



Sanford System & Strategies E-NEWSLETTER October 2014

Thank you for subscribing to our newsletter. Walter Sanford was one of the top real estate agents in North America for nearly thirty years, and now, he is one of the most requested speakers, trainers, and coaches. He has authored twelve systems and books on checklists, pro-active lead generation, affiliate lead generation, and much more which can be found throughout his website.

If you would like to contact Walter or have him speak at your event, please email: walter@waltersanford.com

God's Word Regarding Real Estate Debt

PROVERBS 22:7 - The rich ruleth over the poor, and the borrower servant to the lender.

If only I had been a student of God's word sooner.... The pain I could have avoided and the good I could have done! Now, in a position to coach some of the top agents and make presentations all over the world, I'm careful in what I endorse.

Here are 15 changes that I would have made early in my career had I been a better student of the Bible:

1. **Lose the "big hat, no cattle syndrome."** I went into debt for big houses in multiple areas, fancy cars like a Rolls Royce under the false teaching of "fake it till you make it." People respect your hard work and goodness, not your car.
2. The real estate industry is still pushing for **lower down payments and loans open to more people.** When they cannot afford the payments, people find themselves being a slave to the lender.
3. **Keeping what you own and not risking your holdings on more leverage** can be a little boring, but, in the end, it is the smartest financial move. Worrying about making payments lessens your availability for other important matters.
4. **Do you have enough money to tithe?** You need to have better systems in real estate and less debt, if you do not.
5. From now on, **don't bet on the market.** Bet on the income. Sure, flippers make it when it's good, but investors make it always. You can buy to flip, but it better have a long term cash flow just in case.
6. **Being positive after taxes is a misnomer.** If you

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We hear many times how our seminars or systems have changed career paths, and we'd like to share your positive experience with others.

Please email a video testimonial to: cyndi@waltersanford.com.

If the file is really big, feel free to use www.sendthisfile.com to send the file to Cyndi, and they'll email a download notification link.

When we post your video to our website, we'd like to thank you for your time by sending you a copy of "Beating the Competition Every Time" so be sure to include your name and full contact information!

Our Coaching Program

The very best athletes, entertainers, and business leaders all have someone in their corner whom they can go to for advice, leadership, and teaching. Unfortunately, the average person has no coach and too often allows himself to be influenced by those who have never achieved high

don't have taxes to pay because of a bad year, then that means it is negative (negative cash flow.)

7. **Don't borrow short on long term assets.** You might own things longer, or their completion may take longer. Always go for the fully amortized loan.
8. Before going into debt for the fancy office, assistants, third-party lead generators, and buyer's assistants -- **learn how to generate leads by yourself** and for yourself.
9. **The old ways are the best.** Save for taxes, pay your insurance, and have a rainy day fund before you invest.
10. Make it a goal to have **no interest rate higher than the loan on your cash flow piece of real estate.** Miss a payment at Lowes and it is 20.4%.
11. Did you know the expense factor on a piece of free and clear real estate can approach 50% of its gross income? **Know how to figure net cash flow on real estate.**
12. Make sure your **weekly "perfect week"** reflects your **core principals of how you want to live your life.** Is there enough time blocked for faith and family?
13. **What good are you doing with your money?** After the income starts rolling in, let's invest in God's work rather than adding more feathers to our nest.
14. Can you afford to give that **good tenant a break** this month?
15. When you do get rich from this great business, **do you give God the glory?**

The funny thing is--I have always had all the breaks, the training, and the backing. I have been blessed in real estate and life. The only times that I have felt pain in my life is when ignored God's word. Following the rules become easier after accepting Christ and allowing the Holy Spirit to coach you.

I can give you the real estate systems through books, software, speaking events, and coaching. What you do with your success and to whom you give the glory will be a matter of how good a student you are.

Walter Sanford has been designing and implementing real estate systems for 30 years. One of the most successful REALTORS® and now wealthy from his systems, Sanford teaches his systems and strategies through his products, seminars, and personal coaching producing the best results in the industry. Do what works, do what is proven. Hire Walter Sanford. Call our office at 800.792.5837, email walter@waltersanford.com, or chat with us online at www.waltersanford.com.

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levels of success.

With nearly thirty years of real estate experience including record levels of high real estate production and creative business systems, Walter Sanford offers personal coaching to a select group of clients each year.

Why not make this year the one when you start enjoying your career, your family, and your life? We have a few spaces left in Walter's personal coaching program.

Please call me, Cyndi, at **1.800.792.5837** so that I can arrange a phone appointment with Walter for you to see if this may be the year that you take your business to the next level.



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