



## Cash Flow Solutions for Investors and Landlords REAL Passive Income Secured by Real Estate

### Inside...

- Killing Sacred Cows... destroying harmful financial myths... P2
- Why being the bank as an investment strategy is now more important than ever...P2
- The Note Club USA "Worry-Free Cashflow" Podcast episode list... P3
- Learning More About This Incredible Investment Strategy. Our Free Gift To You Tickets to a Masterclass!...P4
- Use Our Professional Network... P4
- Are You A Burned Out Landlord? Read Why Seller Financing Might Be The Answer to Your Prayers... P4
- Lets Connect!... P4

### Creating Real Wealth for the Working Class - Become The Bank!

#### From The Captain's Seat...

"How I rebuilt the pension that was taken from me...and how you can set yourself up for a worry free retirement as well." - Tom Force, Founder

Having been born in the 1950's, I grew up in an age where the prevailing wisdom was to go to a good school, get a good job, stay there for your entire career, and retire with a decent pension. Now it seems that the only people who retire with any kind of pension are government workers.

As a career airline employee, in my 35th year, the retirement landscape looks nothing like it did when I was hired in the 80's. If you are approaching retirement age, you know that the world has changed and has a lot of moving parts.

If you have been fortunate enough to have built up a decent sized nest egg, what is it producing for you? How will you structure the withdrawals over time to maintain your lifestyle and still stay financially secure? Can you live on the dreaded "4% rule"?

The typical financial advisor will happily collect 1% of your nest egg that they "manage" each year, overseeing a mix of stocks and bonds. You have no control over the operation of any of those companies, no collateral in the event that the company tanks (see Peloton 2021 until now, for example), and are told to hang on for "the long run". YOU assume all of the risk - they still get paid!

If you have been pitched by any financial advisor, you will hear that the stock market has averaged 10% a year over "X" number of years. That number was of little consolation to my pilot buddy who had just retired in January 2008, as he watched his \$3 million account get knocked down to \$1.7 million. Talk about starting off your golden years with a swift kick to the jewels...

Maybe you were simply an average Joe, age 50 in 2000, and started socking away money for retirement at 65. Bring on my 10% a year!!! Only to "celebrate" your retirement at the end of 2015 with an account that had weathered an S&P that delivered an annualized return, including dividends reinvested, of 1.625%  
No - there is not a zero missing...

SO WHAT CAN YOU DO?????? (YOU ARE IN THE RIGHT PLACE!)



Inside this newsletter I will introduce you to several resources you can take advantage of to take control of your financial future - at any age! I will also show you exactly how I changed the entire trajectory of my upcoming retirement in less than 2 years. All while minimizing risk & creating reliable cash flow.

First and foremost - I am not selling anything, no courses or webinars. I do have FREE gifts though!

Enjoy the content - and feel free to reach out to me via any of the channels inside!

#### THE INFO INSIDE IS OF SPECIAL INTEREST TO:

- Real Estate Investors and Agents..
- Investors with Cash on the Sidelines
- Burned out Landlords
- Anyone wanting cash flow investments
- Invest Some Time in Raising Your Financial IQ Today.

A former US Air Force pilot and soon to be retired airline Captain, Tom Force has an extensive background in a wide variety of real estate investments and operations.

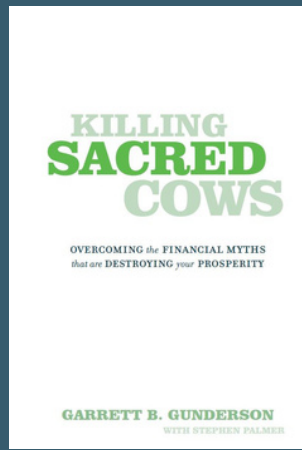
From GP on a residential land development project, partner in multiple residential assisted living facilities, owner/operator of a 50 bed lakeside lodge, investing in numerous syndications of commercial and multifamily projects, wholesaling, flipping, as well as owning SFR rentals and AirBnBs...he has been involved in just about everything the typical investor has seen.

The note investing and creation business...becoming the bank, rather than the landlord...and teaching others to do the same...is his current focus and passion. The timing for these strategies could not be any better.

"When people see how this works, the simplicity, they almost always say 'why didn't I know about this sooner?'. This is why I have created this newsletter, our podcast, and Note Club USA...to teach others how to create "worry free" cash flow - the kind that has changed the trajectory of my retirement. Note - you don't have to wait until retirement to do this!"



Required Reading.... Killing Sacred Cows - by Garrett Gunderson (free pdf download at [NoteClubUSA.com/Library](http://NoteClubUSA.com/Library))



Free download at [Noteclubusa.com/Library](http://Noteclubusa.com/Library)

What if everything you thought you knew to about money and finances was actually completely false?  
How soon would you want to find out, and what would you do about it?

You MUST understand the financial lies that are being told to you in order to prosper and live your best life. Putting your money to productive work for you and your family means going against the self centered interests of Wall Street and others. Don't wait until you are 65 to realize you have been left holding the bag. Here is some of what you will learn..

- Why the 401K is robbing you of financial security.
- How a consumption/accumulation mindset destroys your quality of life
- Why you want an abundance/utilization mindset instead
- Why cash flow from your investments - putting your money to work, is so important
- Why avoiding debt and self insuring is robbing you of an abundant future.

We have added this to our required reading so that you can see experts explain how traditional investing is robbing you. The myths of the 401K and the long haul in the stock market are thoroughly destroyed. We would love for you to break free of these financial restraints. When you understand the importance of putting money to work for you, in the lowest risk ways possible, you will be aligned with what our note investing community has known for a while . It's never too late to get rid of this "Stinkin Thinkin".

### Why Being "The Bank" Has Never Been More Important Than It Is Today....

As I approach mandatory retirement age for flying commercial aircraft, it's easy to look back with the "I wish I had done \_\_\_\_\_ financially" mentality...

- Probably should have bought Apple stock (or some other tech) back in the day...
- Bought Bitcoin in its infancy
- Started putting money to work much sooner...emphasis on WORK

The reason I promoted the book "Killing Sacred Cows" in this edition is because it does a nice job of countering the traditional "wisdom" that has kept the vast majority of my fellow "boomers" from realizing financial security in retirement. We now have newer generations that don't receive any financial education (what did you REALLY get out of that micro/macro econ class?). They are destined to follow the same path.

There are two particular takeaways from the book that I really want to highlight...

- Your "Net Worth" as a number is not as important as how it cash flows for you...
- Your 401K / Wall Street sets you up for failure - and their gain

Just like many of you, I have "growth" investments...apartment syndications, private placements, etc. However...we survive on cash flow. When I am no longer working, I can't go to my apartment syndicator and ask him to take down a door and let me take it to Whole Foods so I can get groceries. You need growth AND cash flow....

If you carefully read the book - you will learn that good returns don't have to involve high risk. When you think about it - investing in the stock market is fairly high risk (zero control and collateral) - and low on the average return scale. Do you sleep well at night with your financial security all at risk in the market?

Putting your money to work is the key. But how do you do that successfully? With low risk and great control? Many of you are landlords...I'm with ya...I am too. But how is the headache of rental real estate working out for you? I think it would be great if we didn't have to deal with tenants and repairs...are ya with me?

Bottom line - how is that rental house or portfolio working out for you? Is it another job? After all of the expenses of tenants, taxes, turnover, repairs, ongoing maintenance, perhaps even property management...what do your numbers look like?

Many landlords justify little to no (or even negative) cash flow as ok, since they are counting on appreciation. That concept might be getting put to the test these days. Appreciation doesn't put food on the table. Cash flow does.

So what can you do to get better returns with lower risk? This is what I have done...

Most investors don't know that they can actually be the bank - funding the purchase of properties, with the secure collateral of the property itself. You have probably heard of hard money lending. What I'm talking about is being the mortgage lender.

In my business this is called "Investing in Notes". Notes are the paper part of the real estate business...specifically the "Promissory Note" that you sign with every mortgage you have ever taken out.

I'm not going to dive deep into how this works in this newsletter. I have a resources at the end of this column for you to watch...and my partners run a two hour masterclass that I can give you free tickets to. My podcast goes into great depth.

What I want to go over here is how I essentially rebuilt a pension, a cash flow, that I am totally in control of, and probably have far more security and less risk than what you are doing now.

If investing in rentals or other ventures scares you enough to keep your money in cash...this might be for you.

As my numerous resources will show you, putting your money to work in note investing can give you the kinds of returns you may have hoped for from rental real estate...but with far fewer headaches, work and risk Let's take a look!

What is a note? - very simply, it is the paper that lays out the repayment terms on a loan - also known as a promissory note. For our purposes...the note is for the repayment of a loan made for the purchase of residential real estate. A note can be created for just about anything, but for this discussion we will focus on residential real estate. If you have ever taken out a mortgage, or even a car loan, you have signed a promissory note.

These notes are "secured" - meaning that the paperwork package describes a particular piece of collateral that the lender, or "note holder", can reclaim if the borrower does not repay the loan as agreed. In the automotive world - the vehicle gets repossessed. In real estate, there are several "work out" options - but the final "straw" is foreclosure and forfeiture of the property back to the lender.

When I own a note secured by real estate - I am entitled to collect a stream of defined payments. The borrower is required to pay all costs of ownership (taxes, maintenance, utilities, insurance, etc). I don't get calls for broken toilets or other issues - just like you wouldn't call your bank to come out and fix a leaky faucet. I just get a check each month. Sound like a better deal than being a landlord?

So what if they don't pay? THE question I always get. (continued --->)

## Learning more.... The Note Club USA Worry Free Cash Flow Podcast



Archive - Instant Access  
[NoteClubUSA.com/Podcast](http://NoteClubUSA.com/Podcast)

Our podcast series teaches the important aspects of note investing, with guests who are making it happen, or are important players in the industry. Our first season - episodes 1-6 -

The Basics - is available for viewing in our archive....

- Episode 1 - "Why Notes?" - Tom gives a basic introduction to Note Investing. Guest Doug Faus, a hospital CEO from Laramie, WY, explains how he has invested in notes to allow him the freedom to retire at any time that he wants to.
- Episode 2 - "When They Stop Paying" - We look at the basic "work out options" for when a borrower stops paying. Guest Dr Emily Thompson, an optometrist from Oklahoma City, OK, discusses how she turns these delinquent notes into profits.
- Episode 3 - "SDIRA's and Other Fun" - Quest Trust Senior IRA Specialist Derreck Long talks about a wide array of tax advantaged investing. Do you have money sitting in cash in your IRA? Have an HSA or Coverdell account? This episode will uncover some great secrets most don't know about.
- Episode 4 - "Why Notes - Why Now" - Note School Director of Student Engagement, Joe Varnadore, discusses why seasoned real estate agents, wholesalers, landlords and investors of all types are suddenly interested in notes and creative financing.
- Episode 5 - "We Chat with Eddie Speed" - With 42 years in the note space and countless thousands of transactions under his belt. Note School Founder Eddie Speed is in high demand as a speaker and high level note educator. He graciously invited our podcast to his office in Southlake Texas to explain why NOW is the time to add notes to your investing arsenal.
- Episode 6 - "Why You Need A Servicer" - The "Worry-Free" nature of note investing is due in large part to having the right servicer as part of your team. Like having a great property manager for your rentals, your servicer is your workhorse. We take a deep dive into what servicers do with Melissa Bolling of Allied Servicing Corp.

## Being "The Bank" (continued from page 2)

(continued...)

Because we buy notes that have a discount to them, our collateral is always worth MORE than what we have invested. So, if we have to foreclose - we should always come out ahead. But there are several other options prior to reaching that point - which I discuss in the video available at the link at the end of this article. The bottom line is that by buying the note correctly - your security (collateral) protects you from losing your investment.

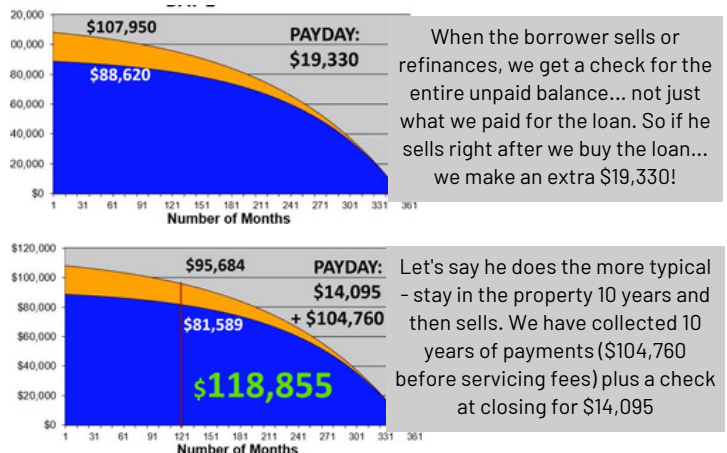
It is simple and easy to own notes all across the country, as we use "servicers" to handle the collections, as well as interact with the borrower if they are late, default, let insurance lapse, etc. Similar to a property manager for a land lord, but much less expensive - generally \$20-\$50 per month. Podcast 6 (see above) goes into depth on servicing.

So lets look at a typical note - one that is in my portfolio. I bought it from an online marketplace - and after conducting my due diligence, I bought it using my IRA (see Podcast 3 for all sorts of ways to use tax advantaged funds to invest in notes).

Property is a 3/2 in rural GA. Current market value is \$149,000. Borrower bought the property from a fix and flipper in March 2021 for \$118,500, with \$10,000 down. He financed \$108,500 through the seller, who became the "note holder", for 30 years at 9%. That's a monthly payment of \$873.02.

In January 2022, flipper wants to recapitalize his bank, and decides to sell the note. He offers the remaining 351 payments on \$107,950 remaining balance for a discounted price of \$88,620. I purchase the note using my retirement account...and now the \$873.02 payment comes to my account tax deferred, less a \$20 fee from my servicer.

So at this point - I receive these payments month after month for the next 29 years. However we know that at some point the borrower will likely sell the property or refinance out of this loan. From my standpoint - that would be great! Why? Because I get a payoff well above what I have invested...



Of course - the big question we always get is... WHAT HAPPENS IF THEY DO NOT PAY??? When you know how to invest properly, this is not a major worry.

The key is that because we loaned on a property that has far greater value than the amount owed...we should always come out ahead. There is a well defined series of steps and legal procedures that help the borrowers get back on track. If that can't be done then eventually you will end up with a property worth more than you have in the deal, and have several options on what to do with it. See Podcast 2 at Noteclubusa.com for more on this part of the equation.

In 18 months I have acquired over 15 notes. Each pays me every month. Headache free. They are also a liquid asset - I can sell part of them, take a loan against them, or sell them easily at any time for cash. Can your rentals do that?

### Does This Sound Like It's Worth Learning More About?

- 1 - Watch a 40 Min tutorial at [NoteClubUSA.com/CF](http://NoteClubUSA.com/CF)
- 2 - Attend a FREE Virtual 2 Hour Masterclass taught by Eddie Speed himself! See the next page for this great gift!

**Borrower**

**Loan Servicer**

**My IRA**

- Collects Payments
- Escrows Taxes & Insurance
- Licensed & Compliant
- Handles borrower issues

**\$873.02/mo**

**\$853.02/mo**

## This All Sounds Great! What Do I Do Now?

# TAKE A FREE CLASS!

Our Free Gift to You...  
Learn From the Best!



No matter what you do in life - you want to learn from the BEST! When it comes to creating and investing in notes - THE EXPERT is Eddie Speed! I am proud to call him my friend and mentor, and I want YOU to have the same opportunity to do so as well.

Eddie's teaching, the support of Note School and the incredible network of fellow Note School members has allowed me to attain a level of cash flow and financial security I could only have dreamed of a few years ago. It is my mission to pay it forward, which is one of the reasons I do this newsletter and have set up a podcast.

Eddie has been gracious enough to allow me to offer FREE tickets to his 2 hour online Note Investing Masterclass. If anything in this newsletter has inspired a desire for more information...this is the next logical step. YOU DON'T KNOW WHAT YOU DON'T KNOW!

In 18 months I went from wondering how I was going to safely cash flow in my retirement years...to hitting my monthly income number. Along the way...I became Note School's Investor of The Year 2022. That was simply a byproduct of taking action.

ARE YOU READY TO TAKE ACTION? Inflation is eating away at your cash every day. What are you going to do to beat it? Or to finally have cash flow without headaches? We've made it as easy as possible to take the first step - and it costs nothing. Your move..



### Note School 2 Hour Master Class



Your FREE Gift From Us!

If you can't scan the QR code - simply email [Tom@NoteClubUSA.com](mailto:Tom@NoteClubUSA.com) for your free ticket

## Are You A "Burned Out Landlord"? (it's ok - we get it!)



- Tenants who don't pay on time - or at all
  - Never ending repairs - AC, Roof, Plumbing etc
  - Vacancies and make ready
  - Taxes and Insurance
  - Trashed properties upon tenant moveout
  - Pets and the problems they bring
  - HOA complaints
  - Eviction Headaches and Moratoriums
- You get the point. Where did that "cashflow" on the spreadsheet go?

-Worse Yet - Do You Want To Sell Your Rentals, But Know That You Will Get Hit With A Huge Tax Bill?

If you really want cash flow without the headaches, and a way to mitigate your tax bill when you sell...you should do what savvy landlords do when they have had enough. They SELLER FINANCE and become the bank!

Reach out to TPF Real Estate to learn how seller financing can help you sleep at night and put that coveted cash flow into your pocket!



[TPFRE.COM](http://TPFRE.COM)

## Use Our Professional Network!

Top investors know that diversification is extremely important. We don't just invest in notes, but are involved in a wide range of real estate investing endeavors. Here are the experts that we use - people and companies that work hard to exceed our high expectations and provide great value with integrity. We put our money with these people...nuf said!



Deep Blue Capital is a Dallas based multi-family investment firm. Get to know them through their podcast "More Doors" - and go to [DeepBlueRE.com](http://DeepBlueRE.com)



Have rental properties? You have to have the top management firm taking care of the headaches so you don't have to! [HomewardDFW.com](http://HomewardDFW.com)



**DANNY FORCE REALTOR®**  
817.903.5442  
[Danny@DannyForce.com](mailto:Danny@DannyForce.com)  
[Danny.Dallas.LivianHomes.com](http://Danny.Dallas.LivianHomes.com)



Each Office Is Independently Owned and Operated. MLS

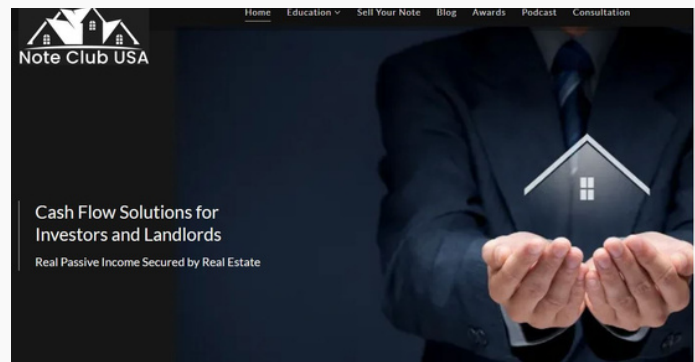
Danny knows and works the entire DFW market - was raised in the area and has produced over \$100 million in volume during his 14 years serving the Metroplex.

Whether you are a first time homebuyer or an experienced investor looking to expand your portfolio, Danny's experience and expertise, coupled with the technology of Livian Texas, will make him one of the most important players on your real estate team. Reach out at 817-903-5442 / [danny@dannyforce.com](mailto:danny@dannyforce.com)

If you are a struggling Real Estate Agent - contact him about becoming part of Livian - and find out how leveraging the Livian System can can the trajectory of your career.

## Let's Connect!

NoteClubUSA.com



Go to our site and set up a 30 min phone consultation



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Email: [Tom@NoteClubUSA.com](mailto:Tom@NoteClubUSA.com)