

OPEN IMMEDIATELY!

“...Are you going to let them rob you of your home, your pride and self-respect...?”

INSIDE: 3 **guaranteed** ways to immediately stop the foreclosure proceedings against your home—or I’ll mail you a certified bank check for **\$10,000.00!**

FPO

Real Estate Solutions

A member of Samson Wells Investment Group
4445 Corporation Lane • Virginia Beach, VA 23462

Kimberly Collins received her foreclosure notice during Christmas. But now she's smiling from ear to ear! Read Kimberly's story below—it could be your story, too!

“<First Name>, I will permanently stop your home's foreclosure within the next 24 hours...or I'll mail you a certified bank check for \$10,000.00!”

—Michael Griswold, President, Real Estate Solutions,
a member of Samson Wells Investment Group

<Date>

<First Name> <Last Name>

<Address>

<City>, <State> <Zip Code>

Dear <FirstName>,

Within 24 hours of your responding to this letter...

- All foreclosure proceedings against your home will end!
- Your home will never be auctioned on the courthouse steps!
- All annoying phone calls, threatening mail and knocks on your door will be put on notice—to cease, desist and stop completely!

Or...I'll mail you a certified bank check made out in the name of <FirstName><LastName> for \$10,000.00!

How can I make such a bold promise and offer you such a strong guarantee? Simple. Every single foreclosure proceeding I've been asked to stop—I've stopped!

In fact, in this letter, I'm going to show you 3 proven ways to stop all foreclosure proceedings against your home—forever!

And I'm also sending you a FREE, no-obligation, no-risk, Special Report—***The Seven Secrets: What You Need to Know and Do to Save Your Home from Foreclosure!***

In this FREE Special Report—a \$49.95 value—you'll learn...

- **3 all-important facts you must know BEFORE you sign with a realtor or**

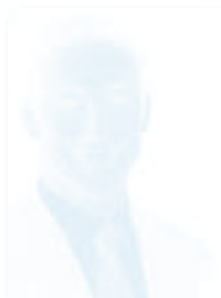
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broker who offers to stop your home's foreclosure. (Otherwise, you'll lose your home for sure!)

- The banks and lenders to avoid at all costs. (Because even though they'll promise to refinance your mortgage and stop the foreclosure—they won't, and can't!)
- Thinking of selling your home? Here are two FREE tools to estimate its TRUE value. (Never allow a realtor to do it, and in this report we'll tell you why!)

And much, much more!



My name is Michael Griswold, president of Real Estate Solutions, a member of Samson Wells Investment Group, and I want you to stand tall again...to walk out into the warm, bright sunshine with your head held high...with your pride, your honor and self-respect restored...and your home intact.

Look, I know what you're going through. I watched my parents go through the same thing. I saw how they suffered, week after week, before they were evicted—and I was powerless to help.

But I'm not powerless any longer, and I'm willing to put my money where my mouth is.

I intend to help 1,000 families in the next 12 months avoid the trauma and heart-break of losing their homes through foreclosure—**or I'll write a check for \$10,000.00 to any family I let down.**

Does this sound familiar? Suddenly, you wake up one morning...you're 3 to 4 months behind on your mortgage payments...you can't catch up...

And then the phone starts ringing...the certified letters start arriving...the knocks on the door begin.

All because of circumstances beyond your control

Because of untimely medical expenses, death, divorce, a lost job, a failed investment—and a hundred other reasons—people just like you find themselves days or hours away from having their homes snatched away from them and sold on the county courthouse steps.

But now, I'm going to show you how to end the sleepless nights, the stress and anxiety that's been plaguing you, ruining your health, your marriage and twisting your stomach into knots.

Your nightmare is finally over!

Brian and Kimberly Collins' nightmare is over, too. Read their dramatic story below...

Last year, Brian, a chief petty officer in the Navy, his wife Kimberly, a full-time

receptionist, and their two sons, thought they were going to inherit her mom's three-bedroom home in Norfolk, Virginia, after her mom, suddenly died of complications following cancer surgery.

But the inheritance went wrong, terribly wrong.

The plan was for Kimberly to continue making the mortgage payments on her mom's home (Kimberly's childhood home) with the money still in her mom's bank account, until she could arrange the necessary financing on her own.

Unfortunately, her mom's death certificate stated that Kimberly's father was the true heir to the family home and her mom's bank account. But the problem was...her dad had been dead for over 20 years!

Sympathy from the bank?

Of course not! The bank was unmoved and unimpressed. Based on the death certificate, they argued that only Kimberly's father could access her mom's bank account.

Are you surprised? Banks are all smiles when they want your money—but when you want your money back, forget it. Dr. Jekyll becomes Mr. Hyde.

So Kimberly immediately contacted the mortgage company—but they were as heartless as the bank.

They didn't care that Kimberly was trying to get her mom's death certificate corrected—so she could pay them their money—or that she was still in mourning and struggling to pay for her mom's funeral.

"They were cold and not understanding individuals," Kimberly said afterwards. "They basically told me, 'Tough, too bad—pay us now, or we'll take your mother's home.'"

And so, a few days after Thanksgiving, they began to foreclose on Kimberly's home

But all was not lost, not yet. In the nick of time, her mom's death certificate was finally corrected, and the house was officially transferred into Kimberly's name. The foreclosure proceedings stopped.

With legal access to her mom's bank account also granted, Kimberly contacted the mortgage company again. She was ready to settle and make things right. She calculated that she'd need to pay close to \$4,000.00 (just about all that was in her mom's bank account) in overdue mortgage payments and late fees.

But Kimberly was shocked when the mortgage company demanded an additional \$6,000.00 to cover their "administrative expenses"—everything from the cost of taking photos of the home to paying one particular secretary's overtime.

Sounds familiar, doesn't it? They kick you when you're down—smile, and say they're

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only trying to help—and then kick you again!

Well, Kimberly and Brian didn't have anywhere near \$10,000.00. But the mortgage company wasn't budging. They weren't willing to reduce their trumped up "garbage fees"—not even by a penny!

Over Christmas they began to foreclose again

Kimberly and Brian frantically contacted real estate agents, lenders, brokers—all of whom said, "Oh sure, we can help you, we'll refinance your mortgage!" But of course, they couldn't. It was all talk and a waste of precious time. (Haven't you been fed those same empty promises, too?)

So in the end, Kimberly's family home for more than 40 years was about to be taken away from her, with nothing left to show for having once proudly lived in it.

But then, merciful fate intervened—the night before the house was to be auctioned on the courthouse steps, two of my foreclosure prevention directors, Sean and David, knocked on Kimberly's door and offered to buy her home and stop the auction...**plus, pay her \$10,000.00.** Kimberly, of course, agreed.

And the next morning, true to their word, Sean and David stopped the foreclosure and auction, officially bought the house from Kimberly, paid off her mortgage...and less than 30 days later...wrote her a check for \$10,000.00. Kimberly and Brian's nightmare was over.

Kimberly and Brian now own a home in North Carolina and are living happily ever after...

I thought I was going to come out of this whole thing with a big goose egg and a note saying I still owed somebody some money...Sean and David were great, and so were all the other people at Real Estate Solutions. In a bad time for me, they made my situation bearable.

They took the pressure off me, and all the stress and heartache. They handled it all. They did all the footwork and all the paperwork—and then wrote me a check for \$10,000.00.

—Kimberly Collins

Kimberly and Brian's situation was certainly unique—but then, so is yours. No matter what your circumstances, or how you arrived in the situation in which you now find yourself, there are still 3 proven ways for me to end your nightmare—and permanently stop your home's foreclosure.

Permanently end foreclosure with these 3 preferred solutions

Preferred Solution #1—If your home is about to go into foreclosure or be auctioned...**we at Real Estate Solutions will buy it from you.** We'll squeeze whatever

equity we can out of it and write you a check for the balance.

That way you can walk away with a lot more than just a goose egg for all your heartache and trouble. And best of all, your nightmare, the stress, frustration and anxiety will finally end.

Preferred Solution #2—**We'll buy your house, and lease it back to you**—and give you the option to buy it back from us at the end of 1 year. And during that year, we'll help you put your financial house in order, arrange for debt consolidation and credit repair. And again, your nightmare will end...**plus, you'll never have to leave your home.**

Preferred Solution #3—**We'll arrange a "short sale."** Let's say you owe \$200,000.00 on your house, but your house is now only worth \$150,000.00. So even if the bank auctions your house—you'll still owe the bank \$50,000.00. In that case, we'll step in and negotiate on your behalf with the bank—and hopefully, get them to write off the \$50,000.00. **Your total maximum out-of-pocket expense, if we're successful, is only \$750.00 (though it's usually less). And, your nightmare is over!**

Look, I know a foreclosure is one of the most frustrating, stressful and traumatic experiences any person can go through. Nonetheless, **your "mortgage problems" will not disappear on their own.** They must be dealt with, and fixed. And better you fix them than waiting for the bank to take away your home—and insist, even afterwards, that you still owe them money.

A note of caution...Refinancing or filing for bankruptcy are not permanent solutions. As a cure, they're typically worse than the disease. They'll only prolong your agony. If you know you'll soon be back on your feet—convince a family member to help you out or withdraw money from your retirement account. But if those options aren't available or suitable—call us!

And if you decide to walk away from your house, at least you'll walk away a winner—with your head held high—and possibly with a good chunk of money in your pocket to show for all your troubles.

Call us right now Toll-Free, without risk or obligation

1-866-441-4957
24 hours a day, 7 days a week

We'll arrange for a foreclosure prevention director to immediately come to your home and explain all your options—again, with absolutely no risk or obligation.

And if you do decide you want out of the house and out of the headaches, anxiety and stress, and if you qualify...

- **We'll pay your moving expenses!**
- **We'll pay your first month's rent!**
- **We'll pay your security deposit!**

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- **We'll pay your first month's utility bills!**
- **We'll help you repair your credit!**
- **And we'll help you negotiate all your outstanding debt!**

But you must call now, **Toll-Free 1-866-441-9457!** We can't offer this massive amount of help to everyone forever. **This is a time-limited offer.** Call now and mention you received this letter from me, Michael Griswold, and you'll be immediately transferred to a foreclosure prevention director.

<FirstName>, you can permanently end the worry and anxiety that's been keeping you up at night, plaguing your health and stressing out you and your family. It just takes one phone call to begin a fast and easy journey to financial relief and restored self-respect and pride.

Call now Toll-Free 1-866-441-9457. We're here 24 hours a day, 7 days a week!

Sincerely,



Michael Griswold
President, Real Estate Solutions, a member of Samson Wells Investment Group

P.S. Call **Toll-Free 1-866-441-9457** in the next 24 hours and we'll rush you—with absolutely no risk or obligation—your FREE Special Report: ***The Seven Secrets: What You Need to Know and Do to Save Your Home from Foreclosure!*** This FREE Special Report—a \$49.95 value—was specifically written to help you avoid one of the most devastating situations any homeowner can face... foreclosure.



Call Now!



Real Estate Solutions

A member of Samson Wells Investment Group
Serving Virginia, Philadelphia, Pennsylvania,
Denver, Colorado

4445 Corporation Lane • Virginia Beach, VA 23462

Tel **1-866-441-9457** • Fax **1-757-961-3864**

www.NoMoreHouseWoes.com

2,439,672 homes are currently in foreclosure nationwide.

Do nothing and your home could be foreclosure **2,439,673**.

From the desk of Dale Schuurnan, Homeowner Hardship Specialist

Dear Home Owner,

It's time to talk straight about your housing crisis...

The harassing phone calls, the threatening letters, the knocks on your door, the knots in your stomach, the sleepless nights, the stress and the worry will not stop until...

Either you take action, or the bank takes your home.

To the bank, your home is a line item on a profit and loss statement. To you, it's where you live, raise a family and create lifetime memories.

If you can pay your overdue mortgage balance and late fees, I urge you to contact your mortgage company now and pay what you owe them.

If you can't, beware. There are wolves and scammers—real estate vampires—that will prey on your misfortune. They'll drain you of what little money you have left.

And then abandon you...hopeless and homeless.

We can protect you. A foreclosure prevention director can be at your door within 24 hours. Your foreclosure proceedings will come to a quick and decisive end. You'll find peace again.

If a foreclosure prevention director cannot permanently end all foreclosure proceedings against your home within 24 hours of meeting you, we'll immediately mail you a certified bank check for \$10,000.00.

Call us right now Toll-Free, without risk or obligation

1-866-441-9457

24 hours a day, 7 days a week

If you decide you want out of your house anyway, out of the headaches, anxiety and stress, and if you qualify...

- **We'll pay your moving expenses!**
plus...
- **We'll pay your first month's rent!**
plus...
- **We'll pay your security deposit!**
plus...

(over please)



Read this before the bank
takes away your home...

- We'll pay your first month's utility bills!
plus...
- We'll help you repair your credit!
plus...
- We'll help you negotiate all your outstanding debt!

Sincerely,



Dale Schuurman, *Home Owner Hardship Specialist*

P.S. Call now and we'll also rush you—with no risk or obligation—your FREE Special Report... ***The Seven Secrets: What You Need to Know and Do to Save Your Home from Foreclosure!***

This FREE Special Report—a \$49.95 value—was specifically written to help you avoid one of the most devastating situations any homeowner can face...Foreclosure.

Call now Toll-Free 1-866-441-9457 24 hours a day, 7 days a week!

Request your FREE Investment Guide today...

Low Risk, High Yield: Secrets to Safe Money Investing (a \$29.95 value, yours FREE!)

Inside this valuable, no-obligation guide, you'll discover...

- The surprising reason investors can make 8%–11% without the risk of stocks and bonds
- 3 factors that could make a WFP trust deed your best-performing investment
- 7 little-known reasons investors find trust deed investing secure, private and profitable
- Why inflation can help safeguard your trust deed investment
- #1 reason high-net-worth individuals trust their money to WFP
- How trust deed investing protects you against recession, market crashes and economic uncertainty



In your FREE Investment Guide, valued at \$29.95, you'll discover the surprising reasons trust deed investing offers an ideal combination of safety and reward.

See for yourself how trust deed investing can deliver a consistent return *without* substantial risk to your investment. Request your FREE guide and prospectus today.

Read what successful investors are saying about Wilshire Finance Partners

Consistent income

"I've been in **Wilshire Finance Partners** for almost 2 years, and I really appreciate the consistent returns. It's just hard to find 9% or better in today's markets. Like clockwork, I get my check every month."

—David Ruiz, San Diego, California

A low-risk investment

"At my age I don't feel like I can afford risk anymore. That's why I like my **Wilshire** investment. I also like the fact that the owners have invested a substantial amount of their own money in it."

—Jerold Beeve, La Canada, California

One of my better performers

"When I got into **Wilshire Finance Partners**, I started with a small portion of my retirement account. Now it's one of my better performing investments, and I've already increased my position by 50%."

—Dave Engstrom, Los Angeles, California

4 ways to get started



1 Call today
Toll-Free

1-866-575-5070

9:00 a.m. to 5:00 p.m. (PT)

2 Visit our website
www.WilshireFP.com



3 Request by mail

Please complete and return the Request Form below to:

Wilshire Finance Partners, Inc.
1990 South Bundy Drive, Ste. 630
Los Angeles, CA 90025

4 Request by fax
1-310-436-4515



FREE Trust Deed Investment Guide and Prospectus Request Form

YES! Please rush me my FREE trust deed investment guide, **Low Risk, High Yield: Secrets to Safe Money Investing** (a \$29.95 value). Please also send me the **Wilshire Finance Partners** Prospectus that includes a detailed explanation of how I can receive annual yields of between 8% and 11%—paid as a regular monthly income!

To make sure your FREE guide arrives in your mailbox, please make any necessary changes to your name and address, which are printed below for your convenience.

Phone number _____

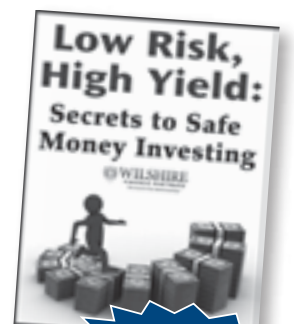
Email address _____

Thank you for requesting your **Wilshire Finance Partners** Investment Guide and Prospectus. Mail your Request Form in the postage-paid envelope provided or mail it to:



1-866-575-5070 9:00 a.m. to 5:00 p.m. (PT) • www.WilshireFP.com
1990 S. Bundy Drive, Ste. 630 • Los Angeles, CA 90025

WFP5783B



A \$29.95 value—FREE!

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7 ways to enjoy safety, high yields and dependable monthly income

1. **An 8%–11% annual average yield paid monthly** through the underwriting of first trust deeds on high-quality investment real estate properties while keeping your overall risk low.
2. **Annual compound yield since inception is 10.34%¹**—which helps keep your portfolio safe from the ravages of inflation, and is head and shoulders above most other income investments.
3. **Loans are short-term “bridge loans” with the maximum duration not to exceed 24 months.** The current average is 15 months. In addition, our portfolio keeps in step with inflation: As interest rates rise, our loans mature. That’s extra protection for your money.
4. **Maximum loan-to-value (LTV) is no more than 65%—currently 56.7%²**—which helps protect your investment from defaulting loans. In other words, any property we write a loan on would need to drop in value by 35% before its value equaled the amount loaned against it.
5. **All investments are 0% load or commission—you pay no fees to invest with us.** What you see is what you get.
6. **Interest checks are mailed monthly**—no waiting for quarterly or semiannual payments.
7. **Complete online access to your account** so you can see your average rate of return, payment history and all current loans in your portfolio.

¹ Returns are from an audit completed January 5, 2010, by Armanino McKenna LLP Certified Public Accountants & Consultants—www.amllp.com.

² LTV average is based on Wilshire Income Fund results from the 2008–2009 LTV at 56.7%

Why WFP is uniquely suited to help you generate 8%–11% returns

If there were a list of the 10 most influential people in the private money mortgage business, Thomas OByron’s name would be on it.

CEO of **Wilshire Finance Partners**, Thomas has over 30 years of experience in the real estate industry and is in constant demand by upper-tier management clients and pension profit-sharing trusts as both a speaker and consultant.

Here are just a few of his accomplishments:

- In the 1980s, Thom’s company helped struggling California S&Ls successfully turn their huge REO loan portfolios (foreclosed properties) into stable and performing loans
- When the nationwide S&L debacle hit, President Bush and the U.S. Congress hired Thom to manage and liquidate our nation’s troubled real estate portfolio. He brought on to oversee the disposition of the U.S. government’s 55,000 REO residential and commercial real estate properties.
- Afterwards, he worked with a select group of high net worth investors like you buying and selling real estate and trust deeds.
- In 2008, he created WFP to take advantage of the opportunities in undervalued California real estate—real estate that’s worth 35% to 50% more than our investment in it.

Discover how trust deed investing can work for you. Send in the form on the reverse side today to request your FREE Investment Guide, *Low Risk, High Yield: Secrets to Safe Money Investing* (a \$29.95 value!)

Higher returns

“That’s what I’ve been getting, and I just don’t know that many places anymore to get that kind of return without taking a lot bigger risks.”

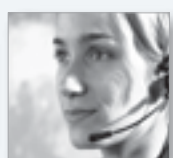
—Steve Cleary, Los Angeles, California

Sensible investing

“Finally an investment that isn’t a house of cards, just straight-up commonsense investing. And I like the fact that I can talk directly to the people running it and get straight answers. Thank you for your expertise and hard work.”

—Marc Palazzo, Pacific Palisades, California

4 ways to get started



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