

# The Land Geek's Passive Income System



**No More 3Rs—How To Create A Passive  
Income In Real Estate Without Renters,  
Renovations Or Rodents**



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# Land Manifesto—No More Renters, Renovations Or Rodents

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This Manifesto was written for everyone that is cursed with what I describe as Solo economic dependency. That is, if you aren't working, you aren't making any money. Traditional real estate has been a phenomenal strategy to solve this curse, but if you don't like dealing with the three R's—Renters, Renovations and Rodents then read on...

Hi, my name is Mark Podolsky AKA the Land Geek and I want to thank you for reading my Passive Income System.

## Why listen to me?

I'm widely considered the Country's most trusted foremost authority on buying and selling raw land. I've flipped over 3,157 properties since 2001 and have made millions of dollars in this niche. Unlike most real estate trainers, I'm personally doing deals daily through my company Frontier Equity Properties, LLC. Plus, I've trained hundreds of people how to duplicate my success which you'll read more about in this manifesto...

Over the course of these pages, I will share with you some of the secret Land Investment Strategies you probably have never heard. In fact, you are about to learn the five secret weapons my most successful coaching students use to create a passive income in real estate and increase their incomes.

## What I will share with you in this Passive income system is the following:

- How to buy quality free and clear Land at pennies on the dollar pricing. Some properties can be bought for as little as \$50 to \$1000, and some come even for free (no joke).
- Why there is virtually no competition.

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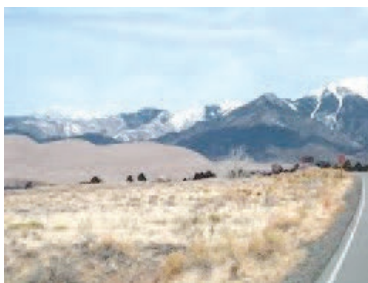
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# Land Manifesto—No More Renters, Renovations Or Rodents (continued)

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- Discover why land is one of the most overlooked, yet simplest investment strategies for creating wealth.
- How to sell these properties for top profits in a matter of days, using advanced, but super simple strategies while creating:
- Repeat buyers; Buyers lists; and an automated cash flow that can go into the tens of thousands of dollars per month.

I have personally used the above strategies to buy over 3157 properties and sell all of them within 30 days on average. I've been working on my business full time since 2001. And I continue to use these exact techniques everyday to sell, on average 10-20 properties per month, right now in this market!



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# Why Land?

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First of all, I applaud you for taking this step—for taking action and reading this manifesto. You are going to learn how land investing will change your life if you take action.

We are going to discuss in detail how you can make MORE money from buying and selling raw land than you can from flipping houses. And you're going to learn how you can make MORE money selling land with owner-financing than you can from owning rental houses. Even better, I'll show you how you can do this without the headaches that come along with flipping houses or being a landlord.

Before I go into detail, I want you to understand that you are now playing in the big leagues of real estate. The billionaires of this world, like Ted Turner and Boston Red Sox owners John Maloney and Red Emerson own millions of acres.

I want you to think about this quote from Russell Sage:

*"Real estate is an imperishable asset, ever increasing in value. It is the most solid security that human ingenuity has devised. It is the basis of all security and about the only indestructible security."*

**Russell Sage—American Financier and Politician**



When you hear the name Jeff Bezos, you think of Amazon, the biggest online retailer, right? But he's also a huge land owner. So why do you think many of the savviest and most successful business people in the world are pouring millions if not billions into land?

Well, unlike the stock market, you have total control over the asset. You can pick the location, you can improve the land, you can use it for something productive, and you can even live on it if you want to.

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Most people follow the herd and invest in the stock market. But the stock market is really just a huge casino, and the game is rigged. The two-faced crooks on Wall Street want YOU to invest your hard-earned

money where they have the most control. Would you rather control your wealth or blindly hand over your dollars to someone who doesn't care about your best interest?

So in addition to control, land gives you opportunity to produce income. Also, the market value of your land can increase dramatically with population growth. As we approach 10 billion people on earth, land is just going to become scarcer and scarcer.

Imagine buying land 5-10 years ago in North Dakota before the shale-oil fields were discovered. Or what if you had owned land in New York City or Los Angeles 30 years ago when these cities were experiencing huge growth? I guarantee, if you think about it, you know someone who bought a piece of raw land in the path of growth... and they became an instant millionaire.

In this report, I'm not only going to discuss how flipping land will make you buckets of money, but I'm also going to talk about how you can leverage your land to create passive income. It's like rental income without tenants—so it's way better than rental income.

Once you get started in this business, you'll eventually start finding proper- ties that you really like. In fact, you'll like them so much that you'll want to keep them... which is a great! You don't have to sell every property you buy. You'll be very smart to hold onto properties that you know are in the path of growth.

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For example, I bought land in a subdivision outside of Albuquerque that is ripe for development. I'm just going to hold onto that land for my family and me. Maybe I'll build a house on it someday, or maybe I'll sell it for a massive gain.

I know this all sounds very exciting, but what makes it even better is this—No matter what your current financial situation is, no matter where you live, no matter how little spare time you have—the land business will make an incredible difference in your life if you apply the systems I teach.

Even if you've never bought a scrap of land in your life, you will be up and running in a few short weeks. Even if you have over 50 years of experience in real estate, you will find my systems to be completely game-changing.

And if you only have a few hundred dollars to get started investing in land, it's no problem at all. I'm going to show you how to take \$100 and make it \$300. \$300 to \$900. \$900 to \$2700, \$2700 to \$8100, \$8100 to \$24,300, \$24,300 to \$72,900, to \$218,700. You don't need a lot of money to get started in this business, you just need to take action.



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Here's a real-life example. My buddy Jeran Fraser, who lives off the beach in Carlsbad California, started with only \$800 and turned it into a multi- million dollar business. He had no college education and no experience in real estate—just \$800 he borrowed from his Mom to buy some land at a tax sale auction.

So let me ask you.....how many people do you think are looking for more financial security in these turbulent times? Land is security. It always has an inherent value, no matter what happens to the economy.



In fact, when I started flipping land part-time, I convinced my Wife that I wasn't crazy by telling her that even if I couldn't sell a property, at least we owned land! How many people do you know who started a business, and then a year or two later, all they have to show for it is a garage full of unsold inventory collecting dust? That won't happen with land—you will always have something of value.

A lot of people ask me, "Mark, how have you been able to buy and sell thousands of acres and thousands of parcels?" The answer to that question is simple. I've created very efficient systems for each facet of this business.

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Everything from Due Diligence, to Deal Flow, to Marketing is streamlined to make the best use of my time. And guess what—I've trained a few virtual assistants to handle 90% of my work!

Do you think Richard Schultz, the founder of Starbucks, spends his days whipping up frappucinos and making cute designs in latte foam? Of course not! He's busy working on his systems to make his business better.

One of the best things about the land business is that you don't have to do all of the work. Sure, in the very beginning you will need to do most of the work yourself. You need to understand how everything works before you can train someone else to do it, right? But once the money starts flowing in, I'll show you how to hire virtual assistants to do the tedious work for you.

Then, you'll be able to focus on the activities that add to your bottom line—like Deal Flow and Marketing.

How do you feel about systems and automation? Do you think it would be smart to put together a process one time, and then watch it scale to levels you never dreamed would be possible? I teach my students to Work Smart, which means you will spend most of your time working ON the business, and not IN the business. Make sense?

Now you understand the basics, so let's recap. You're going to learn how buy and sell land for cash profits, how to create passive income through owner-financing, and how to hire virtual assistants to do most of the work for you. These are just the broad strokes. I'll explain in more detail later.



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# Mark's Story

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When I was in your shoes, just starting out, never in my wildest of wild dreams, did I think I would do million-dollar land deals and flip thousands of parcels. When I started out buying and selling land, all I wanted was to be able quit my job and make enough money to pay my bills and support my family. That's a reasonable goal, right?

But I started building momentum and my business just kept growing and growing. In a few short years I was able to create the ideal working situation of the 3 W's—working when I want, where I want and with whom I want.

Here's a great example of the first W. Because I only work when I want, my beautiful wife Rachel, my wonderful kids Noah, Elan, and Ella, and I go on multiple family vacations every year. One of our favorite places to go is the Ritz-Carlton Dove Mountain. We book an amazing suite. We go swimming, we dine on five star meals, we go hiking, and we don't stress the cost of the vacation. We just totally enjoy it!

Now, I'm not telling you this to brag. I'm telling you to make this point—no matter what we do, no matter where we go, no matter how long we stay, we don't worry about anything. And when we come home, we have more money in our bank account than we had when we left!

Do you think you would enjoy life more if you had the same economic freedom? Where would you take your family? How would you enjoy your time getting away from it all? Imagine what it would feel like to come home from vacation and have more money in your bank account than you had when you left home. The land business can make this a reality for you.

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So, I didn't grow up rich. My Father worked as a wholesale grocer, and my Mother was a legal secretary. I grew up the same way most middle-class kids do. My Father was a bit of a workaholic and I didn't see him much as a kid. My Mom struggled to raise my sister and I like a single mother. Our parents told us to "get a good education and get a good job." And you know what? I did. I graduated from Indiana University and was planning to go to law school.

However, I got the travel bug and moved to Australia for 6 months instead of going to law school. Like most brooding young men, I was trying to figure out what I wanted to do with my life. I just bounced around from job to job until I met my Wife and moved to Arizona.

I became a business broker which is a high-pressure, commission-only job. My job was to cold-call on businesses and miraculously convince them to let me sell their business or represent them in buying a business despite having no knowledge of their company. Needless to say, constant rejection was a way of life.

To make matters worse, I had an overbearing boss who would second-guess every decision I made and every action I took. He loved to micro-manage me every minute of every day. Every morning, as I was jolted awake by the buzzing of my alarm clock, I'd feel violently ill at the thought of going to work.

This job was sucking the life out of me, crushing my soul and destroying my confidence. Some days I'd go home after work and not even have the energy to speak to my wife. I'd be so run-down that she would almost have to force me to eat dinner rather than go directly to bed.

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I was fed up with a work environment that was based on lies, politics and ass-kissing. It made me feel dirty—because if I wanted to get ahead and really succeed in this business—I would have to sabotage my integrity and personal values.

At this point, my wife and I had a 6th month old baby boy. We were living paycheck to paycheck and couldn't even make ends meet.... One of our main arguments was about being able to purchase organic baby food. My wife wanted it, but when I looked at the pennies in the bank account, I couldn't justify the extra cost.

No matter how hard I worked, at the end of the day I had no control over my income.

Fate intervened one day when I ran into an old high school friend. We had a beer together, and he told me how he was making money hand over fist buying land at county tax foreclosure auctions. I was amazed by what he was telling me, so I wrote his secrets down on a bar napkin and said to myself "this could be it".

After many late nights researching, reading articles online, and reading various books that I had acquired from the local library, it was time for me to take action.

I remember my first auction in New Mexico like it was yesterday. I was a nervous wreck. My hands were wet and clammy with sweat. My heart raced with anxiety – it felt like it was going to thump its way right through my ribs and out of my chest because I had just spent my last \$3,000 of savings on land—savings that were meant for car repairs!

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I went home proudly and boasted to my wife about all of the land I bought at this auction. I remember her asking me in a frightened voice "what do we do if you can't sell it?" I said, "Worst case scenario, we own land! It's not a temporary fad. It won't spoil or become obsolete. It's land and it lasts forever." "We'll be able to sell it," I assured her.

I had bought 30 parcels of land at an average price of \$300 each, and sold them all in 30 days at an average price of \$900.00 – that was a 300% return on my investment! Those 30 days, were one of the most thrilling roller coaster rides of my life.

Even though I had just transformed \$3,000 into \$9,000 my wife was terrified. She thought that I was playing a fool's game, and we had more than a few yelling matches about it! She didn't want me to invest in land ever again after selling those first 30 parcels.

Despite her passionate objections, I took the \$9,000 profit from the first auction and went to my second auction in Arizona. This time around, I raked in over \$90,217 selling that land over the next 3 months.

Finally, my wife realized that I had made the right decision. Even better, I knew in my heart that I would be able to buy and sell land full-time and earn more money than I did at my dead-end soul-crushing sales job.

Over the next 18 months I set out to master every detail of this business. I was on a mission. I wanted to look my wife in the eye with confidence and tell her I could do this full time and quit my job forever.

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I worked like a man with a fire under his behind, and those 18 months transformed my entire life forever. I felt like a hero to my wife and baby boy. I created systems and blueprints that worked with great reliability. Time and time again, I kept finding amazing land deals using my systems. And then, I figured out how to turn these deals into passive income – the holy grail of income!

Now, don't get me wrong, I made a TON of mistakes along the way. In the early days, I learned the hard way. I fell on my face more than a few times. But, you know what? I just picked myself up and kept moving forward every time I stumbled. And now, learning how to work smart has paid off big-time, because the blueprints and shortcut systems that I have put in place prevent all of those costly mistakes.



It was an amazing and rewarding adventure that I'll never forget. I don't think my friend Steve will ever realize just how much he helped me that night he shared his stories and secrets with me over a beer.



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# Solo Economic Dependency

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The great thing is, now I have been able to help other people the same way Steve helped me. I've helped people get rid of that sick feeling in their stomach that comes along with living paycheck to paycheck. I've taught people how to successfully buy and sell land, and create a passive income.

Even in the worst real estate market in recorded history since the Great Depression, my land investing blueprint is still very effective. Even in terrible years for land and for the economy overall, I've still made a high six figure income.

**\*\* Every effort has been made to accurately represent our product and its potential. Please remember that each individual's success depends on his or her background, dedication, desire and motivation. As with any business endeavor, there is no certain guarantee that you will earn any money\*\***

Oh, I forgot to mention.....when I first started out in this business, my parents were mortified that I was taking on all this risk! "You quit your job, and you're working out of your house full time?" they asked with petrified looks on their faces! "How will you afford the mortgage? Or life Insurance? Or baby food?!" They thought I should follow conventional wisdom—get a job for a big company and retire at 65.

When they saw how I was bringing in more and more money each month, and how I was building up a very impressive savings account... they wanted to learn what I was doing! I even put my parents' money into a few deals so they could share in the profits!

Now, I happen to think that my first mentor, Raj, is the main reason I had the courage to quit my job and pursue land investing full time. We worked together appraising and brokering dental practices, and

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# Solo Economic Dependency

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Raj taught me one of the most important concepts I've ever learned—which is that dentists, doctors, chiropractors and most people in the business world are afflicted with a disease that I like to call solo economic dependency.

What is solo economic dependency? It means that if you're not working, you're NOT making money. For example, if a dentist doesn't keep busy fixing people's teeth, he has no other way of generating income to pay overhead and make a profit.

The same problem exists for every freelancer and everyone else who is in a position where if they're not working they're not getting paid. They are completely dependent on a job or their own labor to generate income. This really takes a toll on people over time. It really beats them down.

I saw this happening to dentists when I was working with Raj. As an outsider looking in, it appeared to me that most dentists were working for their staff and suppliers, and not the other way around. It was stifling their potential.

After witnessing the pain people were in, Raj and I would dream about the perfect business. We reasoned that the perfect business would have a few essential characteristics:

- No physical inventory
- A one-time sale and then recurring revenue
- Built-in incentive for the customer to continue paying for the product or service
- A niche without competitive pricing pressures

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Can you guess what we decided would be the perfect business based on our criteria? Wait for it.... Life insurance! However, even though the 1st three characteristics of our model would be satisfied by selling life insurance, it presented a few deal-breaking problems.

Life insurance is highly competitive and NO fun at all to sell. Most people avoid their life insurance agents like the plague. Then, there are huge pricing pressures because life insurance is nothing more than a commodity.

Shortly after I learned about the land business from my friend Steve, it hit me like a Louisville Slugger to the chops. Buying and selling land fit all of the criteria Raj and I had defined. No physical inventory, a one-time sale with recurring revenue, built-in incentive to keep customers paying month after month, and very little completion. And what's more, it takes very little money to get started, you don't have to maintain the properties, and there is a huge, thriving market with tons of demand. I knew Raj would be proud!

Now you're probably asking "how does selling land give you recurring income and how does it give your customers incentive to keep paying you month after month?" Simple. You sell the land on notes – or owner-financing. You have steady stream of cash coming in, and your customers are paying for a tangible investment that they want to hold on to. This, my friends, is how you make money in your sleep.

There is nothing wrong with working a job or being a freelancer. However, you have to be aware that you are trading your precious life energy for money. If you are making that trade, then it only makes sense to make as much money as possible so that one day you have enough money in the bank to retire.



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# Conventional Wisdom

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Why not just get the highest paying job you can find, invest all of your money in the stock market and retire at age 65?? Isn't that what the so-called "experts" tell you to do? Don't be fooled by the talking heads on your TV.

First of all, if you're following the standard, conventional retirement strategy, how's it going? If I had to bet, I'd predict it's not going as well as you have been lead to believe it would go. AND there's a good chance you're stressed out or even worried sick—wondering if you'll ever be able to retire.

Let's just say, for example, you want to make \$150,000 a year in retirement so you can live a comfortable lifestyle....so you can eat well, travel, pay medical expenses take the grand kids on vacations, and so on...

Guess what, you will need to save \$4,228,960 with an average yield on your investments of 6% if you want to live to age 90. At the rate you're going, will you be able to reach this goal?

When I started investing in land, I was dead broke. And only 3 years later I had built up enough passive income to exceed \$150,000/year and the 6% return. That's real wealth. Can you see how making over \$150k in your sleep could have a dramatic effect on your life and your retirement?

So, according to everyone, the biggest appeal of real estate investing is the rental income and capital appreciation on the houses, apartment buildings or commercial buildings.

So I followed the wisdom of the herd and tried a fix and flip here in Carefree Arizona with a buddy of mine. Well, I'm not what you consider a very handy guy. In fact, my Wife has our handyman on speed dial.

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After 3 months of laboring on the house, depending on sub-contractors to do the work we weren't qualified to do, paying the realtor's commission, and factoring in our time... we made money on paper, but in no way was it even remotely worth the effort we put into it. We were both exhausted and miserable.

Yet, the land business required no travel, no maintenance, very little up-front money, and virtually no competition. So, here's my first deal in New Mexico. I bought a 1/2 acre parcel for \$300 and flipped it online for \$900. Now for the very first deal that I did, I made 300% in one week! Common sense was screaming from the rooftops—just keep doing that, Mark!

The second deal that I did was an inexpensive subdivision in Southern Arizona I bought from tax sale. Now, this is going to blow your mind, but there was almost no one at this auction. Just a few locals and me. And the locals seemed to have no interest at all in this property.

The starting bid was \$50. No one was bidding, so I asked the auctioneer if she would lower it. She said sure, \$25. Still no bids. I said I'd bid a \$1, I got bid up to \$3! I ended up buying hundreds of lots that day for what I would pay for dinner at a nice restaurant.

Then I sold all of those parcels for over 3000% profit—or over \$90k in just 6 months. Not one customer complaint and not one refund. And get this, I had never seen the properties in person—only on my computer!

Here's another deal I did my first year sending out offers. I bought a 5 acre parcel in Colorado for \$500. I sold it a week later for \$4000 on craigslist. That's 8-times my money.

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# Conventional Wisdom (continued)

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How about another deal? I bought a total of 9 half-acre lots in Florida near Fort Myers with utilities and paved roads in a subdivision for only \$250 each. I sold them all on easy financing terms for \$10k down plus over \$900 a month for 15 years at 9% interest!



I just did a deal with a student of mine, Tory, who found 30, forty-acre parcels owned by one distressed seller. We bought all 1200 acres for under \$60 an acre. Tory sold his 15 parcels on terms at \$500 an acre! He's going to make over \$300,000 just on one deal! This is the power of the land business. It can literally change your life overnight.

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# Conventional Wisdom (continued)

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**So let's review how you're going to change your life with land investing. You will learn:**

- How to find land you can buy for pennies on the dollar
- How to perform due diligence to make sure the land is desirable and has a clear title
- How to market and sell your land for cash or on easy financing terms
- How to train inexpensive virtual assistants to do 90% of the work for you

**And remember,**

- It doesn't matter if you have very little cash to invest
- Even if you have no experience, you will be successful if you put forth sincere effort
- AND the Land Geek Team is here to help you each step of the way



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# Pebble In The Pond

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Now, why do you suppose I'm taking time away from my land investing business to coach and mentor other people?

Well, a few years ago, I became very depressed. I was at the crossroads after selling land for all these years. I was providing a great life for my family. We were taking big vacations and traveling in style. I had generous education funds set aside for each of my 3 children. I was living a materialistic lifestyle of fast, expensive cars and big houses, and I felt very empty.

So, I started taking the family to local volunteering events to help others, and we became active with the Make-A-Wish Foundation. However, I wanted to do more... I wanted to make, as Steve Jobs would say, "a dent in the universe..."

Finally, I entered therapy. My therapist told me to "be the pebble." Huh? She said, you're helping a lot of people fulfill their dream of land ownership, but it seems like that's not enough for you. You want to make a bigger impact, so you want to be the pebble in the pond.

She encouraged me to teach people to change their lives by learning how to buy and sell land as I do. I complained "You mean you want me to create my own competition?! Are you crazy?!" She said that there are two fundamental world views. One view is that life is a zero-sum game, and for one person to gain, someone else has to lose. The other view is one of abundance in life. There is wealth and abundance for everyone who puts in the effort.

She said, "If you can help one person, there is a huge ripple effect, like the ripples on the surface of a pond when you drop a pebble in the water." I realized I would not just helping that one person—I would be helping everyone else that person has relationships with, and then helping all of those people that have relationships with the people that person touched.



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# Pebble In The Pond (continued)

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Think about it. If you have less financial stress, you're more relaxed and life becomes more enjoyable. As a result, your family becomes less stressed. Then they start doing better. When they do better, they start helping other people and it has an exponential effect. So, that's why I started land coaching. I want to be the pebble...



So thank you for giving me the opportunity to be your land investing mentor—your Obi-Wan Kenobi.

So why in the world did I pick land? Why in the world should you pick land?

Well, the number one reason is that land is simple. Is anyone in favor of simple? It's simple because you don't have to deal with the risks and headaches that you would typically run into with houses. Let me elaborate.

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# Pebble In The Pond (continued)

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Number one, you won't be troubled with the 3 R's. You see, with land there are No Renters, No Reservations and No Rodents. I'll bet you've heard horror stories about the 3 R's!

Number two, no one can steal or destroy your land. I mean someone could load up a wheelbarrow full of soil or rocks from your land and run off like a bandit, but guess what? There's more underneath. Your land will always be there.

And number three is a big one. Land actually does cash flow. You can structure your sales such that you get cash flow for years and years and years. And that's a big part of what we're going to talk about later in this presentation.

You also get very little competition in the land business. How many people do you know that talk about land investing? Most people think that land is super expensive. They say land is something that costs millions of dollars, and that it's only for the rich. Or they say land is for developers who love to take big risks.

You know what? That's probably true for downtown Phoenix, LA, New York City, Atlanta and Boston where quarter acre lots sell for \$3 million, right?

The good news is, we are not focusing on these \$3 million lots. Not even close! We are going to look for lots or acreage that costs less than \$30,000. We want property in the outskirts of big cities, in smaller towns, and in rural areas. Areas that nobody actually looks at, talks about, or analyzes etc.

Even though most investors overlook the land that we are going to seek out, there is a huge demand for these properties—especially right now. A recent study found that 9% of Americans—fewer than one

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in ten—would choose to live in a major city today. 24% of all persons desire to live in a small town away from big cities, and 22% want to live specifically in a rural areas. The primary reason given? Urban areas were full of crime, traffic, congestion and crowds. So do you think we have a massive market?

## ADVANTAGES:

One of the biggest advantages of land is that there's virtually no maintenance. I personally own over 80 properties in my family trust. Not even one of these 80 costs me anything to take care of, and not one requires any effort from me in terms of maintenance. Which is great, because these properties are directly in the path of growth and I have no intention of ever selling them.

My neighbor who is a buddy of mine and an anesthesiologist, owns 22 rental properties. He has constant tenant issues, maintenance headaches, and has to save a significant amount of money every month for upkeep. We both do very well financially with our investments, but my weekends and his weekends are vastly different. While I'm watching football, snacking on nachos and enjoying a couple of cold beers, he is busy taking care of tenant issues all weekend. Which sounds more enjoyable to you?

These are very exciting times in the land business. Currently, there are deals out there like I've never seen before. One of my students just bought 320 acres for \$15,000 and sold it for \$67,000. Another student bought land for \$2,500 and sold it for \$30,000.

Do you realize you can buy properties for less than the cost of an iMac computer?? So let me ask you... How would you like to skip buying that flashy new computer that will just be obsolete in 3 years, and buy a piece of land instead? OK, let's keep moving!

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As I've mentioned, we're focusing on buying properties under \$30,000. And selling them is ridiculously easy today with all the internet platforms. Without the internet, we'd be like the old-time land sellers buying radio spots and putting up billboards. Today, in less time than it takes to shave, you can market and sell a property online.

I want to stress the point of easy to implement. Now, easy does NOT mean without effort. It just means that I've removed all of the brain damage involved with figuring out how to bring in your target market and how to get more buyers than you can handle.

Alright, we've talked a lot about the benefits and advantages of investing in land. Let's get into how it actually works. You may be very surprised, because the concept is deceptively simple. It all starts with this one simple fact: All over the country, there are people that don't want their property anymore. How do I know this? Well, they're secretly advertising it. Let me explain.

These land owners haven't paid their property taxes. And when we don't value something we don't pay for it, right? Many of these land owners just want to get rid of their property. And your jaw will hit the floor when you discover how many of these owners will sell you their property for next to nothing. Sometimes they'll even give it to you for free—just to get rid of their tax burden.

It's hard to wrap your head around until you see it first-hand. Every month, when you do this business consistently, you're going to get properties for pennies on the dollar or even for free.

Why don't these people want to keep their property and why don't they value it? Well, many owners want to get rid of their land for a variety of reasons. They may have lost their job. They might be going through a divorce. They might have inherited their land from

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a relative who passed away, and have no clue what to do with it. There are boat-loads of reasons—too many to cover tonight.

So what happens when land owners don't want their properties? They stop paying their property taxes and start going down the road to tax foreclosure.

Now, let's be crystal clear. This is NOT a tax lien program that I'm talking about. This has nothing to do with the tax lien system. Buying properties at tax deed auctions (NOT tax lien auctions) is something I teach as another method of acquisition, but that's not what I want you to focus on at first.



The reason being—auctions can be very competitive, depending on the market you're in. At some auctions, egos get out of control and the bidding goes so high that properties end up selling for retail! These auctions are a huge waste of your time, and that's definitely not what we want.

The trick is to avoid that competition altogether by snapping up properties before they hit the tax lien or deed auction!



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# Avoiding Competition At Auctions

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Here's a real life example. I just went to an auction in Northern Nevada. Almost 200 people showed up. The room was packed and people were ready to scrap with one another over the 150 properties up for auction. Now, if you have a 200 people bidding on 150 properties, it means only one thing for the price, right? What happens? Exactly... the price goes up.

One of the golden rules I stress in my course is, never, ever overpay! You don't want to buy properties at auction that sell for 80% to 90% of market value or higher.

However, if you can find a tax deed auction that has low competition, (which I'll teach you how to find) then by all means start buying those properties for pennies on the dollar—like I did when I was starting out.

Some of you may know about tax lien investing. This is a good way to make a passive return of say 12-18%. However, would you rather make 12-18% or 300-5000%? Exactly! Because in a tax lien sale, you have to wait many years because the state has a lien against the property in the amount of the back taxes, and then they sell that lien to an investor.

Now if you do that, you can buy the lien, but then you have to wait for a significant amount of time. In Arizona for example, you have to wait three years to foreclose on the lien. In some states, it may only be a year or two. But still, we're talking years, not days.

So let me ask, would you rather make money in three years or a couple weeks? Exactly. You probably want to make money today. So, this is why the letter writing campaign I teach in my **More Deals Than You Can Handle** program (which is part of my Investor's Toolkit) is so effective. I teach you to avoid competition and to avoid the expensive and time-consuming state foreclosure process.



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# Offers The Smart Way

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Now, I know there are some systems out there that teach similar letter-writing campaigns to find properties. The thing is, with these systems, a lot of the time it unwittingly becomes a land appraisal business. If you encourage your potential sellers to call you, you'll get a lot of tire kickers wasting your time because they're curious about what their land is worth.



My offer system is completely unique in that we don't ever have to talk with the sellers. We avoid all of the long, drawn-out conversations about what they think the property is worth and what you think the property is worth. We get straight to the point and right down to business.

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# Offers The Smart Way (continued)

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Now, I understand why these others systems encourage you to talk with potential sellers. You end up generating responses overall—and then the gurus who taught you this can brag about the high response rates.

I don't care about response rates. Response rates are meaningless if you don't close deals. I care about the closing rate on deals. To give you an example, I sent out 100 letters last week in Colorado. I received back 7 signed purchase agreements. That's a 7% closing ratio.

How would you like to know every time you sent out 100 offers that you would buy 3-7 properties and make over 300% on each property? That's how we are ultimately going to build your real estate portfolio and empire. You are going to make offers on a very consistent basis, and eventually build a system that removes you from the equation so you can focus on the most important aspects of your business. We'll talk more about that later.

## **My Investor's Toolkit teaches you exactly how to:**

- Find people who don't want their property anymore
- Contact them with an offer
- Buy the property from them
- And finally, sell the property within days for thousands or tens of thousands of dollars more than you paid for it.



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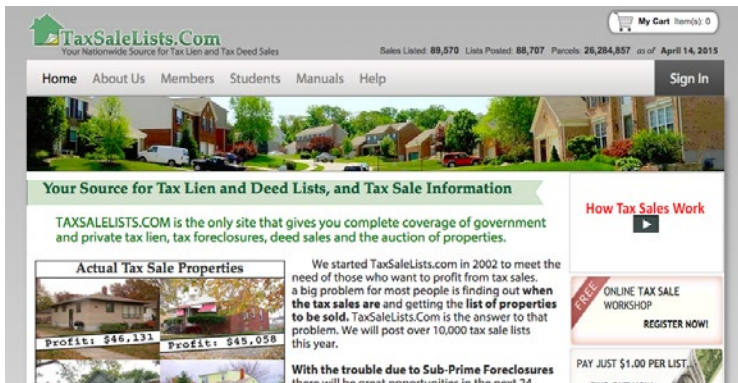
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# Huge Market

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And you know what? The market for this is huge. This is NOT a small little niche market. I can say from experience that the market is huge because, since 2001 my deal flow has never stopped. If you just look at the number of people who owe back taxes in this country on raw land it's a crazy big market.

Here's an example. There's a website I discovered called [TaxSaleLists.com](http://TaxSaleLists.com), where they keep track of all the properties out there where the owners are not paying their taxes. And you can see that comes out to about 23,961,700 properties where the owners are behind on taxes. Not paying taxes on a property is almost the same as putting up a big flashing sign that says "Please Buy My Land! I don't want it anymore!"



So let me ask you, now do you think this is a big market? Of course, it's a huge market! And if we look at the numbers, we know that at one time these same people were buying property right? That's a healthy market. It has the flexibility to grow or contract without having major effects on the overall economics of this business.

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# Huge Market (continued)

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Now not every one of these 23 million people are going to want to sell their property to you for pennies on the dollar. Some of them have simply forgotten to pay their taxes. Some probably just pay their property taxes every two years. There are many reasons, so we can't assume everyone wants to sell.



Even so... if just a tiny fraction of those 23 million people do want to sell, we have a ridiculously large market to enter. Plus, it's not like housing where you are competing against multi-billion dollar private equity groups. Housing is easier to understand than land, but land is so much better.

So I'm going to take you step-by-step through how to find these properties, how to approach these sellers, and how to flip these properties for huge profits in just a matter of days. The best part? I'm going to teach you how to avoid the brain damage, and costly mistakes that I made when I first started.



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# Simplification Of Real Estate Investing

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My Investor's Toolkit is the ultimate simplification of real estate investing. By simplification of real estate investing I mean this: All you have involved here is a seller, a property, and a buyer. That's all there is to it! There is nothing complex about these deals. So what we have done is made it simple. Do you like simple? Do you like easy?

Now remember, easy does NOT mean effortless. It just means that there is no guess work on your part—BIG difference! Even if you have absolutely no experience with real estate, you can be crazy-successful with my Investor's Toolkit program. That's my goal for you. That's the difference I want to help you make in your life.

So let's jump into the exact steps of how this system works.

Let's start off by talking about the 5 key steps of creating serious wealth with land investing. And I'll repeat them all in detail because I have a couple of slides for each of them.

## 5 KEY STEPS

- STEP 1** You find the sellers that no longer want their property
- STEP 2** You send out offers to these people
- STEP 3** You want analyze the deal
- STEP 4** You market the property on internet platforms that already have a lot of traffic
- STEP 5** You sell the property.



Now we just went from having zero real estate experience to closing your first deal in only five steps! And then—the best part—you take your profits and reinvest into more land. Rinse and repeat.

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# Simplification Of Real Estate Investing (continued)

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## STEP 1

So let's look closely at Step 1—finding the sellers that no longer want their property. So, like we discussed earlier, what you're looking for is people that are advertising to the world that they don't want their land anymore.

The Investor's Toolkit will show you exactly how you find huge lists of data about these people and their properties. Then what we do is we take that list of people, and we filter it down by criteria like the price-range, where the owner lives, and how long they have owned the property.

There are a whole lot more criteria that we need to look at, but we'll get to that at the end. The result we get from filtering this list is this: A really good percentage of the people receiving our offers will happily sell you their land for pennies on the dollar.

Here's another recent case study. One of my students, Jeff Akstin, executed our letter writing campaign so well that he was able to buy THIRTY 5-acre parcels in Colorado from a distressed seller at an average price of \$222, plus a few thousand dollars in back taxes. His total cash profit from this deal was over \$30,000 in 2 months! Plus, he sold some of the parcels on easy seller-financing terms, and he is now getting an extra \$1,000 a month in passive income.

Keep in mind, we're NOT talking about junk lots. We're talking about quality lots that have views, good access and nearby amenities. And get this – if Jeff had found this deal and didn't have the money to buy the 30 parcels himself, he could have easily wholesaled out these properties without putting any money down. Wholesaling is another strategy I teach with lease options, but I don't want to get ahead of myself.

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# Simplification Of Real Estate Investing (continued)

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So, let me ask you, would making an extra \$30k in 2 months make an impact on you? Would that change your life a little bit? Would that make a difference? That's exactly what the Investor's Toolkit does for you.

## STEP 2

Alright, now onto Step 2—You want to send out low ball offers to the potential sellers we found in Step 1. Now, my offers are very unique. I have tested every aspect of all

my letters that I send out. The typical direct response rate for direct marketing is something like a half-percent response. Think of your own mail box where you get Car offers, Magazine offers, etc. Very few people actually respond. 1/2 percent is all the marketer needs to make money on the promotion.

Now in real estate, some people use yellow letters that look like handwritten letters, and they're getting a 2-3% response rate. If you're in a short sell area, you might get like a 1 or 2% response rate.

The response rate my students and I get is between 5-7%. Do you think it would be great to get 5-7 amazing deals for every 100 letters you sent out?

Here's the thing, because my letters and post cards are so well-tested, and because these land owners don't actually get much mail... they are MUCH more receptive. Plus, you can't find these deals in the MLS because the property owners haven't even listed their land with a realtor.

My letters are one page, and don't offer up any room for negotiations. Again, we don't want to waste time being in the appraisal business. We want legitimate motivated sellers. People who are super interested in selling because they don't want their property any more.

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# Simplification Of Real Estate Investing (continued)

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As a result, every time you run one of my mailing campaigns it's like collecting checks at the post office every day. The best part is, people save the letters, and send them in months later. So we all know in Real Estate, we make our money on the buy and not on the sell. These accepted offers are just that, money in your bank.

Put another way, how would you like to spend 20 bucks on a mailing and make \$3,000? Is that a good return on investment? You can't get that in the stock market. This is exactly why I'm so excited about the More Deals Than You Can Handle program.

## STEP 3

Ok, let's look at Step 3 now—analyzing deals or due diligence. Now, what you want to do when analyzing these properties is check a few simple things. You or your Virtual

Assistant can jump on a computer and do a 5-10 minute property value check online – it's very easy. In fact, I teach you step by step how to use Google Earth and some other free sites to do 99% of your due diligence and make helpful maps – which are great for your marketing.

Due diligence may sound intimidating, but here's the thing – because you can leverage the power of the internet... because there are aerial pictures of just about every piece of land on Earth, all you need to do is get a ballpark value of that property.

You don't even have to be physically at the property! As a matter of fact, I can't tell you the last time, in the thousands of deals I've done, that I've actually set foot on the property. Plus, with the inexpensive crowd-sourcing available online, you can easily hire a local to take pictures and videos of the land for you and prepare an entire property report for almost nothing.

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# Simplification Of Real Estate Investing (continued)

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So buying sight unseen may sound crazy at first. But with the technology and crowd-sourcing you can leverage online, you don't have to stress about not being at the property.

These are the kinds of pictures you can get from just using your computer and not even leaving your home. This is a real example of a property I just bought. It's a 5-acre parcel in Colorado.



Plus, I don't actually do the work! I outsource all the due diligence to my virtual assistant who creates all of the maps I need for about \$3-\$5 an hour.



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# Complete Freedom Working This Business

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You can literally do this business from anywhere. All you need an inexpensive computer, or just access to someone else's computer—even if it's just one at your local library. So access to a computer, access to the internet, and a telephone are all the tools you really need.

Being from Arizona, my family and I love to get away from the heat sometimes. Every year we take 6 weeks and go to Lake Tahoe. I just bring my laptop and I'm in business. Even if I did nothing those 6 weeks, I would still have more money in the bank account than when I left. This is why passive income is so powerful.



It doesn't matter where you are in the world—as long as you have access to a computer and the internet, you can do this business. As a matter of fact, I have several international students from the Netherlands, Australia and Belgium that are using my Investor's Toolkit program to improve their lives and make money in their sleep.

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# Complete Freedom Working This Business (continued)

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This business literally transforms your life so that you can do what you've always dreamed of doing and accomplishing. You have total freedom because you can work on land deals while you travel. You can spend time with your family. You can volunteer for the worthy cause of your choice and become a community leader.



Whatever it is, we all want more quality of life, right? To me, quality of life is the three W's. I work and play when I want, where I want, and with whom I want. To me, that's true success and living a great life. Whatever your ideas of success and quality of life are, this business can get you there—no matter where you are in this world.



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# Life Changing Deals

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So let's talk about another case study. My buddy Jeran Fraser, who is a frequent contributor on my podcast, is from Carlsbad, California. He lives right off of the beach. Jeran set out in this business with only \$800, and started buying up land for pennies on the dollar at auctions and by sending out offer letters.

Now, he has a multi-million dollar net worth. He surfs every day. He travels in his luxury RV with his family. He helps other companies succeed now and is on the board of several startups. He has designed his life to have the ideal balance between work, family and play. How would you like to have that type of balance in your life?

How did Jeran start with \$800 and become a multi-millionaire? He did a few small land deals first. Then he did a few larger land deals. Then in 2005, we partnered together and bought over 2,000 acres in Nevada from the railroad. We subdivided the parcels made over \$3MM on just this one deal!

One deal in this business can be the grand-slam that changes your life forever. How exciting is that?! You know the old saying, "You only need to get rich once." If Jeran hadn't kept on working deals consistently and hustling day after day, he probably still have a comfortable life. But he wouldn't be living on the beach.

I love telling Jeran's story because he didn't graduate from college, he didn't inherit money from his family and he didn't borrow money from wealthy connections. He just had \$800 and the desire to make a better life for himself and his family.

It takes guts and vision to close on a million dollar deal the way we did in 2005, but we aren't special. We just studied the market, saw the opportunity and closed the deal.

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# Life Changing Deals (continued)

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Now, at this point I want to give you a disclosure. The FTC, the Federal Trade Commission, requires me to say something to this effect: When you get this program, if you just put it on your bookshelf and never put forth any serious effort, you will NOT make any money. That's just common sense. Thanks FTC, for regulating our common sense ;)

However, it is my experience that my students who consistently work at this business, even just part-time, are getting deals in the \$3,000, \$5,000, \$7,000 and \$10,000 range. And guys like Jeff Akstin, who still has a full-time job outside of land investing, are finding deals where they are making over \$50k on just one deal.

Now, I can't guarantee that your first deal is going to be a \$50,000 windfall for you. But the key is working on your deal flow consistently. The way I teach you to bring in deals has been proven to work time and time again. You will have more deals than you can handle. You're going to wake up and have a thriving business that will help you accomplish all of the other goals you have in life.

## STEP 4

Alright, now Step 4. Step 4 is marketing. Once we have the properties, now we need to start bringing in more buyers than we can handle. This is such an important aspect

of this business. You have to be vigilant about finding creative and inexpensive ways to market your property.

I'm going to pull the curtain up, and show you how and where I market my properties to bring in more buyers than I can actually manage. I'm going to show you step by step how to build a massive buyer's list so that you can even pre-sell properties before you buy them.

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# Life Changing Deals (continued)

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In all my deals, I have never had a property that just sat there and didn't sell. Out of thousands of transactions I've never lost money on a deal. How many businesses do you think can look at their inventory and say they never lost money on even one single item? Even Apple Computer had a few duds before the iPod and iPhone. So, this is a pretty rare and special achievement I'm very proud of.

Plus, I'm a risk averse guy. I'm the kind of guy that drives in the right hand lane and doesn't make a move before considering everything. So, when you combine the power of buying property for pennies on the dollar with a powerful marketing strategy, you have a sure-fire formula for making money. That's what my marketing program is going to give you.

Here's another story. Remember Jeff Akstin? He recently emailed me to tell me that after listening to my Gold Mastermind sessions, he started actively promoting his properties to his "buyers list" that I taught him how to build.

This is the email Jeff sent me after sending out the promotion.

*"Hey Mark, just wanted you to know I just sold a 5 acre parcel within 10 minutes of emailing my list. I can't believe how powerful this method is and am so excited about the future of my marketing. Thanks so much! Jeff"*

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# Life Changing Deals (continued)

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Once you have your marketing in place, there is only one step left.

My favorite step...

## STEP 5

Step 5 is selling the property, or closing. Now, I had a little bit of sales experience as a business broker before getting into the land business. However, most of my students

don't like sales. They think that sales people need to be pushy or hyper-aggressive to be effective. But here's the thing—sales is just the process of transferring your enthusiasm for land to another person. That's it!



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# Your Purpose

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Here's an important idea to always keep in mind. If you're in this business just to make money for yourself, and not to provide value to your customers, then you will be sabotaging your long-term success. Sure, you'll make money in the short run, but I guarantee it won't last.

You have to have the attitude that you are in the business of creating new and better land solutions or investments for your customers. You need to have a mission and a sense of purpose. Ignore this advice, and your business will become soulless. Your customers will eventually see through you, and realize that you're not looking out for their best interests.



Again, you can make short-term money doing this with the wrong attitude, but after a few years you'll still be scrambling for new customers—instead of being able to simply send an email out to your past customers and get sales within minutes.

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# Your Purpose (continued)

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So, let's talk about my favorite marketing platforms. The fastest way right now to sell stuff is by just by putting it on Craigslist. Craigslist is in the top 10 highest-traffic websites in the U.S. I'm a big believer in platforms that already have traffic. I get so frustrated when my coaching students start spending money to build their own website. You don't even need one. You can use platforms like Craigslist, Backpage, eBayClassifieds.com, Bid4Assets, LandFlip and LandWatch to market your property.

Look at a website like LandWatch or Lands of America.com. These sites get about 500,000 people there a month that are looking to buy land. Now, if you have a piece of land and you know there's a platform like Land-Watch, don't you think that would be a good place for you to advertise your piece of land?

Absolutely! You want to be where your market is. You want to advertise where people are looking for what you're selling. Therefore, sites like LandFlip, LandWatch, and Craigslist are the places you should focus on at first.

Eventually, you'll want to put up your own website. But in the begging, I DO NOT want you putting your energy and money into building a website. However, I do think you need a landing page or a squeeze page where your prospects can sign-up to get updates and valuable information from you. This way, when they're ready to buy your property, they already know you and trust you. Later on I'm going to share with you how you can get your own landing page or squeeze page for free.

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# Your Purpose (continued)

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Here's a testimonial from Jeff Akstin that I want to share. Especially because before Jeff became my student, he had tried out a land investing program similar to mine but he wasn't getting great results.



"Hey Mark,

*I just want to say thank you for taking my business to the next level. I started with your investor's toolkit and with your guidance, I went from a land business only making 5-10K a year to 50K this year and its only October!!! This week has been great!! I sold 2 parcels of land that I have owned for about a month for 17K Profit and I just purchased 14 Lots for \$877 each and they will sell for \$6000 each on terms!!!! These deals happen for me weekly. Thanks for your help and I look forward to working with you in the future. Jeff Akstin."*

Now as I mentioned, Jeff is doing this on a part time basis. His full time job is a fireman outside of Boston. He loves the freedom and flexibility this business provides him. The money he's making is just improving the quality of his life and ensuring that he'll be super comfortable when he retires from the fire department in a few years.



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# Getting Out Of Debt

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Alright, let's continue. Do you have debt? If you do, no worries. Let's solve that problem by making money to pay that off and get that gorilla off your back.

I didn't start out with much money – just \$3,000 – and my buddy Jeran had only \$800. Most of my students actually start out with very little money in the bank. We can easily overcome this problem. I'm going to teach you how to lock up deals using lease options, and how to flip these properties by wholesaling – all by using just a very small amount of money from your own pocket. So how do you do this?

You find a deal, lock up the property with a lease option for \$0.05 to \$0.25 on the dollar, and then you immediately turn around and sell it for a quick profit. Who do you sell it to? You sell it at a wholesale price to retailer like myself or someone from my network at a sizable discount from market value.

After buying the property for \$0.05 to \$0.25 on the dollar, you'll sell it for \$0.40 to \$0.70 on the dollar. This way, you do what my realtor friend, Kathy Courtney, likes to call "leaving some fat on the hog" for the retailer to make profits. It's a win-win deal for you (the wholesaler) and the retailer.

For example, you lock up a property worth \$20,000 using an option. You have it under contract for \$5,000. You flip it for \$10,000 to a retailer and BOOM! That's a nice \$5,000 profit for doing very little work. If a property is really worth \$20,000 and you will sell it for \$10,000, how many retailers do you think are going to be knocking on your door to buy that deal from you? So you see, when I teach you how to find More Deals Than You Can Handle, you'll be very busy!

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# Getting Out Of Debt (continued)

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Now let's play devil's advocate for a minute. You say, "What if I lock up this property and nobody wants it?" Well, think about it. If lock up a property for \$5,000 that's worth \$20,000, do you really think you're going to lose money on that deal? Of course not! The real value is in locking up the deal and finding the seller.

This is the only business that I know of where the worst case scenario is that you make a profit of 30 to 100%. The worst case scenario in this example is you sell the property for \$7,000 or \$8,000, and you still make \$2-\$3,000 without putting dime out of your own pocket. That's an infinite return on your investment! That's the key here.

So then you will take the profits and build a war chest of cash. That's exactly what I did. When I made my \$9000 off of my first \$3,000 invested, I took that money and reinvested it. Now, you could pay off some debt, and then reinvest. So every deal I do, I take a little bit of the money and either reinvest in my business, add an employee or increase my marketing budget.

You can do the same thing except, now you can start paying off your debt. So as long as you continue your deal flow, you'll start flipping properties again and again and again, and soon you'll have a war chest of cash and no debt.



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# Achieving Your Goals

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So how long will it take you to accomplish your financial goals? I can tell you it took me exactly three years to become financially independent and have over a million dollars in cash and land. Jeran and I bought that huge deal in Nevada, and suddenly I woke up one day in 2006, looked at my bank account and saw the magic number of \$1MM cash! Then, I looked up my asset value and saw I still had another \$3MM in land assets on my balance sheet. I can't even begin to explain how amazing I felt that day. I just remember I was so happy and so proud that I had tears in my eyes.

Do you see how fast this business can turn things around for you? And most of it was done doing exactly with what I'm showing you right now—by just buying raw land for pennies on the dollar and then selling it for just below market value, and using the profits to do it again and again and again in even higher numbers.

This is exactly how my students right now are getting out of debt, saving for retirement, and creating tremendous monthly cash flows of \$2,000-\$20,000 / month. This is how they're building 6-digit businesses and some cases, approaching even 7-digit businesses. So again, you can wholesale deals out or you can retail deals out. Either way, you're making money and having a ton of fun doing it.

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# Achieving Your Goals (continued)

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Now, here's another case study from my student, Brian Whitney. (show Brian's pic) Brian has just started the program and in his first month he started wholesaling. He bought a .25-acre lot for \$250 in a lake community outside of Dallas Texas worth \$10,000 to \$20,000. This is a property that has trees, utilities and paved roads.

So, Brian didn't hold out for the highest dollar. Instead of holding out for \$10,000 or \$20,000, he just put it out on Craigslist and in less than 30 days, sold it for \$7,900. In less than 30 days he transformed \$250 into \$7,900 and made a \$7,650 profit!



How would you like to make a \$7,650 per month? If you just do one deal like that every month, would that make a difference for you? Would that allow you to quit your job? Would that allow you to save for your dream vacation? Would that allow you to pay off your debt? Would that allow you to supercharge your retirement savings?

Would that allow you to give something to charity? That's exactly what we're doing and why I'm so excited about this business.



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# Retirement Strategy

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Are you ready for retirement? Well, I have a secret for you. I can retire now. My passive income comfortably exceeds my fixed expenses. I'm not telling you this to brag, but to illustrate a very important point: This business is so fun and exciting that I'd be miserable not working on it! You can love the thrill of this business, AND accelerate your retirement while you're at it. You can start shopping for country clubs now, or just do what I do, and keep building your business so that your kids will never have to worry about money.

Here's a little story that I want to share with you. The other day, my brother-in-law came over to watch football. I have the NFL Sunday ticket on DirecTV so we like to watch all the games and talk about Fantasy Football.

So he tells me he found a great stock in the market. I said great! What's going on with that company? He said they have a great product and their earnings are going to skyrocket. I said, "Great! How much are you going to invest?" He said he was only going to gamble \$3,000 on the market. He's rather conservative like me.

So then I asked him, do you know anyone on the management team? Do you know about the company's distribution model? How much time did you spend researching this company? Turns out he spent 10 minutes reading about it online in the blogosphere. So I asked him, "Wouldn't it be better to take the same \$3,000 and make a 300% return on an asset you can completely control?" This is the way to fast track your retirement.

By the way, in my very first year working this business part-time while being a business broker, I still completed over a 100 deals in my spare time. So, do you think you can do one deal a month making \$7,650? Absolutely, you can.



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# Tory Burningham Case Study

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Ok here's another story. Tory in Utah, my very first student, has focused a lot of energy into building a passive income. He didn't want to just start flipping land and making \$7,650 a month or more. He wanted to have a solid income stream



coming in every month. He wanted to make money in his sleep and make more interest on his money by owner-financing land than he could by keeping his money in a bank or in the stock market.

So this is the game called owner-financing. This strategy is extremely powerful because, when you buy a property for \$0.05 to \$0.25 on the dollar and you sell it for \$0.60, \$0.80 on the dollar, you're leaving a lot of money on the table. Why not capture more money AND get some interest on it?

Tory loved this idea. Here's the thing—because you make money on the buy—we have amazing pricing flexibility to sell the properties. We can get a much larger base of customers who might not be able to afford paying thousands of dollars in cash, but who can afford to make easy payments of \$200 or so a month.

With owner-financing you do this: You buy a property for \$0.05 to \$0.25 on the dollar, and then you sell it for full market value on a note with interest. In many cases, you get your initial investment back from just the down payment when you sell it on terms.

I'll walk you through a real life example. Tory bought a property in Nevada for pennies on the dollar. He paid about \$2,500 for 40 acres, and then he sold it for \$24,900—or full market value. He sold the property on terms for a 10% for a down payment or \$2,490.

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# Tory Burningham Case Study

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At this point, he recovered all but \$10 of his initial \$2,500 investment, and he will still receive monthly payments of \$249 from the buyer for the next 360 months. How awesome is that?! You get all of your money back in the down payment and then the monthly payments are pure profit.

Now, because it's land, you can also command a higher interest rate. How so? Well, here's how it works. With owner-financing, you don't have to discount the property using time-value-of-money calculations, and therefore you can ask for a higher interest rate.

With land, 8-14% is absolutely normal. The only thing you need to make sure of is that you're within the usury limit of your state. The usury limit is typically very high, (think credit card interest rates of over 18%), but 10% should be legal in most of the states. ALWAYS be sure you check on that.

Plus, let's say your buyer doesn't pay on his note. Well, foreclosure is very easy if you use one of my land contracts. Land contracts are valid in all states except for Texas, but even in Texas, there are easy ways that you can get around this issue.

To make things super simple, when you sell properties with owner-financing, you're creating a massive and long-lasting passive cash flow. Essentially, you are creating offers for your market in the same way that a car dealership does. The car dealerships don't expect you to pay cash for a car. They all offer financing and the deal is in the financing. The better the financing, the more cars they sell, right? If they offer 0% interest, or they offer a super low down payment, more people are going to go and buy it. Why? Because it makes the deal much more appealing.

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# Tory Burningham Case Study

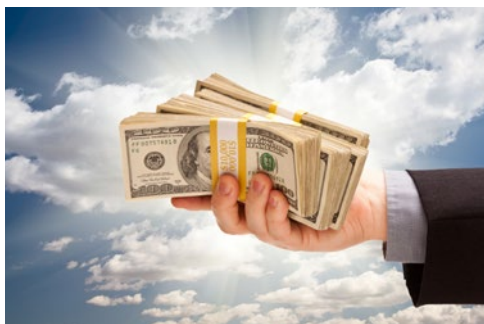
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You can do the same thing. You can offer seller financing on the land, and you'll be the only lender in town as banks don't like to lend money on land.

Plus, most people that don't have the money to buy a \$24,900 property outright, need this financing option. They will never be able to buy this piece of land unless you help them.

And when you say, "You know what? I can give you this \$24,900 piece of land if you just give me \$2,500 down and make a \$249 monthly payments. Then you will be the owner of this beautiful 40-acre parcel, and it will be yours to enjoy." You know what you did?



You just empowered this person to fulfill his dream, or the standard American dream, of owning a piece of property. Now he can build a house on the land for his retirement, or he can hunt on it, or camp on it, or use it creatively to earn income. He can do whatever he wants, and you helped him achieve this. By becoming the bank, you are creating an irresistible offer.



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# Is This Really Something You Can Do?

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Now, how many deals do you need to do before your passive income exceeds your monthly expenses? Let's do some math. The average American family income is \$52,100 or \$4,341 a month. If you just want to replace that income of \$4,341 a month, how many deals do you need to do in order to achieve this?

Well, the average seller financing deal that I do is around \$200 per month for 9 years. So let's use those numbers in our example—you're be taking in \$200 a month for 9 years on each owner-financing deal. To get to the goal of \$4,341 monthly passive income, you need to do 22 deals. That's all—22 deals! Do one deal a month for the next 22 months, and you have an annual passive income of \$52,100 for the next 9 years.

Think about how powerful that is! In less than 2 years, you've replaced the average American family income for the next 9 years. That means you can travel, focus on your golf swing or even just kick back and put your feet up for the next 9 years and still bring in \$4,341 a month.

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# Is This Really Something You Can Do? (continued)

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Now, can you imagine how fast you can accomplish this by doing 3 deals a month or even 6 deals a month? Instead of 22 months, you could be semi-retired in the next 8 months or even in the next 6 months.



And, of course, you don't have to stop there. You can build your passive income MUCH higher than that. What happens if you do this for another year? Now you get \$8,682 a month. What if you do it for two more years? Now you have \$15,000 or \$20,000 a month coming in. Are you understanding the power of owner financing?

So, you can see, every day when I wake up, I make more money. This is why I can say I make money in my sleep! About 95% of my customers pay me each month automatically via their credit card.



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# Learn From My Mistakes

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Now, don't make the mistake I did when I first started. I focused only on flipping land and never dealt with owner financing. As a result, instead of making \$80,000 a month in passive income like my friend David Waronker, I'm doing less than half of that. And David started at the same time I did.

I'm certainly not complaining, but I really regret not offering owner-financing from day one. So, I tell my new students—"Don't make the mistakes I made. Flip 75% of your land deals for quick cash profits and sell 25% on owner-financing terms." If you focus only on terms, well, you'll run out of money pretty quickly. So build your cash war chest first, and then slowly build your note portfolio of one to three deals a month.

But here's the thing, with this system, if all you do is you do is one deal every month making you \$7,650 and add another owner financing deal at \$200 a month, what happens? You'll have a nice retirement income of about \$48,000 a month making over 10% interest. How much money would you need to save today to generate that type of passive income? Well, looking at this slide, you would need to save \$12,910,000 over the next 20 years and earn a 5% interest rate from the bank.

If that number seems daunting, intimidating and unreachable to you then you understand why I much prefer to sell land on owner-financing over trying to sock money away each month into a retirement account! Yikes!

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# Learn From My Mistakes

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So what does this type of monthly income mean to you?  
What will this mean to your family?



You can save money for your kids to go to college. Hell, you can start a fund to pay for other kids to go to college if you don't have kids. You want to drive a Tesla Roadster? Great! Where would you like to go and retire? Would you like to take your family on an amazing vacation and then return home to discover have more money in your bank account than you did when you left?

I could talk about my dreams all day, but the simple fact is, without this business I wouldn't have been able to accomplish a 1/4 of what I have accomplished up to this day.



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# Summary

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So, you can see why I'm excited to help you change your life. With your permission, I'd like to quickly summarize everything. What are the benefits of getting the [Investor's Toolkit](#)?

You get a business that makes money in the same way an ATM machine spits out cash all day long. You have virtually no competition because nobody talks about land—nobody talks about this niche. Plus, my students and I have proven that the systems I teach in the [Investor's Toolkit](#) work in any market. They work in up markets, down markets and sideways markets. Watch your amateur land-flipping friends fight and scrap to make money while you own your market.

I hope to welcome you soon to  
The Land Geek Community.

Thank you very much.



Mark J. Podolsky  
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