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### Millennium Capital Investments

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ADDRESSING THE NEEDS OF MODERN INVESTORS IN NE OHIO, ENSURING A SUCCESSFUL, PROFITABLE FUTURE.

March 2014



**Josh Cantwell**

Founder and CEO of  
 Millennium Capital Investments  
 & Sharp Concepts Realty

#### TESTIMONIAL FROM ONE OF JOSH'S PRIVATE MONEY PARTNERS

"When we looked at our old statements we could never tell if we were making money or losing money. It just went up and down every month with no real progress. Plus our advisor never called us to make adjustments. Now I know we are making real progress towards our financial goals.

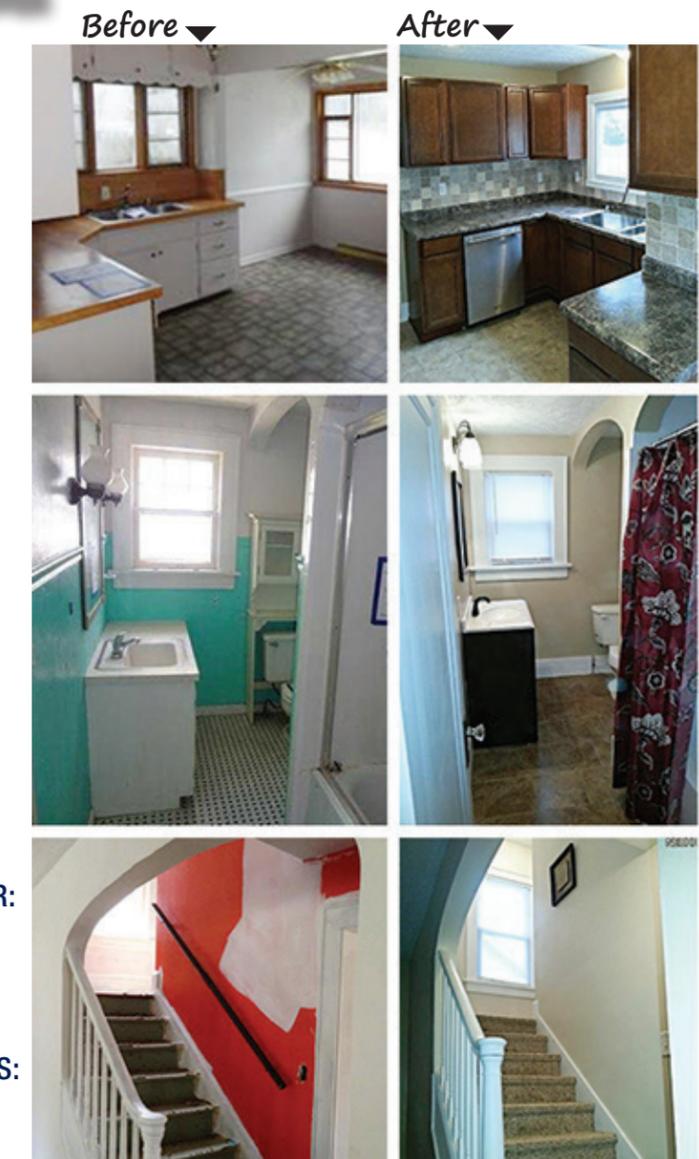
**12% or more every month!**  
*You can't beat it!"*

~  
*Mike and Mary Tucciarone*  
*Brunswick, Ohio*  
 ~



**CASE STUDY**  
 2312 IOTA AVENUE  
 CUYAHOGA FALLS

**BOUGHT:**  
 July 2013  
**HUD HOME**  
**PURCHASE PRICE:**  
 \$53,000  
**IMPROVEMENTS:**  
 \$30,000  
**PRIVATE MONEY:**  
 \$86,000  
**LIST:**  
 \$144,900  
**SOLD:**  
 \$139,900  
**PROFIT:**  
 \$38,298.36  
**PROFIT TO PRIVATE INVESTOR:**  
 \$5,743.98  
**A 13% RETURN**  
**NET PROFIT AFTER ALL COSTS:**  
 \$32,549.24



# WHERE DOES JOSH FIND HIS DEALS?

## GOVERNMENT AND BANK FORECLOSURES!

- 90% of the time a homeowner gets a bank loan those loans are being "sold to" or "backed, insured, or guaranteed" by the federal government.
- Once that homeowner defaults on that loan, the bank forecloses on the house, the government insures their losses and then the bank and/or the government resells it back to the public at a discount.



# WHAT CONDITION ARE THESE PROPERTIES IN?

- All homes are listed below retail price
- They have dedicated brokers they list the homes with
- A newly listed house is only available to owner occupants for the first 15 days (not investors)
- After day 15, the house is available to all bidders... especially investors!
- All homes get winterized and cleaned
- All homes get properly secured and checked on regularly

# WHERE ARE THE PROPERTIES LOCATED?

The homes are in Middle Class and Upper Middle Class neighborhoods.

## MOST IMPORTANTLY: These Properties Sell For Less Than 40 Cents On The Dollar!



**2312 Iota**  
We Paid - \$53,000  
We Sold - \$139,900  
**37.9%**



**3954 Homestead**  
We Paid - \$41,000  
We Sold - \$124,000  
**33%**



**3331 Marmore**  
We Paid - \$30,000  
We Sold - \$55,000  
Worth - \$80,000  
**37.5%**



**1297 Steve**  
We Paid - \$50,500  
We Sold - \$135,000  
**37.4%**



**8575 Melody Lane**  
We Paid - \$58,000  
We Sold - \$149,900  
**38%**



**1171 Gardner**  
We Paid - \$56,905  
We Sold - \$136,000  
**41.8%**

## BOND RATES: 3.85% Return on Investment

United States Government Bonds

US Treasury Yields



**1,813.66 +13.82 (0.77%)**

Real-time: 11:41AM EST  
INDEXSP real-time data - Disclaimer



**S&P 500 LAST 10 YEARS: Only 5.86% Average Annual Return On Investment As Of 2.11.2014**

## WHY DO PRIVATE MONEY PARTNERS GIVE REAL ESTATE INVESTORS, LIKE JOSH, MONEY?

**ANSWER: The investment alternatives suck and the returns are better and more predictable in real estate.**

### CD RATES:

**1% Return on Investment as of Jan 21st 2014**

Institution	APY	Rate	Min Deposit	Have Questions?	Learn More
GE Capital Retail Bank optimizer	1.05%	1.04%	\$25,000	877-309-6611	Next
ally	0.95%	0.95%	\$0		Next
My e-Banc by BAC Florida Bank	1.01%	1.00%	\$500		
Colorado Federal Savings Bank	1.00%	1.00%	\$5,000		
The Pinnacle PrivateBank	1.00%	1.00%	\$10,000		
Discover Bank	0.95%	0.95%	\$2,500		
Doral Direct	0.95%	0.95%	\$500		
giantbank.com	0.95%	0.95%	\$2,500		
E-LOAN	0.91%	0.91%	\$10,000		
California First National Bank	0.90%	0.90%	\$5,000		

Contract Length	Company	Product Name	Average Annual Yield	More Info
1 Years	Allianz Life	Dominator	1.50%	Info
2 Years	Allianz Life	Dominator	1.50%	Info
3 Years	Liberty Bankers Life	Bankers 3	1.75%	Info
4 Years	Midland Natinal	Guarantee Ult	1.85%	Info
5 Years	Sentinel Security	Personal Choice	3.75%	Info
6 Years	Royal Neighbors	Choice 6	3.00%	Info
7 Years	Sentinel Security	Personal Choice	3.85%	Info
8 Years	North American Life	Guarantee Choice	3.50%	Info
9 Years	Midland National Life	Guarantee Ult 9 (\$200k+)	3.70%	Info
10 Years	Sentinel Security Life	Personal Choice	4.15%	Info
15 Years	Protective Life	ProSaver	3.25%	Info

### ANNUITY RATES:

**4% Return on Investment**

## SUMMARY: IF YOU WERE AN INVESTOR, WHERE WOULD YOU RATHER INVEST?

### OPTION "A" = NOT US

- CD = 1%
- Annuities = 4% or less
- Bonds = 4% or less
- Stock Market past 10 yrs = 5.86%
- Significant Volatility
- No Control Over Investments
- No Real Understanding Of Why It Goes Up Or Down

### OPTION "B" = US

- We pay 12% minimum ~OR~
- 15% of profit ~Whichever is Greater~
- Predictable
- Control over investments that you can see and touch

## FAVORITE SOURCE OF FUNDING FOR \$40K FLIPS?

- An OLD 401k, OLD Pension Plans, OLD IRA's
- Typical Investors are told by their advisors to DIVERSIFY AND WAIT over the long term. And if you do that you'll get about 7-8% return over the next 10 years. Why diversify and wait and for 7-8% when you can get at LEAST 12% working with Josh and Mark?
- Rollover OLD 401k's and pensions to a Self-Directed IRA
- A Self-Directed IRA is an Individual Retirement Account where the owner funds real estate deals.
- We get the funding for our \$40k Flips from OLD IRA's, OLD 401k's and OLD Pensions.
- Sample Investments
  - o Loan or Partner with YOU
  - o Note (I.O.U) w/ Mortgage



## June 21, 2014 - Voinovich Park

On June 21, 2014, PurpleStride Cleveland is back and better than ever! The event will include a 5k run/walk and 1.5-mile walk through Cleveland's Voinovich Park. This inspiring event unites the community while raising awareness and support for the fight against pancreatic cancer.

As a pancreatic cancer survivor myself, it's important to me to raise awareness for this incredible organization. In 2013, my team, **Team A.C.T. Ammiller Cantwell Tucciarone** was the #1 fundraising team at PurpleStride Cleveland 2013. Collectively we raised almost \$10,000 dollars in registrations, cash donations and donations.

This year will be even more successful! We'll need your help. I'll be sending out information about the 2014 PurpleStride soon.

PurpleStride events contribute millions of dollars toward the mission of the Pancreatic Cancer Action Network to advance research, support patients and create hope. The money raised helps provide personalized support for patients, supports research grants and advocacy efforts to increase federal pancreatic cancer research funding. Read more about the Pancreatic Cancer Action Network and PurpleStride at <http://purplestride.kintera.org/cleveland/teamact> <http://purplestride.kintera.org/cleveland/joshcantwell>

