

HOMEBASED MONEY-BROKERING BUSINESS

Until very recently, the "secrets of money brokering" were closely guarded and known only to a few select bankers, investment corporations, and business consultants. No other business offers the potential income figure for so little investment! As an example, starting with less than \$100, some money brokers have made \$100,000 their first year in the business! This is the ideal way for a man or woman to supplement his or her present income, or change professions after a period of time. It is an absolute "dream-come-true" for the semi-retired, or retired office worker.

There is hardly another business requiring less than \$100 in start-up cost that can put you into a six-figure income bracket so quickly. None of them give you the power, prestige, or status - the respectability in your community - equal to that of the Money Broker.

To get started, you'll need stationery, envelopes, and business cards with your own letterhead. When ordering, be sure to include your phone number. Also, have copies made of your Fee Agreement. We have presented a typical Fee Agreement form (which you may duplicate after eradicating the instruction we have given in the blanks).

As we have stated, the investment in this business is small; when you have your stationery, envelopes, cards, and the Finder's Fee Agreement in hand, you have spent part of it. The other part will be discussed now, because you have to "find" both borrower and lender to really get underway.

Once you have your "working paper," you will run some advertisements in your local paper under the headings "Money to Loan," or "Business Opportunities." Typical ads might read:

**MONEY AVAILABLE FOR BILL CONSOLIDATION,
HOME REPAIR, BUSINESS EXPANSION, ANY
WORTHWHILE PROJECT.
CALL JOHN JOHNSON - 423-8821.**

(This ad would be used to "pull" borrowers)
**BUSINESSMAN NEEDS CAPITAL FOR EXPANSION.
EXCELLENT COLLATERAL AND REFERENCES. CALL
JOHN JOHNSON AFTER 4:00 PM - 423-8821.**

(This one would be to attract lenders)

In response to the calls or letters from prospective clients, you will have to be prepared (really be prepared by practicing) with the proper answers and sales pitch - i.e., (to the prospective borrower): "Yes, this is John Johnson. Thank you for calling. First I will explain

how we operate. I'm a money broker, Mr. (USE HIS NAME). I bring you, the borrower, and the lender, together. I have many different money sources available - banks, insurance companies, private investment groups of doctors, dentists, lawyers, and other professional people. My sources are in business to make money by lending out money. Let's see - I need to determine your needs and the purpose of the loan in order to properly prepare the necessary financial papers for formal presentation to the best suited lenders. I may have to take your loan request to as many as ten different lending groups in order to get the loan for you. Once I have an approval on your loan request, I'm paid anywhere from 2% to 10% of the total loan figure... important for you to remember, though, is that I don't get paid unless I get the loan for you. I do, however, charge a \$100 non-refundable Application Fee to cover my expenses in preparing your request for loan papers and presenting this portfolio to the lenders. In a nutshell, that's how these types of loans are negotiated. Now then, how much money will you need?"

(Note that five successful registrations per week will bring you \$500 each week.)

This is where you begin to acquire the information you are going to need to proceed - the amount of money needed - purpose of the loan - terms borrower wants for repayment - and a profile of his background... education, employment record, date of birth, Social Security number, marital status, general health, and number of dependents.

Next you type this information onto the proper forms, assembling all into a portfolio and presenting it with a cover letter to at least five different lenders for their consideration. When the loan is granted, you collect your Broker's Fee - a predetermined percentage of the total loan figure.

(TYPICAL FEE AGREEMENT FORM)

YOUR NAME AND ADDRESS
AGREEMENT FOR FINANCIAL SERVICE

The undersigned, _____Borrower's Name_____, hereby appoints, _____Your Name_____, as his Agent and authorizes him to submit to lenders financial data and information supplied by the borrower, for the purpose of the lender of making a loan or investment direct to the undersigned. The undersigned agrees to pay to _____Your Name_____ a fee of _____% of the amount of the loan or investment obtained. The undersigned hereby pays to _____Your Name_____ as a non-returnable fee for the time involved to appraise the feasibility of loan requested; this fee is separate from any other fees due, if loan is obtained.

Date: _____ Borrower: _____

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