

## The Right Side Group

### An opportunity to invest in Canadian Real Estate

**Move over to the Right Side and  
invest with a vision and a purpose**



[www.rightsidegroup.com](http://www.rightsidegroup.com)

Sign up for our Free Newsletter and Insiders Opportunities

**"Don't wait to invest in Real Estate  
Invest in Real Estate and Wait"**

- Don Campbell

**"You can get everything in life you want  
if you will just help enough other people  
get what they want."**

- Zig Ziglar

**"...the life-long Journey to true freedom is only chosen  
by a few. It is offered to everyone, everyone with the  
courage to believe that it is achievable, but not everyone  
will make the commitment and take the action  
that results in true change."**

- Robert T. Kiyosaki

**"Action and focus are the keys to your success"**

- Darren Weeks

**Of the 2003/04 100 wealthiest people in Canada,  
28 list Real Estate as a major proportion of their portfolio,  
10 people are on the list with ONLY Real Estate.  
Canadian Business - Dec. 2003**

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

- Andrew Carnegie

## Introduction

Welcome to the Right Side Group where we show you how to effectively and ethically invest in top Canadian Real Estate utilizing strong business systems. The key to success is in knowing that there is more than one key.

Success starts from understanding where you want to be in 5 - 10 years, and this is what motivates and drives you to overcome the difficult times. Yes, there are difficult times when investing in real estate. We do our best to lessen them and work through them for you. Once you have your motivation, the second key is to decide on a path for which to reach your goal. Now the challenge is, once you are on the path, how do you first, not get distracted, and second, find the right partners to get walk down your path and keep you moving forward. Real estate is not a straight line, it's more like a game of chess. And the key to winning a game of chess is to think 3, 4, or even 5 moves ahead. Real estate is no different.

The Right Side Group, who have now completed over 35 transactions worth over \$4.5M in Canadian Real Estate Assets, have integrated years of learning, proven systems, pin-point targeting, and massive networking to create a consistently successful Real Estate investment opportunity that is tailored to meet your specific needs. Remember, everyone's path to the right side is different. As such, we also participate Business Joint Venture opportunities. All though our focus may appear to be on real estate, it is not. It is truly on working to meet the needs of our partners to help them attain their goals; and that is our focus and passion. The Vehicle we chose is real estate.

Our partners are seeing in some cases over 30% return on their active investments, others are enjoying the benefits of knowing their RRSPs are secure and earning 12% for the next 5 years. Finally, other partners are remaining liquid while investing for 6 - 12 months and receiving between 12 – 18% returns. They are doing this while focusing on their primary activities of running businesses, managing families, or enjoying their free time and pursuing their passions. In addition, our investors are developing their **Money Magnet Portfolio™** which is helping them to attract capital they would not have been able to without it. **Grand master chess champions have a strategic plan, do you?** Are you buying your next investment because it's the next thing or because it meets the objectives of your strategic plan?

How are your investments working for you? How much time are you devoting to your dreams, and how much time are you devoting to taking action? How close are you to your dreams?

Let us show you how to maximize your investments, passively invest in real estate, supercharge your RRSPs, and know all the while that you are working with Canadian Leaders in ethical investing and Generational Wealth™ Creation. Let us help you develop your **Money Magnet Portfolio™**. Invest with vision and purpose!

Looking forward to continuing this conversation with you,

Sincerely,

Mark and Carol Garrett  
Real Estate Investors

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P.S. If you decide not to work with us, please know that we are still there to support you if you have any general questions.  
Also know that these documents remain the property of the Right Side Group.

Please note, these documents are private and confidential and the property of The Right Side Group.

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**What others are saying about us...**

*"We both agree and realize that we would be very hard pressed to find genuine partners such as yourselves AND we have been blessed and privileged to know that we can call you such. In addition, with the prospect of becoming very successful in what we have and will achieve shows that this a relationship is set to blossom, regardless of the successes and pitfalls."*

Michael and McGuinne – Brampton, Ontario

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*"I am confident in focusing on my business and focusing on my real estate investing through Mark and Carol."*

Maria – Toronto, Ontario

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*"I have worked with Mark & Carol Garrett and have found them to truly embody the 'under-promise and over-deliver' philosophy. They have taken real estate investing to a whole new level by focusing on ensuring others are successful. Careful analysis, creative thinking and clearly laid out results are what I find to be their key strengths. It is an honor working with them."*

Don R. Campbell – President, Real Estate Investment Network  
[www.riencanada.com](http://www.riencanada.com)

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*I wanted to sincerely thank you for making me realize that there are actually people out there who are driven to become financially free, but who are 'real', ethical, and see the bigger positive impact on humanity at the same time. That is an extremely hard mix to find. Honestly, if it wasn't for meeting people like you two, I couldn't have seen myself striving for financial freedom and I just wanted to say thanks!*

Onkar – Toronto, Ontario

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*Less then two months after partnering with Mark and Carol, I focused on prospecting joint venture partners and am currently in the process of arranging more then a quarter million in JV financing. I am also in the process of setting up an RRSP 2nd mortgage with 12% return per annum (Secured on title) within my own personal RRSP account. Finally, while searching for the next property to purchase, I am receiving 14% simple interest through providing short term bridge financing using my line of credit which is at prime rate.*

Marcel – Toronto, Ontario

We are looking forward to creating success for you and helping you to create the foundations for "Financial Freedom" and "Generational Wealth™" through the creation of your own "Perpetual Income Plan™" and ultimately fulfilling your goals. Your goals are attained by taking small, incremental action steps each and every day. We look forward to walking with you along your journey.

## Why Invest in Real Estate?

There are six main reasons why any sophisticated investor would have real estate as part of his/her investment portfolio:

- ✓ Leveragability
- ✓ Positive Cash Flow
- ✓ Principal Reduction
- ✓ Asset Appreciation
- ✓ Wealth Creation
- ✓ Combat Inflation
- ✓ Diversification

### LEVERAGABILITY

Real Estate is a “hard asset” which makes financing easy. This means that you, the Investor, can benefit from leverage and substantially increase your ROI. Based on a typical 25% down payment, the return dramatically increases as compared to a non-leveraged investment such as stocks or mutual funds. You may wish to look to the next section for an illustration of the leveraging effect.

### POSITIVE CASH FLOW

Real Estate is a cash generating investment particularly in the long term. This allows you to have someone else pay off the mortgage, taxes, and maintenance. After all expenses are paid the investment provides cash flow that keep up with inflation. This cash flow can be used for supplemental retirement income.

### PRINCIPAL REDUCTION:

As the tenants pay rent, they cover the mortgage payments, taxes, and utilities. They also help to pay off a portion of the principal on the mortgage. Over 25 years, this will end up paying off the entire mortgage and the owner is left with a property free and clear of a mortgage. When we invest in Real Estate, we typically have a 1st mortgage which is principle and interest payments. With a 25yr 5.5%, 75% mortgage, the average principal reduction will be approximately 2% of the original mortgage per year for the first 5 years. That's additional “Cash in Hand” upon sale or refinancing.

### CAPITAL APPRECIATION:

Through the selection of the correct property, in the right town, in the right area, one can begin to increase the appreciation above the market trends. Include additional activities such as value added enhancements, creative marketing, and other efforts, a sophisticated investor can drastically force the appreciation of a property. This is a unique feature of investing in real estate that other investment vehicles do not offer and, is in many cases, is generally the secret to the greatest profits.

### WEALTH CREATION:

Real Estate values have increased significantly over the last 25 years and have proven to be a powerful method of creating wealth over time. While values are increasing, debt is being reduced. Equity increases through both processes to increase your wealth.

### COMBAT INFLATION:

In times of inflation, when purchasing power is declining, individuals as well as investors seek ‘hard’ or ‘real’ assets to maintain wealth. Real Estate is an excellent vehicle to hedge against inflation as its value increases at least as much as (and historically more than) the rate of inflation.

### DIVERSIFICATION:

As part of any portfolio, real estate allows you to reduce the risk by holding real assets. You can also diversify by holding real estate in different areas that vary by economic class. Finally, within one city, you can purchase multiple buildings or different building types to diversify within the same asset class.

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## Opportunities to Invest

There are six areas that a sophisticated investor can participate within the arena of real estate investing and enhance their portfolio:

- ✓ Joint Venture Ownership
- ✓ RRSP 2<sup>nd</sup> Mortgage Holdings
- ✓ Bridge Financing
- ✓ Big Deals
- ✓ Referrals
- ✓ Portfolio Management
- ✓ Partners Program

## What do we say to the banks?

When meeting with a new bank, mortgage lender, etc. We are very open about our practices and forward them the following statement. They either chose to play or not. Either way, we are not interested in working with someone who will not live by this.

*“We will not sign any legal documents representing a shift in our primary residence for the purpose of securing financing for real estate acquisitions. We will also object and report the falsification of documents that do not state the complete truth of a transaction such as gift letters, overstated self-employment income, etc. Please steer us clear of institutions which market this practice as a means to sliding deals though. We have purchased over 30 properties utilizing this standard and we wish to work with institutions operating with the same high standard of integrity.”*

As such, we have developed an ethical, all be it more difficult, approach to purchasing real estate that is passing rigorous scrutiny by several advisers for the level of ethics. In fact, we are raising the bar for effective and fiscally responsible real estate investing. Are your current partners playing in the grey area or are they setting new levels of ethical responsibility? How do you play the game?

## A Description of the Opportunity Types

### Joint Venture

By working together, we can help you find the most effective property for your investment needs. We will conduct market research, locate the property, manage the property, and finally, monitor the exit strategy. Our clients see Joint Venturing as a successful alternative to managing real estate investing. The Joint Venture can be focused on long term capital appreciation (the source of true real estate riches), quick flip capital appreciation (more risky and requires additional time to locate the exact project), and finally Cashflow (where there is consistent Cashflow with limited capital appreciation.)

## RRSP 2<sup>nd</sup> Mortgages

In this volatile and unpredictable equity market where the exchanges have massive daily shifts, earn between 9 – 12% return on your RRSPs. Have your RRSPs secured on title and learn how to attract RRSP secondary financing for your own property. Our clients are seeing in some cases upwards of 12% return over 5 years on their RRSPs. Can your current fund manager say that? Moreover, what security do you have on your investment? Through investing in 2<sup>nd</sup> mortgages, you have the security and the fixed return you need to truly grow your RRSPs.

## Bridge Financing

Our strategy is one of ethical and responsible investing. As such, we require funding during the time in which we place the RRSP 2<sup>nd</sup> Mortgage on the property. Since we are completely transparent to the primary lenders when working on Flip properties, we also use Bridge Financing to bring the Loan to Value up to around 90%. The use of the Bridge Financing funds may range between 60 – 120 days. It is a wonderful way to consistently play in the real estate market while remaining fairly liquid. We pay between 14 – 16% for these funds and there are incentives for us to liquidate your funds quickly. If you have a Line Of Credit or GICs, this is a great way to generate a strong return. It's also a wonderful introduction to investing in Real Estate. Some of our clients make funds available for bridge financing while waiting for the right time to get involved in a long term project.

## Big Deals

For those who have played the Cashflow 101 and 202 games by the Rich Dad organization will truly understand this analogy. A Big Deal is an opportunity in which we work with several partners syndicating funds to purchase a larger property or a development project. We have been working diligently to identify the key action takers in several areas of real estate investing. One key area is the benefit of large building purchases and condo conversions. These projects are very lucrative and begin to expose you to the true power of Real Estate investing. For the average person, these deals are too large and are in some cases, more risky but, working with the leaders, risk is reduced. We are continuously exposed to wonderful deals. In this game, deal flow is key!

## Referrals

For someone to retire on Cashflow alone, it will require approximately \$300,000 – \$400,000 of capital investment if done ethically. Looking at a 10% return on investments, this is \$30,000 – \$40,000 of annual return. The average person can not dedicate \$300,000 to invest in real estate. Through the powers of networks, you do know people who have a combined investment capital of well over \$1,000,000. We would like to provide an opportunity for you to tap into that capital through offering a referral program. If you are a current client with ours or have completed a project, we offer an initial 10% equity ownership in any deal that is introduced to us. If you do not have any capital to start, but would like to just focus on introduction and creating a more lasting partnership, we can evaluate the opportunity on a case by case basis.

## Real Estate Portfolio Management

A few of our clients are truly focused individuals who have dedicated the next few years to their passion or career. As such, they have no time to dedicate to investing in real estate. They have said to us, “can you just tell me what to do and then do it for me.” We won’t go that far to tell them what to do but, we will make recommendations and help them maximize their opportunities. Ultimately, the final decision will be based on their review of the documents, advice from legal and financial advisors and lastly, their personal direction to meet their plan. For these clients, we have a complete program including RRSP 2<sup>nd</sup> mortgage lending, Joint Venture opportunities, and leveraging short term opportunities and ultimately, to speak to all of their associates about real estate. You may ask how this differs from the above individual opportunities. It’s simple, these clients know they can trust us and have made the long term commitment to partner with us and help us grow to better serve their needs. We have worked together to set out a 10 year plan, identified key actions that need to be taken, and what the basic steps are that will get these clients to where they want to go. This, all while they are 100% focused on their passion or careers.

## Partners Program

While many people we work with chose to remain passive, others will begin to venture out on their own. Our philosophy is one of collaboration and an attitude that together, we can accomplish more. If you have ever heard the old fable “*Stone Soup*”, you will understand what we mean. The Partners Program, an extension of our referral program, is just that. A group of people who are of the highest caliber, people who server first, and are willing to do what ever it takes to get ahead are hand selected to work with us. This not for everyone and not something that we openly promote. Rather, the right people show up at the right time. Some of our partners are individuals who will remain nameless and want to build a real estate business with out being in the spot light. They work with us and pass on their leads. Together we can accomplish more!

We are looking forward to creating success for you and helping you to increase your family’s Generational Wealth™ while fulfilling your goals. Your goals are attained by taking small, incremental action steps each and every day. We look forward to walking with you along your journey.

### Contact us today for more information:

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**Notes on investing in Real Estate**



**Action Steps**

1. Establish your goals – What is your Belize?
2. Complete the Client Information Control Document

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4. \_\_\_\_\_

5. \_\_\_\_\_

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**What are your goals?**