

Real Estate Investing:  
How to Find Cash Buyers  
and Motivated Sellers

William Johnson

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## PREFACE

First, I want to thank you for your interest in this book. I am certain that if you read this book you will find at least a few nuggets for you to take with you as you begin to wholesale houses.

This book is your quick-start guide to marketing a business centered around flipping houses on a wholesale basis. You will learn who your marketing targets are, how to look for the buyers and sellers that will be most responsive to your questions, and how to recognize the best deals for you. Finally, you will learn the actual methods that put you in touch with these people, and keep you in touch with the right people who can help you to take home that check from the closing.

With this book, my goal is to give you enough information to show you that there is money to be made. There are properties out there waiting for you to discover them and find a better purpose for them. There are people out there waiting for something to happen with a property they don't want. Learn the concepts I'm giving you and put these ideas into action.

Remember, I'm only focusing on the basics in this book. I want to give you a summary of what you need to succeed in this business, but it would take a lot more information to truly give you the complete picture of everything you could possibly run into when marketing your wholesaling business.

So, as my way of saying "thank you" for taking the time to read this ebook, I'd like to offer you the opportunity to download a free copy of the Fast Cash Wholesaling Houses Fast Start audio CD available at...

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## **Marketing Goals for Properties and Buyers**

If you're in the business of wholesaling houses, you're in the right place and reading the right book. After you organize your business entity, the next step in starting or revitalizing a house-flipping business is marketing!

Marketing is more than just advertising. It's a reputation management system. It's a path for you to follow as you establish yourself as the go-to person in your area for problem property solutions. When you build a marketing plan and follow it through, your business has a customized road map to cash flow and contacts and almost everything else that goes into a series of successful wholesaling deals.

This book was written to help you successfully market your business with the most widely used tools in the industry. You'll learn about various marketing methods that can make the most of your talents and your niche market. You'll learn which tools are more likely to help you create a marketing strategy that's right for you. And no matter which path you choose for your business, the first step in marketing is setting goals.

Marketing costs either money or time, so goal number one is to resolve not to waste time and money in your marketing efforts. That means you need a plan. It may sound like a time-waster to analyze your business, decide what to do in each situation, and write everything down, but when you run a business, you need to look before you leap.

Analyzing your business is easier than it sounds. Just ask yourself questions about who you want to do business with and how. Paint yourself a picture of where you are now versus where you want to be. Then take that information and start setting some goals.

### ***Goals for Finding Properties***

What types of properties should you wholesale? Keep your options open. You can still wholesale properties that may not be your specialty or located in areas where you prefer to buy and sell houses. The more you limit your options, the less likely deals are to come your way.

For example, if you only want to wholesale Absentee Owner properties in a given zip code assessed at \$100,000 or higher, let's just say that deals may be few and far between. Not impossible, but just a little bit more sparse.

We're not trying to be negative here; we just want to make sure you do not get boxed into one way of thinking as the only type or few types of properties you want

to key into. Properties are our commodity as wholesalers, and it is just not to our advantage monetarily to discriminate on the types of properties you key into. There are plenty of properties that are wholesaled specifically because the wholesaler would NEVER buy them personally. They aren't "lemons"; they just don't fit into the wholesaler's personal parameters.

The theory — or rather, mindset — that you should probably know is that you will find far more deals to wholesale in the lower-income, depressed areas rather than the subdivision less than a year old for cash-only offers. Now you're probably thinking "Right, now tell me something I don't know." The truth of the matter is that we could give you a picture listing of properties from low-end war zone to executive row, but if the seller is not motivated in either category, then it's a moot point. You will find both motivated and unmotivated sellers on **both** ends of the spectrum.

### ***Goals for Finding Buyers***

Who exactly are your wholesale buyers? As you develop the mindset of a true wholesaler, you'll want to go fishing for certain types of buyers for certain types of deals. So let's talk about marketing your business to prospective **buyers!**

When you start a project in any endeavor, there should be an end in mind. In this case, that end is our buyer, who is also our payday. We're talking about making sure that when we've done our homework and have a great deal tied up, that payday is right around the corner.

For most wholesalers, this part of the marketing process is the most fun when you're dealing with the right individuals. There are precautions that you will need to take, and we will more than adequately discuss all of the pitfalls that you want to avoid in dealing with buyers. Other than receiving the funding check with your name on it, just the process of interacting with buyers should be the next most enjoyable part of wholesaling houses.

True success in real estate starts with finding great deals. It doesn't matter if you personally have the best financing in the world set up — if you paid retail or close to retail value and it won't generate cash, then you have gained nothing! Rental properties can generate revenue using private/hard money lenders, but when you're in a property for around 50%–60% of the after-market-repaired value (ARV), it's a no-brainer. Is a 100% financed VA loan at 7.25% better than a 50% loan financed at 12%? It took all of about 0.3 seconds for a hard money lender to approve that loan versus the hoops and time involved to get through the VA paperwork.

Time is money. Speed of money, or having access to quick cash, is the key to getting deals done. Or, he who hesitates (and has to wait on financing) loses.

You probably have either been the real estate investment buyer that we're looking for, or at the very least you need to put yourself in the shoes of a savvy real estate investor who buys properties for investment purposes. The success that you will have in wholesaling is largely dependent upon how well you can get inside the mind of your buyer and know the characteristics that he or she looks for in a deal.

It is so much fun to work with your buyers because they are mostly like you. There are too many people out there who are negative. They stereotype so much of real estate as being crooked or illegal just because it doesn't fall into their frame of reference in real estate. Hopefully you are not hanging around those types of people, and are avoiding them like the plague. You should be associating with like-minded people who share your positive mentality.

The buyers you like to deal with should truly appreciate your services for what they are. They should be people that don't beat your property down with negatives, and by all means, if they balk at you making a buck or two (or a few thousand) then **lose their phone number!**

For example, if you're walking through a house with a new buyer and they start off by bad-mouthing every inch of the house, thinking that the more they talk it down, the more you'll reduce the price, warning lights should go off in your head. Stop them before they get started. Tell them, "I know what it needs. Just look at it and tell me if you can meet my price." If they don't want to play nice, then take it away from them. "Obviously, this house isn't what you're looking for. I'm sorry to have wasted your time." And walk them towards the door. A good deal is a good deal. If one investor doesn't want it, someone else will. Remember this word: N-E-X-T!

The great thing about working with buyers is that a lot of times, you really are like-minded individuals, especially when you start negotiating (if you even have to negotiate). It's not like you have to beat around the bush a lot and be evasive on some issues. You just put on your best poker face and have fun with it.

Keep in mind that these are the people who butter your bread, so to speak, and you want to treat them with extra special care. Take care of your best buyers. Buy them lunch, play golf with them, send Christmas gift baskets, and so on. This may sound a little quirky to you, and it may even seem like it should be just the opposite way around, with them treating you like the king, but just take heart and know that it is definitely to your advantage to groom your buyers and get to know them personally.



You see, many of the buyers you may work with can do exactly what you are doing and can probably teach you a trick or two. So why in the world would they pay your price and not balk at you making some money? The answer is **time**! You come into all sorts of buyers and there is probably an elite group of individuals in your area that have pockets as deep as the ocean or have banks lined up just begging to loan them money for real estate.

In Las Vegas, the very elite gamblers are called “whales,” and if that casino lands a whale, then they can make millions over the long haul. The same scenario exists in real estate, and when you hook up with a real estate whale and have a personal relationship with this person, your monetary success is all but guaranteed.

Whales will not make foolish decisions. They didn't get to where they are today by not being prudent with their money, so don't waste their time with marginal deals. When dealing with a whale, **always, always** back up what you say you will do with action, and follow up consistently. Whales may not have the time to look for deals, but they sure know how to evaluate the worthiness of the deal that you're offering, and that is all you could ask for.

Think in terms of your list of buyers being your personal bank. You can write a check on any property deal that you find, but if the bank won't cash it, then it does you no good. Your bank of buyers is looking for properties with certain criteria, and when you find the right combination of price and terms, you then have access to the money. When all is said and done, this is what wholesaling properties is all about — **making serious money!**

The personal relationships that you cultivate with your buyers are everything. We've discussed some of the characteristics that you need to look for in your buyers, but now we're going to get a little more specific and discuss in particular some of the items you should use to qualify your buyers as either real players, lead-by-the-hand potentials, or those who will waste your time. Any buyers with characteristics that are less desirable than the three listed below simply are not worth your time to concentrate on.

# Finding Your Ideal Buyer

## ***Cash Buyers Are Best***

A cash buyer is your best buyer. Cash sitting in the bank account of a buyer doesn't have to ask approval from ten different people to be taken out. A buyer who has readily available cash is simply the best type of buyer to deal with. They can make a decision quickly and close quickly.

The downside is that this is the smaller percentage of buyers you will be able to find. It is safe to say that most buyers who say they pay cash actually borrow the money from their established credit lines, hard money or private lenders, or have pre-approved bank financing available on a property-by-property basis.

## ***Buyers with Borrowing Power***

This is the largest group of buyers that you will come into contact with. They usually will have a large credit line established at one or more banks, and they will also have a track record that attracts banks to gladly deal with them on a property-by-property basis. This type of borrower deals with many banks. Usually each bank sets its own maximum number of loans outstanding to one individual. Sometime they may cap off their lending requirements, even if the buyer is a very strong borrower on paper, as it reduces the bank's liability.

The most preferable way for these buyers to purchase properties is an individual bank loan for each property they buy. Yes, they may have a large credit line that they can draft in a matter of minutes to pay cash for a property, but that may significantly interfere with the cash flow of their operation. More importantly, they may have to close twice, which escalates the closing costs needed.

For example, if it is a truly great deal and needs extra quick closing attention, then they may draft from their credit line to close and pay you off and secure title to the property. However, they probably close again with a bank to turn the deal into a "construction type" loan, which is needed for the true fixer-uppers. This results in a doubling of the closing costs.

Try to get to know your buyers' businesses and financial situations as intimately as they will let you. This is something that will take place over time, as you establish a relationship and rapport with your buyer. But knowing this information will help you structure the wholesale deals that you present to each buyer.

For example, if you have an established history wholesaling to a proven buyer, knowing that he or she has credit lines and approved bank lending, you know you

can go for a quick closing. If you know that another buyer goes through a hard money lender and they need the deal to be 65% LTV including rehab costs, they might take a little longer to close, or they might need a deal with more room than a cash buyer.

If your seller is really keen on closing (like yesterday) and it is great deal, you still want to put a minimum of 30 days to close in your contract. But you can sometimes put in a performance clause that gives you an extra \$500-\$1000 off the purchase price if you can close in less than ten days. Your buyer will most likely have to draw from a credit line to meet those expectations, so knowing who can truly close quickly can put extra money in your pocket.

### ***The Cash to Play***

This type of buyer may not have a strong borrowing ability, but has a significant amount of cash to work with. They probably either have poor credit or may just be starting out in real estate investing and are just "getting their feet wet." Someone who has \$3,000-\$5,000 is still a potential buyer for some deals and so don't rule them out.

Remember that you can be the bank for these types of individuals and direct them to the money. Just know that even though you don't have a "whale" buying all of your deals, you can create built-in financing so you can get the house wholesaled quickly. In another publication, we'll discuss in detail how to create this type of financing and make sure there's a check somewhere that ends up with your name on it.

### ***Beware of the Weasels!***

When you are wholesaling properties you are guaranteed to run across some buyers who are under-capitalized, under-educated, or just flat-out unethical! If a person doesn't have a lot of money or just hasn't studied up enough on real estate to be prudent in their decisions, then by all means don't hold it against them. We were all probably there, or may be now at that one point in real estate.

You will find that even though it does take some time when you cultivate a business relationship with those less experienced, it can pay **huge** dividends. Be a free mentor to those individuals as your time permits. You will learn things yourself, but it will all come back to you in a positive way in real estate somehow.

Now, you will learn how to sniff out weasels pretty quickly from the personal questions you will learn to ask. You make the rules about which buyer gets your

wholesale deals as long as you are not discriminating against a person based on race, color, creed, sex, religion, or any other legally protected status. However, you have **every right** to discriminate on who has the potential to tie up your great wholesale deal based on sound financial analysis. That is why you want as much written confirmation as possible that your buyer will in fact close on the deal and, in return, will get you paid. This part is important, to say the least.

As your career in real estate progresses, it is inevitable that you will come across individuals whose ethics of conducting business are wrong and, in some cases, downright illegal. This is probably true in almost any form of business, and real estate is by no means immune to this. Anyone can put a contract on a property, but not everyone can do everything they stipulate in their contracts.

Here's a quick example of what not to do from the "hard knocks" learning file. A wholesaler has a buyer from whom he accepted \$500 earnest money held by his attorney on seven different properties. Needless to say, the wholesaler was looking forward to a nice payday. The investor talked a big game and was knowledgeable about real estate, but the wholesaler didn't do his due diligence on the investor, ask for bank approval letters, or get an earnest money deposit commensurate with the scope of the deal (even though they were junker houses). In the end, the investor didn't try to hide, but he simply wasn't able to close on the deals. He walked. The wholesaler was left with \$500 in earnest money and title work bills on seven different properties, not to mention the sellers of these properties, with whom he then had to scramble to renegotiate and buy more time to get them all closed out.

All of these pitfalls and monetary losses could have been avoided by just taking a few more minutes of due diligence by pre-qualifying the buyer. The lesson learned: Don't take the first bait that comes along!

You may get individuals who try to wholesale your wholesale deal. In many cases, this is fine. However, you need to pre-screen the actual buyer yourself. Let your middleman know that you will honor the deal and won't cut him out, but you need to make sure the end buyer can actually do the deal. You can learn how to sniff out sincere individuals who do try, but who don't meet your qualifications. You will also know how to recognize the true weasels that you need to stay away from.

### ***What Pre-Qualification Questions Should You Be Asking?***

When you are pre-qualifying your buyer, you absolutely must let them know that you wholesale properties, or in other words "broker deals." Again, if you are dealing with someone who balks at the idea of you making some money or even some substantial money, then go find someone else. Just be up front and in no uncertain

terms let them know that you make money finding great deals and passing the opportunities on to them.

On all-cash wholesale deals, your stated price should include your profit. If your buyer starts asking what your cut is, then that is not the direction you want the conversation to go in. Your reply should be that the deal as you've stated it stands on its own or not. The profit you make in negotiating with a wholesale buyer on a cash deal is for you to know and them to find out — later! Especially in the negotiation stage with the wholesale buyer, where you're telling them that the property is selling for \$X and you want to make \$Y — that's like playing a poker hand and letting everyone know what you are holding.

There shouldn't be a lot of negotiation with your wholesale buyers. A smart buyer doesn't care what you make on the property; his main concern should be what **he** makes on the property. The deal is the deal. You can quickly make this question a nonissue by offering great deals. Investors can find marginal deals all day long. Your value is in finding great deals. So, on the other side of that, recognize your value. If your wholesale buyer doesn't meet your terms, if he balks at your making a profit, then move on to the next buyer. NEXT!

You absolutely must be able to pre-qualify your buyers and rate them into your own buyer categories in order to effectively wholesale. The paycheck you want to receive in the end directly relates to how well you are able to match up the most qualified buyer to the deal. Here are some items that you need to know from your potential buyers. They are broken down into the "have to know" and "would be nice to know" criteria.

### ***What You Have to Know***

- How many properties do you buy and sell a month? (or a year, if they hesitate)
- What types of properties do you like to buy? (# of bedrooms, baths, etc.)
- Are rehab/fixer-up specials your preference, or would you prefer to purchase "prettier" homes?
- What price range do you like to operate within? Wholesale price? After-repaired value price?
- Will you consider all areas to buy in or are there areas of preference and other areas that I shouldn't waste time calling you on?
- If you write up a property to buy, how quickly can you usually close?

- Can you pay cash for properties? If yes, would you mind producing verification of your ability to do so?
- Do you borrow money for your deals? If yes, would you be able to produce documentation from your bank stating as such?
- Do you need any help securing financing? I have some resources lined up that don't mind lending for the great deals that I come across.
- Do you have a credit line established for truly great deals that have to close quickly? If yes, would you mind producing verification of that credit?
- If you are using a bank, what requirements do you need (appraisal, title work, repair estimates, home inspection, termite letter, etc.). For example, if you know clear termite inspection is applicable and your subject property has considerable termite damage, this may disqualify this particular buyer even though you fully intend to disclose this fact to them.
- Are you interested in deals to cash out the seller only, built-in financing, or both?
- How do I reach you? Get contact information such as name, phone numbers, fax number, mailing address, e-mail address, etc., and ask what their preferred method is.

### ***Other Factors That Would Be Nice to Know***

- What attorney do you usually close with?
- How did you hear about me?
- Do you know of other investors like yourself that I can add to my database?
- Do you have a contractor to work with for great deals that need repairs?
- Generally speaking, what type of profit margins or buying criteria do you look for? (You will get a lot of different answers here, and some may say, "Just bring me the deal and I'll look at it.")

The following are just some of the examples of the type of information that you want to know from your future buyer:

- "I can't go over 65% LTV including repairs on a property."
- "I usually pay no more than \$25k total for a property including purchase price and repairs for three bedroom rentals in the Golden Heights area."

- "I never buy houses with pools."

### ***And a Few Words of Advice:***

- Be sure to get approval letters from your buyers and/or large deposits.
- How quickly do you want or need your buyer to close? It all hinges around your agreement with your seller to make sure you meet his deadline. You want individuals who can close with CASH or have their financing lined up and pre-verified. These are called real PLAYERS!!!
- Be cautious of weasel contingency clauses that your buyer may want to put in their contract and know about contingencies of their financing, like a termite letter and such. Be sure you initiate the title work to have as much control over the situation as possible.
- By all means, turn down your good buyers sometimes and let them know you know how to make a profit. They soon will get the message that if they want to be first on your list, they won't dicker around with prices. For example, when you have a good deal and you are negotiating with your buyers, you simply say, "I have this great property for this price and I can give you until end of day to meet if you want."

This is a business that requires you to have a well-developed buyer list. When you get to the point where you're evaluating the results of your marketing plan, you will soon find out who likes to buy where and how much they like to pay as different investors work off of different profit margins. The more you know about your buyers, the better you will be able to find deals that have a buyer waiting.

### ***Where Can Buyers Be Found?***

This section should be more adequately named "How do my buyers find me?" The individuals out there who can appreciate your services and can truly appreciate a great deal will eventually find you. You should continually be marketing and networking to find new and qualified buyers because if the money dries up at one well, you need to have multiple backup sources.

We will be concentrating primarily on the rehab/investor buyer here. There are opportunities with owner/occupied retail buyers that we will touch on later, but for now, let's discuss your main source, which is the person who can recognize a great investment opportunity and close fast.

One of the easiest ways you will find to start generating a strong buyers list is simply with a few classified ads. If you are just starting out, you may run the advertisement for two to three consecutive weeks to start building your base and then maybe drop your advertising down to once a month just to keep your resources fresh and opportunities open.

The type of classified we are talking about here is NOT prohibitively expensive. You should probably run a Sunday-only advertisement in the "Investment Properties," "Realty Wanted," or a related section of the paper. We are talking about a \$20-\$40 advertisement, depending upon the circulation and size of your paper, of course. A few examples that have worked well are:

- "Rehab/Fixer properties. Call for a complete listing of investor specials! 555-1212"
- "I've got all the deals! If you want true investment opportunities then call me. 555-1212"
- "Blue Light & Handyman Specials! Serious deals for serious investors. Call the source at 555-1212"
- "Please DO NOT call me unless you are interested in great rehab specials. 555-1212"

One of the best advertisements for your deals is simply:

- "\$60k comps, \$20k and needs repairs. Financing with repairs available. 555-1212"

Placing just a couple of cheap advertisements will put you well on your way to developing a strong buyers list. Your buyers list should continually evolve as you add and even delete prospects. When you start dealing with buyers there is no way around it and you will come into some, shall we say, unscrupulous individuals. People who want to jerk your chain around, possibly trying to wholesale your wholesale deal (which wouldn't be bad if they actually completed the deal).

When you start fielding the calls from the advertisements and you are completely new and don't have an inventory of properties to sell, you will get buyers asking you to "tell me about your deals" or "where is the property located?" You don't have to beat around the bush. You can simply state that you work hard to find great deals and not marginal ones, and that you simply need to find some truly serious buyers. It is definitely in your best interests to be very frank with the person you're talking to and say that you primarily wholesale quality deals and when you get a property under contract can you call them in the future?



When someone answers your potential buyer advertisement from whatever source, ask your buyer the questions you just read about in the "What You Need to Know" section. Depending upon their answers, you'll be able to classify them as strong, potential, or marginally possible candidates. Remember not to dismiss individuals just because they haven't bought 100 properties before or have bad credit. You're going to be the bank for some of those individuals later.

Don't get into the aspects here of how much earnest money will they consider putting down, as it's really putting the cart before the horse at this time. In fact, some of the individuals may be apprehensive at best when answering these questions or even evasive. Most serious, ethically-minded buyers will not have a problem in casual conversation answering some of these questions so you can get an idea if they are a real player.

When speaking with the prospect, keep it conversational and flowing. You will want to have an "I'm here to help" type attitude and, in any case, the questions you ask should not sound like you're completing a telemarketing survey. Develop a rapport with the prospect and take the opportunity to get to know them personally. These are the individuals that you will be counting on for your paydays, and knowing their personality and buying techniques/margins will definitely be to your advantage.

The last sentence on the list, asking, "Do you have a bank qualifying letter that you could send me for the right type of deal?" may be a little bold, but ask this question anyway and it can separate the really motivated players very quickly. There will be some buyers who are very qualified and that you will do deals with, whether they have a bank letter or not. However, a person taking the time to send a letter from their bank stating "Mrs. Johnson is a pre-approved customer for real estate transactions" simply carries a lot of weight.

What you are looking for are buyers who are as serious about business as you are, and this separates those types of individuals very quickly. You are primarily interested in the quality of qualified buyers and not just developing a long list of contacts.

Keep records of all your prospects, recording their pertinent information from your fact-finding interview and most especially contact information such as the name, mailing address, home number, cell phone number, fax number, and e-mail address. Even though some of them will not seem to be outstanding, you still need to keep them on file. You will come across some deals that seem very marginal, but if you have tied up the deal with a motivated seller who gives you no-risk contingencies to move forward, you can make these deals work. You can set up your marketing program so that deals or buyers that you think are marginal can still become great sources of income.

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