse/Private Lending & Rent Guarantee

### **Property Overview.**

The opportunity consists of 2-12 unit properties and 3-4 unit properties. All buildings are in the same general area and have 2-2 bedroom units and 1-1 bedroom units. This group of properties offers great diversity. The properties are in average condition and in excellent locations. They also have excellent rental histories and are fully occupied. The owner is going to guaranty rent on all the units for 4 months. This means that if a tenant moves out we still get paid the rent until a new one moves in. This is a great security blanket on an already LOW RISK DEAL.

### **Great Returns & Potential.**

Not only do we have a true potential to raise rents in the next 9 months to 1 year, we will lower expenses by over 15% in the next 18 months. We will implement our Secret 7 Steps and Processes that creates **over 33% more cash flow and 22% more value in about 18 months.**

### **Non-Recourse and No Personal Guarantee.**

This is a great opportunity for anyone looking to get in for the first investment or to add to an already existing portfolio. The deal offers private financing, so investors can use retirement monies (self-directed accounts). Also, no personal guarantees will be required. **No Bank, No Credit Check, No B.S., No Problem.**

**Please email or call me if you have any questions and/or would like more information. If interested, you will want to fill out the reservation form soon, this deal won't last long.**

Sincerely,

Jason J. Rogers  
Heartland Investment Property Expert

Enclosures: Summary  
Numbers (APOD)  
**Reservation Form**

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 Darin email-darin\_garman@msn.com

Name: Hancock Pro-Forma  
 Location: Cedar Rapids Area  
 Type of Property: Multi-Family  
 Size of Property: # Units      36  
 Purpose: Owner's Statement      Broker's Reconstructed  
           Existing Financing        Potential Financing  
           Seller's Position         Buyer's Position  
           Forecast

**ANNUAL PROPERTY OPERATING DATA**

Date: Aug-08  
 Purchase Price: \$1,200,000  
 Price Per Unit: \$33,333

<b>ALL FIGURES ANNUAL</b>	<b>\$/sf or \$/unit</b>	<b>% of GOI</b>	<b>Comments/Footnotes</b>
1 POTENTIAL RENTAL INCOME		\$ 221,520	Rent Guarantee for all units for 4 months
2 Less: Vacancy & Cr Losses	5% of	\$11,076	
3 EFFECTIVE RENTAL INCOME		<b>\$ 210,444</b>	
4 Plus: Other Income		\$ 8,055	Laundry Income
5 GROSS OPERATING INCOME		<b>\$218,499</b>	
<i>OPERATING EXPENSES:</i>			
6 Real Estate Taxes	\$18,226		New Assessment for Cooperative
7 Personal Property Taxes			
8 Property Insurance	\$6,794		
9 Off-site Management	\$10,925		5% of Gross Operating Income
10 Payroll - Onsite Management			
11 Expenses / Benefits			
12 Taxes / Workers' Comp			
13 Repairs and Maintenance	\$15,660		
<i>Utilities</i>			
14 Electric	\$3,456		Common Area and Allowance
15 Gas	\$18,276		
16 Water and Sewer	\$5,964		
17			
18 Accounting and Legal	\$2,136		
19 RE Leasing Commissions			
20 Advertising/Licenses/Permits	\$1,978		
21 Supplies	\$1,536		
22 Miscellaneous	\$44		
<i>Contract Services:</i>			
23 Grounds/Snow	\$10,348		
24 Trash	\$3,221		
28			
29 TOTAL OPERATING EXPENSES		\$98,564	
30 NET OPERATING INCOME		<b>\$119,935</b>	

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## **36 Unit-Reservation Form**

This form is to reserve your spot with the investment group for the following:

### **The Hancock Deal**

**I AM IN FOR: \$**\_\_\_\_\_

\_\_\_\_\_ I understand that I must send \$250 (refundable) to Jason J. Rogers (address below) to solidify that I am in this deal. If I cancel within 20 days of closing then I forfeit the \$250.

\_\_\_\_\_ I understand that this is a non-recourse loan, so I can use self-directed funds.

\_\_\_\_\_ I am using self-directed funds (IRA or other retirement accounts).

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Buyer/Investor

Date

**Please Fax Form Immediately to 1-866-343-8132.**

**Then**

**Please mail \$250 refundable fee to:**

**Jason J. Rogers**

**PO Box 344**

**Cedar Rapids, IA 52406**

**THE INVESTMENT IN THIS PROPERTY IS ON A FIRST COME BASIS.**

Specializing In Commercial & Multi-Family Investment Real Estate In The Heartland

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