



Here is Your Free Special Report from CMYatesCapital.com

Expecting Social Security To Pay For Your Retirement?

If the answer is no, and we're sure it is, please pay very special attention because the following information could make you thousands of dollars in the coming years simply by increasing the yield on the same money you're investing now.

We are professional and qualified Real Estate Investors and can show you a way to use your investments and safely make them grow at three to five times your current rate. Yes, we know it sounds too good to be true, but it isn't. What we're going to share with you is very common in real estate circles and has been going on right under your nose in every city in America.

[Take Control of Your IRA, Pension Plan, Savings or CD's!](#)

Do you know what \$25,000 is worth in five years compounded at a 7% yield? It's worth \$35,440. But now let's take that same \$25,000 and invest it for the same five years at 15% simple interest instead of 7% compounded. Now it's grown to an amazing \$43,750! That's a \$8,310 Difference Simply by Upping the Yield from 7% to 15% ... That's An Extra \$1,662.00/year!

These numbers are huge when you consider that in the above example the interest earned on the 15% investment could be invested to begin earning 15% too!

If you expand it to a ten year term, your \$25,000 would be worth \$50,241 at 7% but if you change the yield to 15%, it grows to an incredible \$62,500. That's \$12,259 free dollars you will actually receive. Can you really afford not to control your own investments? Does it make sense for a bank to run your investments for you? Banks would like for you to believe it does.

Well, there is an alternative for you to consider. That alternative is... [Private Mortgage](#)

[Loans...](#) You can loan money, secured by a first or second mortgage that will not only give you the safety you want but will also give you the high yield we've discussed.

Amount	7% Compounded	15% Simple	Net Increase
\$ 10,000	\$ 14,176	\$ 17,500	\$ 3,324
\$ 25,000	\$ 35,440	\$ 43,750	\$ 8,310
\$ 50,000	\$ 70,881	\$ 87,500	\$ 16,619
\$100,000	\$141,762	\$175,000	\$33,238

Frequently Asked Questions

Who Borrows At High Rates?

We do because we have learned that ... It's Not the Cost of Money That Counts But the Availability.

We make it possible to acquire good deals on houses because the funds were available from private lenders that would not be available from banks. If a Real Estate Investor can get good at locating good deals on houses, many times the bank wants to loan on the purchase price, not the value of the house, thus penalizing him for being an astute Real Estate Investor. Having the money available will make or break the deal and paying a higher interest rate becomes irrelevant.

What Kind of Loans Are Private Mortgage Loans?

Let's clarify what kind of loan a private mortgage loan is. It is a loan that you make to a Real Estate Investor and in turn your loan is secured by the actual property that the Real Estate Investor purchases. That gives you security. We're not talking about high loan-to-value loans the banks and savings and loans make on homes. We deal with very low loan-to-value (LTV) loans. By that, I mean no higher than 75% of the value of the property securing the loan. Our typical LTV is 60% to 68%. That gives you additional security. This means if a house appraises for \$120,000, we could buy it for \$90,000. That's a 75% loan-to-value. It's obvious why this is a much safer approach than most lending institutions take. The banks make loans at an 80%, 90%, or even 95% loan-to-value ratio. Banks just don't have any cushion.

You, as a lender, won't lend more than 50% to 75% LTV regardless. You're making a safe loan. You should never make a loan without a 25% or greater safety net. We don't violate that rule, so you come out a winner.

Do I need a lot of money?

No! We have made loans as small as \$10,000. The amount of the loan is determined by the borrower's needs.

Who handles all of the details?

We will. It's our job to get you proper documentation and protect your interest. All of this costs you nothing. The borrower pays all costs. If you make a \$25,000 loan, you send a check for \$25,000 to the closing agent and you get a mortgage for \$25,000.

Is this a long-term investment?

It can be any term you want. You're the boss. Usually a private investor wants a five-year term, but some don't care if it stretches to ten or fifteen years. You can pick a term that suits your strategy for retirement. It's your money and it's your choice.

What if I want to liquidate?

If you want out, it will take from two weeks to a month. You really shouldn't make mortgage loans if you feel you will liquidate shortly, but the option is always available. And unlike a bank CD, there is no penalty for early withdrawal. Just call, and we will handle all of the details.

Is my investment really as safe as it sounds?

Yes! We follow these common sense guidelines that we've talked about.

Your money will grow two, three, or even four times faster than your current investments and you maintain control.

Remember that making loans is a business and should be treated like a business. If you set up a simple system and let the professionals implement the system, your loan portfolio can be hassle free and produce staggering yields. Also remember, all costs are to be paid by the borrower ... not you!

Is this a mortgage pool?

No! You make the whole loan yourself. You get a lien against the property. You are the bank.

How do I use my IRA's or pension plan?

Making real estate loans is a widely accepted use for IRA's and Pension Plans. Think of it, now you cannot only loan out money that has been unavailable for to use, but you can make it grow rapidly ... Tax Deferred!

Since Uncle Sam isn't taking a bite out of your profits until you draw out the money, more money is left in the account to compound and grow. The results are staggering ...

In order for you to use retirement accounts for loans they must first be administered by a "Third Party Administrator" or TPA. This TPA is set up and approved to administer your loan activities. This means you will probably have to transfer your plan to one of these TPA's, unless of course, your present administrator is set up to do that.

When your TPA is located, simply send the transfer form to them and they'll do all of the work for you. Once you've done that ... You're Ready to Make Loans!

When we've selected a property, you simply notify your TPA where to send the check for the gross amount of the loan and you're in business. There should be no cost to you except your plan administration costs. Some TPA's will even collect monthly payments for you and deposit them into your account. We have selected Equity Trust in Elyria, Ohio as our preferred TPA.

If you have any questions regarding your plan or its administration, contact your Plan Administrator. If you need help transferring your IRA just give us a call. We've located the best in the country and we have all their forms in stock, so you can get going immediately.

What are my options if CM Yates, Inc. doesn't pay?

Actually, there are several options.

- Call us and we will send your money back.
- We could ask to restructure the note. For example, let's say we are behind on payments to you. Now CM Yates, Inc. can and would like to keep the house, but can't come up with enough money to bring you current in one lump sum. You could allow continued payments to be made and require an extra payment on the arrearage in addition, or you could simply add the arrearage to the principal balance and extend the term of the loan. This means you would be collecting interest on interest for the entire remainder of the loan. There is almost always ways to work it out if both sides are willing.
- Have CM Yates, Inc. deed you the house. This is an opportunity for you to get a house at a greatly discounted price. When this happens, you can create a tremendous profit center by reselling the house.
- If left with no other choice, you should simply foreclose. Foreclosure isn't the evil, time consuming, costly legal process that most people think it is. It's as simple as sending your note to an attorney and saying 'do it'. All you have to do then is sit back and wait. Nine times out of ten, before foreclosure is complete, someone will be calling your attorney's office with a payoff letter, and your loan will get paid off. When this happens, you will collect all accrued interest, your principal balance, and all attorneys' fees, court costs, and all other expenses you have incurred in connection with your loan.

If you wind up with the house that doesn't mean you have to keep it. It can be sold immediately at a fair sale price and still produce a profit over and above your already high yield on your loan.

Now, we're doing a lot of talk about default here and maybe more information than was necessary, but we just wanted to make sure you had all the facts and your questions are

answered. In our many years of business we have never had an unhappy private lender.

What kind of documents should I receive?

Your closing package should contain the following:

- An original Note.
- A copy of the Deed of Trust. The original will be recorded and then sent to you.
- A statement of hazard insurance on the property.

These documents provide your security.

**Complete our [Online Private Lender Questionnaire](#) on
CMYatesCapital.com or Call (720) 279-1260 today!**

In Summary

We hope we've enlightened you on the awesome power of making private mortgage loans. If it appeals to you, you can get started right now. While most people are complaining about the low rates they are getting on their CD's and other low paying investments, you could be receiving a return of 15% or more... [Are you now ready to take action?](#)

So what's it going to be? Are you going to continue to let other people control your money so you only get a return that barely keeps up with inflation? Or are you going to take control and make sure that when you get ready to retire, you can do what you want without worrying about money and if you are retired, squeeze every interest dollar out that you can.

Private lending is an incredible way to build wealth in a hurry that most people aren't aware exists. You're not one of those people who are uninformed anymore. If you have more questions be sure to fill out our [Online Private Lender Questionnaire](#) or Call (720) 279-1260.

Sincerely,

The CM Yates Team

**Again, fill out our [Online Private Lender Questionnaire](#) on
CMYatesCapital.com or Call (720) 279-1260 today!**

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