

SPECIAL REPORT

How To Profit From The Real Estate Boom In The St. Catharines-Niagara Region

(2005 to 2012...)

*Increase Your Net Worth By Taking Advantage
Of The Greatest Opportunity In Decades*

Published By:



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The information contained in this special report is to be used only in conjunction with sound investment knowledge, a proven investing system, performing your own due diligence, and working with a team of professionals. For more information about specific items mentioned in this report please call our offices at 905.321.4821 or 905.933.1537.

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How To Profit From The Real Estate Boom In The St. Catharines-Niagara Region

FORWARD



This Special Report is solely focused on the St. Catharines-Niagara marketplace. Investors who have used the type of information provided in this report have in the past seen strong results in their returns, both in capital appreciation and cash flow. **The report concentrates on the economic fundamentals of this region, providing investors with the critical information they need when looking for a combination of both positive cash flow and equity appreciation potential.**

Identifying areas with a Future not a Past

As in most investments, **“little knowledge can be a dangerous thing.”** This is especially true with real estate investing. Knowing where to invest does not necessarily guarantee success. In fact, we want to state right here, even if you invest in the St. Catharines-Niagara Region there is no guarantee that you’ll make a profit.

The key is for you to discover what critical due diligence you must complete **BEFORE** you invest. **It is imperative that you follow a proven system and have a team of experts working with you who know the marketplace BEFORE you take action.**

Easyinvest Properties Inc. is a Canadian real estate investment company that helps individuals invest in quality, well-selected real estate with a team of experts who know how to buy, manage, and sell positive cash flow properties using sophisticated investment strategies.

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Our team of real estate investment specialists meet on a regular basis to uncover and discuss the latest strategies, systems, and trends in the Canadian real estate marketplace (including the St. Catharines-Niagara Region), often tapping into information sources not available to the general public. This gives the team at Easyinvest a unique advantage in the marketplace.

In fact, we use a proven investing system that has allowed investors to purchase over 10,000 properties valued over a billion dollars in the last 10 years.

To learn more about how you can begin profiting from the St. Catharines-Niagara Real Estate Boom call our office at 905.321.4823 or 905.933.1537 to request a complete investor's information package.

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*****WARNING*****

The facts and figures you'll discover in this Special Report are only to be used as indicators of potential profit areas in the St. Catharines-Niagara Region. **It is important for you to use the information and research contained herein in combination with a proven investment system and a team of experts who know how to buy, manage, and eventually sell positive cash flow properties to maximize your returns.**

Congratulations, by tapping into the research contained in this Special Report, you've taken another major step in creating financial success through Ontario Real Estate. All of us at Easyinvest Properties Inc. look forward to assisting you in any way we can. Happy investing!

Mitch Fanning & Mark Taylor
Co-founders & Managing Partners of Easyinvest Properties Inc.

Acknowledgements

Easyinvest Properties Inc. would like to extend a special thanks to the **Real Estate Investment Network™ (www.ontariorein.com)** who, through the years, have compiled a lot of the research and strategies investors have used to create amazing success across Canada. A special thank you must also go to our real estate investment team, which includes the Real Estate Investment Network, realtors, mortgage brokers, lawyers, home inspectors, appraisers, City Hall representatives, and senior real estate investors. Their efforts are greatly appreciated by both my business partner and myself. Without these people, creating this report would not have been possible. Now let's get to the report that will show you how to **Profit From The Real Estate Boom In The St. Catharines-Niagara Region!**

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Real Estate: The Best Wealth Builder in the Universe

(Parts of this section were taken from “How To Profit From The Ontario Real Estate Boom 2005-2012”, by Don Campbell, President of the Real Estate Investment Network, 2004 – www.ontariorein.com)

To introduce this report, it is important to do a quick review of why real estate investing is the best wealth builder in the universe. The answer is simple: Everyone needs a place to live, and real estate values usually go up over time. Our research indicates that:

In the next 8 years, property will increase, perhaps even double in value.

When is the time to get into real estate investing? Yesterday. Real estate increases its value to build wealth...PERIOD. However, there are other reasons why real estate investing, compared with other investing, is the best.

Here are the top 3 advantages of investing in real estate, the best wealth builder in the universe, as it leads to wealth for you:

- 1. Real estate dramatically increases your net worth.*
- 2. Real estate generates income from holding properties.*
- 3. Real estate offers tax advantages.*

The Real Estate Cycle™

The Real Estate Cycle™ is best described as an analogy using the four seasons of a farming year. Real estate values continually flow in a distinct cycle. This cycle is a never-ending circle comprising of 4 very distinct and predictable stages. Each of these

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stages has its own unique characteristics, and during these different stages it is important that astute real estate investors take very specific action steps, which differ from stage to stage. By following the appropriate action steps we are about to share, you can ensure you're creating maximum profits in minimum time and minimizing the risk.

The Real Estate Cycle™ (*a term created by the Real Estate Investment Network™*) is comprised of four distinct and separate stages as described in detail in this report. Each one of the stages within the cycle is what we call a “**Real Estate Season™**” (*Don Campbell, REIN, 2005*):

- ***Real Estate Spring (approximately 2005 to 2007)***
- ***Real Estate Summer (approximately 2007 to 2009)***
- ***Real Estate Fall (approximately 2009 to 2012...)***
- ***Real Estate Winter (extended period of time)***

Each stage of the real estate cycle is described as a season because real estate investing is, in many ways, similar to farming (only you harvest ‘money and capital gains’ not grain)

Like farming, during each of these “real estate seasons” you NEED to take specific action for the greatest growth potential.

So, when do farmers plant their crops? Even more importantly, when do they harvest their crops? The obvious answer is they ‘Plant in the Spring and Harvest in the Fall.’ This is exactly what should happen in real estate investing. When the real estate cycle is in the ‘Real Estate Spring’ stage, you need to be planting you seeds (or buying you real estate), and when ‘Real Estate Fall’ arrives, you need to be harvesting you crops (or selling your properties and cashing in on your profits).

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So where is the St. Catharines-Niagara Region now in the cycle?

The reality is, in many areas of Ontario (including St. Catharines-Niagara) we are already in “Real Estate Spring.” In fact, we are in the heart of the time when investors should be planting their investment seeds (purchasing positive cash flow real estate) that they plan to grow during the ‘summer stage’, providing you the time for your seeds to fully grow. To put it in real estate terms:

We’re quickly approaching the time when you will want to have purchased the majority of your buy and hold properties you’ll need to become financially independent.

Then as we enter “Real Estate Summer” here in St. Catharines-Niagara, you can sit back, watch your profits grow and prepare for the “Profit Harvest” when “Real Estate Fall” come around. As a participant of **The Easyinvest Wealth-Builder Program™** you’ll be investing side-by-side with experts who will be the first to know when to sell and reap the profits, thus giving you and your investments a marketplace advantage.

The facts, figures, and statistics used in this Special Report have been provided to Easyinvest Properties Inc. by The Province of Ontario, the City of St. Catharines (City Hall), Canada Mortgage & Housing Corporation, Statistics Canada, the Real Estate Investment Network, as well as City Hall representatives. Not only did we rely upon the bare statistics, we also spent time ‘on the ground’ interviewing, questioning, and investigating. This ‘in the field’ work has been a key in uncovering the real gems, as you’ll see in this report. Cold hard facts (and people’s perceptions) don’t tell the true story, that’s why we recommend that you check your facts and complete your own due diligence before you invest. **Statistics and economic fundamentals shift on an ongoing basis so please always do your homework, due diligence, and use a proven investing system.**

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St. Catharines, Ontario



Known as the “garden city”, **St. Catharines has become the dominant financial centre of the Niagara Peninsula.** Its strategic location and diverse economy have been a main factor in keeping the cost of living significantly lower than other areas along the Golden Horseshoe.

From 1998 to 2005, the city has grown from 131,500 to 134,258 and by 2016 is expected to grow up to 151,000. This would represent a growth of over 10% between the years 2005 and 2016. With over 33% of the Niagara Region’s current population, the City of St. Catharines can truly be called “The Heart of Niagara” and **should provide investors with fantastic cash flow and tremendous equity appreciation over the next decade.**

The following report is an economic overview of the city.

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St. Catharines, Ontario

Vital Statistics

Population:	134,842 (2004)	131,500 (1998)
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**Growth of 2.1% between 1998 and 2003*

Source: St Catharines Economic Development Report 2004

Current Residential Vacancy Rate:	2.6% (2004)	2.7% (2003)
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Source: St Catharines-Niagara Rental Report October 2004

Average Real Estate Price:	\$170,000 (2004)	\$150,000 (2003)
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Note: Prices are for detached bungalows

**Appreciation of 11.76% between Oct 2003 & Oct 2004*

**Average Price of Detached Bungalow in Oct 1996 - \$103,000*

Source: Royal LePage Survey of Canadian House Prices, Third Quarter 2004

Average Market Rents:

Bachelor	\$454 (2004)	\$434 (2003)
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1-Bedroom	\$611 (2004)	\$600 (2003)
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2-Bedroom	\$722 (2004)	\$704 (2003)
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3-Bedroom	\$829 (2004)	\$813 (2003)
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Source: St Catharines-Niagara Rental Report October 2004

Location

St. Catharines is situated in south-central Ontario, 111 kilometres (70 miles) from Toronto and 19 kilometres (12 miles) from Niagara Falls and the United States border.

The city is strategically located in the Niagara Peninsula and offers excellent access to the major markets of both Canada and the United States.

Why Invest in St. Catharines?

St. Catharines has become the dominant financial centre of the Niagara Peninsula. Its strategic location and diverse economy have been a main factor in keeping the cost of living significantly lower than other areas along the Golden Horseshoe.

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Vacancy rates in this area were one of the two in Ontario to experience a decline in 2004. The rates edged lower to 2.6 in 2004 and are expected to drop even further in 2005 to 2.2 per cent. This has kept demand for rental housing strong despite attractive mortgage rates drawing renters into home ownership.



The community has grown from 131,500 to 134,258. This represents a growth of 2.1% between the years of 1998 and 2003. With over 33% of the Niagara Region's population, the City of St. Catharines can truly be called "The Heart of Niagara."

By 2016, the population in St. Catharines is estimated to hit 151,000 – an increase of 10% over the next decade.

(City of St. Catharines, Planning Services)

St. Catharines has been called the entertainment and tourism capital of the Niagara Region for good reason. From professional and amateur theatre to major festivals and events like the Niagara Grape and Wine and the Royal Canadian Henley Regatta, St. Catharines tourism industry is on the rise once again.



St. Catharines also has many exciting re-development projects on the horizon, which in the past has been a major factor for driving real estate prices up. Re-development projects in areas like **Merriton, West St. Catharines, Port Dalhousie, and the Downtown** show an inclination of local government to revitalize the city with a new and vibrant economy.

St. Catharines Economic Facts

According to the Conference Board of Canada's Metropolitan Outlook, **in 2005 the St. Catharines-Niagara region is forecasted to enjoy stronger Gross Domestic Product**

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growth. Mainly due to brighter manufacturing outlooks, which will lift economic growth to more than an estimated three per cent. In addition to a better prognosis for manufacturing, **the recovery in the tourism industry, which started in 2004, is anticipated to continue in 2005. This is largely attributable to the Niagara Fallsview Casino.**

The unemployment rate is currently hovering around 6.3% (Sept 2004 Report), which is lower than the Canadian (7.0%) and provincial average (8.5%). Besides the casino, the five largest employers will continue to keep the economy strong and diverse. These employers are: *the District School Board of Niagara who has 5,000 full-time employees; General Motors of Canada Ltd. (3,929); the Niagara Health System General Site (1,250); Brock University (1,000); and Sitel Corporation (1,000).*

St. Catharines continues to grow with the addition of large retail chain stores, expansion of government offices, smaller administrative/financial service operations, and a host of other developments.

(Source: City of St. Catharines, Economic Development & Tourism Services 2004)

Over the past four years, the average annual construction value of commercial permits issued was \$18.5 million. As of the third quarter 2004, quarterly results totaling over \$20 million demonstrate a significant increase in commercial investment. Some of the top projects over the last five years with their values include: **Sitel Technologies, \$1.5 million; Best Buy, \$3 million, Costco, \$2.4 million; and Shoppers Drug Mart (Hartzel Road), \$1 million** *(Source: City of St. Catharines, Economic Development & Tourism Services 2004).*

St. Catharines Real Estate Facts

The average price of a detached bungalow in St. Catharines appreciated in price by 11.76% (\$150,000 to \$170,000) between October 2003 and 2004 according to the Royal LePage Survey of Canadian House Prices, Third Quarter 2004.

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The average rate of appreciation in the region between 1996 and 2004 has been 6.1%. More importantly, if you had the foresight to buy a detached bungalow in 1996 for \$103,000 cash, in 2004 you would have seen a respectable 65% return on your investment! – and that's without

calculating mortgage pay down or cash flow from the property itself. However, if you got a little sophisticated, you might have been able to purchase the same property (\$103,000) with 10% down plus closing costs (approx. \$10,609).

After only 8 years (1996 to 2004), the total return on your initial investment of \$10,609 would have been 632%.

That's only one property. Imagine if you bought ten! After paying the bank and legal fees, **you would be left with just over 1,000,000 in cold hard cash!**

This is the power of leverage and an example of why real estate is the best wealth builder in the universe! Where else can you get returns like this? Certainly not from your RRSP or savings account.

Average House Prices in St. Catharines		
Year	Month	Detached Bungalow
% Change Oct 2003 to Oct 2004		11.76%
1996	October	103,000
1997	October	109,000
1998	October	118,000
1999	October	122,000
2000	October	126,000
2001	October	130,000
2002	October	140,000
2003	October	150,000
2004	October	170,000

Source: Royal LePage Survey of Canadian House Prices, 2004

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Rental demand in St. Catharines has remained strong and vacancies have dropped, which can provide investors with fantastic cash flow and equity appreciation opportunities...

...if they do the extra little bit of due diligence before purchasing an investment property.

Rental demand has been supported by two key factors. The first being young employment which has increased this year. Since this age group (15-24 years of age) has a greater propensity to rent, growth in young employment has contributed to strong demands for rental housing in 2005.

Secondly, strong net migration into the region also helped keep rental demand strong. Over the last five years on average 1,500 net migrants have moved to the region each year. This trend is expected to continue in the near term with some of these migrants choosing the rental market to meet their housing needs.

Average rents in the St. Catharines-Niagara Region increased 1.9 per cent to reach \$681 in 2004.

(Canadian Mortgage and Housing Rental Report 2004)

The largest jump in average rents was observed in Bachelor suites. The average rent for Bachelor units increased by 4.6 per cent in 2004. One-bedroom and two-bedroom apartments make up close to 90 per cent of all rental dwellings in the region.

At the current time, there are also multiple transportation-related initiatives under way, which have the potential to increase real estate values in areas that are directly affected by these transportation improvements. Some are municipal, others are regional and still others are provincial. Many other transportation-related issues are also under discussion. According to “The Niagara Regional Transportation Strategy 2003” here are a few projects that have been identified to date, and are in no particular order:

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- **Extended GO or other rail service into Niagara;**
- **Extended VIA Rail/AMTRAK service into Niagara;**
- **Expanded inter-city bus service within Niagara;**
- **Cross-lake ferry service between Niagara and the GTA;**
- **Garden City Skyway expansion and widening;**
- **Twinning/Tunnel proposal to replace the Garden City Skyway;**
- **New Bridge or Tunnel to cross The Welland Canal;**
- **Widening of the Queen Elizabeth Way (the existing proposal to expand to six lanes or additional expansion to eight lanes through Niagara Region---between Hamilton and Fort Erie); and**
- **Highway 406 expansion**



Transition areas abound in the City, with redevelopment plans in place of proposed for many areas.

These plans do not just include residential real estate. There has been a proposed plan to construct a new hospital in the area of St. Catharines-West, where the new Recreational

Sportsplex is expected to open in 2005, accommodating a wide variety of sports and events in a state-of-the-art facility.

The former Domtar Paper Mill in Merriton is currently being re-zoned for residential purposes, providing investors with the opportunity to build low and high-density properties starting in 2006/2007.

Another exciting project to watch for is the development of the corner in Port Dalhousie located on Lock and Main Street by Pt. Dalhousie Vitalization Corporation. Currently developers are seeking approval to build a 72 condominium units; 11, 620 sq. ft. restaurant; 40 retail/commercial units; a



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400-seat theatre; and 73-room hotel. **The approximate value of this development is \$65 million dollars!** These commitments by the city indicate a bright future for St. Catharines and its housing sector.

For Further Information visit: The City's web site at <http://www.stcatharines.ca>

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A Proven Action Plan



After studying “**How To Profit From The Real Estate Boom In The St. Catharines-Niagara Region!**” you probably have decided, “It’s time to take calculated action.”

You may wish to purchase your first investment property or want to build your current real estate portfolio. If this statement is true, then I strongly recommend that you follow the path that has lead to great success for many Ontarians across the province:

- 1) Call our offices immediately at 905.321.4821 or 905.933.1537 and advise us to RUSH you **The Easyinvest Wealth-Builder Program™ investor information package**. This package introduces a unique program that is currently helping individuals take control of their financial future by investing in quality Ontario Real Estate with a team of experts who know how to buy, manage, and sell positive cash flow properties using RRSP and cash investment strategies.
- 2) While on the phone, ask us to sign you up for a **FREE** private session with one of our Real Estate Investment Specialists. **During this private session, we’ll show you how to profit from the St. Catharines-Niagara Real Estate Boom using sophisticated investing strategies.**
- 3) Upon receipt of your investor information package, set some time aside to complete the assessment and review the strategies in detail. **These strategies have been the foundation of over 10,000 real estate transactions valued over a billion dollars!**
- 4) Take action on your newfound knowledge. And only through action will your results show. Knowledge without action is a waste.
- 5) Join the Easyinvest team, if you truly are interested in making real estate an important part of your portfolio.



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As you take the above 5 steps along the proven path to wealth, you will find yourself surrounded by a group of real estate investment specialists who've already followed the path. They will assist you in uncovering strategies that work in the real world, and help you avoid making critical mistakes.

The choice is yours to make. Time to decide what steps you wish to take next...just make sure your next step takes you closer to your financial goals, not farther away. There is genius in action! We look forward to working with you in the near future.

Happy Investing!

Mitch Fanning & Mark Taylor

Co-founders & Managing Partners of Easyinvest Properties Inc.

Creators of **The Easyinvest Wealth-BUILDER Program™**

**“Over 90% of all millionaires become so through
owning Real Estate”**

- Andrew Carnegie

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Who Is Easyinvest Properties Inc.?



Easyinvest Properties Inc. is a Canadian real estate investment company that helps individuals invest in quality, well-selected real estate with a team of experts who know how to buy, manage, and sell positive cash flow properties using sophisticated investment strategies.

Mitch Fanning and Mark Taylor, two Canadian-based real estate investors and entrepreneurs, founded the company in 2004. The two also created **The Easyinvest Wealth-Builder Program™**. This unique investment program helps individuals who recognize the value of investing in real estate, but lack the time, knowledge, and skills to capitalize upon these good opportunities. Individuals can participate in this program and take control of their financial future by investing with sophisticated investors who know “how to buy, manage, and sell” real estate while at the same time maximizing their client’s return on investment.

Their philosophy is ***“You Can Have Anything That You Want In Your Life...Just Help Enough People Get What They Want First.”*** Their experience, knowledge, confidence, integrity, and honest hard work will be a key factor in building your wealth, investment confidence, and eventually your financial independence!

“Don’t wait to buy real estate...buy real estate and wait”

- Don R. Campbell, President, the Real Estate Investment Network™

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