

Dan Triplett Managing Member
GULF COAST HOUSE BUYERS, LLC

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Dear Friend,

**WOULD YOU LIKE TO LEARN ABOUT AN
INVESTMENT OPPORTUNITY WHERE YOU CAN
EARN 10% ON YOUR MONEY SAFELY?**

I would like to take a moment of your time to introduce myself and let you know about a fantastic opportunity that is available to you. My name is Dan Triplett. I am a full time Real Estate Investor here on the Mississippi Gulf Coast and have been for many years.

My company is Gulf Coast House Buyers, LLC and we are the coast's leaders in creative Real Estate Investing. We buy several houses per month and want to buy more.

My partners and I are looking for individuals like yourself who we can bring along up the ladder of success. We are offering an investment opportunity that your banker or financial advisors won't tell you about.

You see, when we buy houses with cash, we use private lenders instead of jumping through hoops and waiting 35-40 days to close with bank loans. Since we get a very high return on these deals, we can offer our private lenders a high yield when using their money to fund our deals.

The maximum loan to value on our deals is 75%. That means that we will never borrow more than \$75,000 on a \$100,000 property. The money that we borrow is secured by a Note and 1st Deed of Trust (mortgage). Our investor gets 10% interest. We will make Monthly or Quarterly payments that are interest only so 100% of your principle is working for you. The term is decided by the investor's desires.

Sometimes we borrow offering a 2nd Deed of Trust. For example, if there is a first mortgage of \$50,000, then we can offer our private lender a second mortgage of (up to) \$25,000.

All private lenders get:

- A Promissory Note
- A Deed of Trust recorded against the property
- Added to the hazard insurance as the mortgagee
- Lender's title insurance

We pay all costs involved to close the transaction. There is no cost to the investor.

www.EarnSafeReturns.com

We are not mortgage brokers, we are the borrower.

To invest, we would first find out how much you are looking to invest and for how long. We would then look for a deal that will meet your criteria. Once located, we will call you. We'll give you the details and then you decide whether to participate or not. There's never any obligation until after you approve the deal.

We never co-mingle or pool funds together. One investor... one note and deed of trust.

When you decide to participate, you send your funds directly to the closing agent at a local title company or attorney when we're ready to close. We do not accept your funds directly.

All properties will be located on the Mississippi Gulf Coast, mostly in Harrison and Jackson counties. We occasionally have deals elsewhere, we can let you know about these if you prefer.

If you have funds in a retirement account, you CAN use them to invest. You can do so through a self-directed IRA. The IRS requires the use of an approved custodian to qualify for tax deferred or tax free gains. If you wish to invest using a self-directed IRA, we would be glad to help you create a self-directed real estate retirement account. Please contact us and we can discuss this further with you.

Enclosed you will find some more information about this incredible opportunity. Please take a minute to review the information and contact us so that we can put your investment capital to work Earning Safe Returns for you now.

I'm looking forward to working with you,

Dan Triplett

www.EarnSafeReturns.com

We Buy, Sell, Lease and Renovate Properties

**Unique Programs to Lend Your Money
Safely Using Well Secured Real Estate
Collateral**

14121 Dedeaux Rd.

Gulfport, Ms 39503

228-831-5552

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GULF COAST HOUSE BUYERS, LLC

Who WE Are:

- We are a multi service company who **BUYS, REPAIRS, RENOVATES, MANAGES, and SELLS HOMES.**
- We work with Sellers who:
 - ⇒ Are motivated to sell quickly due to transfer, divorce, job loss, income change, downsizing, death, fire and more
 - ⇒ Simply don't want to wait the time it will take to sell their home or go through the hassle of showing their home, qualifying buyers, negotiating contracts or fixing up the property for sale
 - ⇒ Want a quick, fair, hassle free offer to sell their house
- We work with several types of Buyers:
 - ⇒ Some want to secure a home, live in it now and want to explore all options in how, when and what type of financing they will get to buy the home.
 - ⇒ Others want to move into the property now before they complete the tedious loan application and loan processing delays.
 - ⇒ In some situations they need time to alleviate a shortage of down payment, time to solve credit issues, or just want to "try-out" the house, schools or neighborhood.
 - ⇒ After our Optionee/Buyers move in, they are free to work with traditional Lenders to get "seasoned" so they can qualify for a new loan to buy the property.
- We also buy homes and resell them quickly to other investors and end users. Depending on the situation, we'll do limited repairs before reselling.

GULF COAST HOUSE BUYERS, LLC

Perhaps you've seen us around.

- We have been in business for over 7 years
- During that time we have purchased over 100 houses, right here in South Mississippi.
- We are South Mississippi's leader in Real Estate Solutions.



Our office on Dedeaux Road.



One of several vehicles we use to get the word out.



Our signs are everywhere!

GULF COAST HOUSE BUYERS, LLC

What WE Do:

We Provide Sellers and Buyers Unique Opportunities to Create Our Profit

We Provide Sellers:

- A no hassle, friendly transaction
- A quick and flexible home sale
- A fair price
- Quick attention
- Ability to Sell their house in any condition
- Clear, understandable paperwork
- Ability to move when they choose

We Provide Buyers the Above, Plus:

- Time to work out credit issues
- A guaranteed savings program to build up enough down payment to purchase
- Someone who understands their problems and can provide solutions

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GULF COAST HOUSE BUYERS, LLC

How WE Can Help You, the Lender:

- We have the “know how”
- We can help you establish *TAX FREE* retirement income
- We have the contacts to open Self Directed IRA Accounts that permit you to make high yield loans secured by real estate
- We have several low risk, high return programs to suit:
 - } For those with IRA funds, we can assist in setting up a “Self Directed Individual Retirement Account” that will allow your IRA to lend funds for our deals
 - } For those with Roth IRA Accounts
 - } For those with personal or family cash available for investment
 - } For those with company funds available for investment
- We have the deals – Safe, Secure Real Estate – most with excellent locations, near schools, shopping and employment centers
- We borrow for renovated and un-renovated properties
- We’ll answer all your questions to your satisfaction before we do business together

FAST – FRIENDLY – FLEXIBLE

www.EarnSafeReturns.com

GULF COAST HOUSE BUYERS, LLC

Two Ways to Earn Better Returns on Your Money:

Our “Get Acquainted” Program:

- With as little as \$5,000 you can invest your funds with good, safe market rate returns.
- You can receive interest on interest with our accrual program.
- Once we have an investment opportunity for you, we'll provide the details. You'll then have the opportunity to accept or reject the deal.

Our “MAX Investor” Program:

- With larger investments we can offer greater returns.
- In some cases we can offer our accrual program or quarterly or yearly payments.
- You'll receive priority status on deals as they become available, and of course we'll provide all the details you'll need.

FLEXIBLE PROGRAMS DESIGNED FOR YOU

www.EarnSafeReturns.com

The REAL World for Lenders who follow traditional lending practices...

- Underwriting and Approving a loan takes time.
- The details are sketchy and do not answer all the questions you *should* be asking.
- The Collateral is Risky
- The property valuations are not dependable.
- The borrowers are not flexible.
- The interest rates are too low! You deserve more!

Why Should You Follow the Conventional Lending Process When You Want To Maximize Profits?

GULF COAST HOUSE BUYERS, LLC

The “Dirty Little Secret” your stockbroker doesn’t want you to know...

You can control your investments in your retirement and investment accounts!

You Have a Choice:

Stay in the stock market

- } Guess at the next wave
- } Hope for the best
- } Gamble on the future
- } Have no control

Or, Invest in well-secured notes

- } Know the collateral
- } Know your borrower
- } See the details
- } Make your own decisions
- } Be in control of your future
- } Decide the return you wish to have
- } Eliminate concern for macro economics

The Choice is Yours!

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GULF COAST HOUSE BUYERS, LLC

How We Benefit YOU:

- We can close fast. If necessary, within 24 hours. Or, we can fit your schedule, based on our availability of properties and your availability of funds.
- We offer minimum headaches with maximum returns
- We offer low risk
- We will provide all the support documentation:
 - { Property valuation details;
 - { Property details;
 - { Property Acquisition Worksheet showing how we arrived at our numbers and cash needs
- We have the paperwork to borrow your money and give you maximum protection
- We have the closing attorneys/title companies
- We can work within your schedule. Let us know when you'll have funds available and we'll try to have a deal ready when you have the funding

FAIR – HONEST – RELIABLE

www.EarnSafeReturns.com

GULF COAST HOUSE BUYERS, LLC



Renovation Photos of a House That Private Money Built

Purchase and renovation projects can range from simple cosmetic updates to major renovation and/or re-building.

These photos show a property in dire need of rehab. We purchased and renovated this property, increasing the values in the area, and sold it via a Lease/Option to a tenant buyer.

Here you see the before and after, using private funds for the purchase and renovation of this project.

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GULF COAST HOUSE BUYERS, LLC

Here's the deal:

<i>Original Purchase Price:</i>	\$27,000
<i>Estimated Renovation/Addition Expense:</i>	\$15,000
<i>Estimated After Repaired Value:</i>	\$65,000

Here's the actual numbers:

<i>Total Funds Borrowed:</i>	\$44,000
<i>Term of Loan:</i>	12 Months
<i>After Repair Value per Appraisal:</i>	\$74,000
<i>Lender Earned:</i>	\$4,400!

LOW RISK – HIGH RETURNS – NO WORK

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Some properties don't need any major repairs, just some cosmetics and marketing.

Here are the numbers for this deal:

Purchase Price: ***\$85,000***

(Existing Loan Payments Taken Over)

Cost of Repairs: ***\$2,500***

Amount Borrowed: ***\$10,000***

(For Fix-up and Payments on Underlying Loan)

Term of Loan: ***12 Months***

***SOME DEALS ONLY REQUIRE
A SMALL CASH INVESTMENT***

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Types Of Investments We Can Offer You:

- Based on your availability of funds, we can keep all or any portion of your funds earning interest
- We can offer short term or long-term investments based on your investing goals
- If your goal is higher than average returns we can offer higher rates based on the loan amount and length of loan
- If your goal is safety, we can offer very low risk investments at lower rates

Tell Us What You Want or Need
Many Other Possibilities Exist,
Let's Talk!

What WE Need to Get Started:

- If you are investing personal or family funds we merely need to know the amounts available and the time frame in which they are available.
- If you are investing Traditional IRA or Roth IRA funds and you do not have a self-directed account that allows you to make loans on real estate, then you'll need to complete an application to open an account with a different third party fiduciary who does allow this type of investment. We can provide the forms for this if needed. Once the new account is established a trustee-to-trustee transfer of your funds to the new account will be required. We'll be glad to work with you to streamline the process and get your funds working as soon as possible.

The faster you get this to us, the quicker you can earn better than average, safe returns on your investment dollars!

DEDICATED – DETERMINED – DEPENDABLE