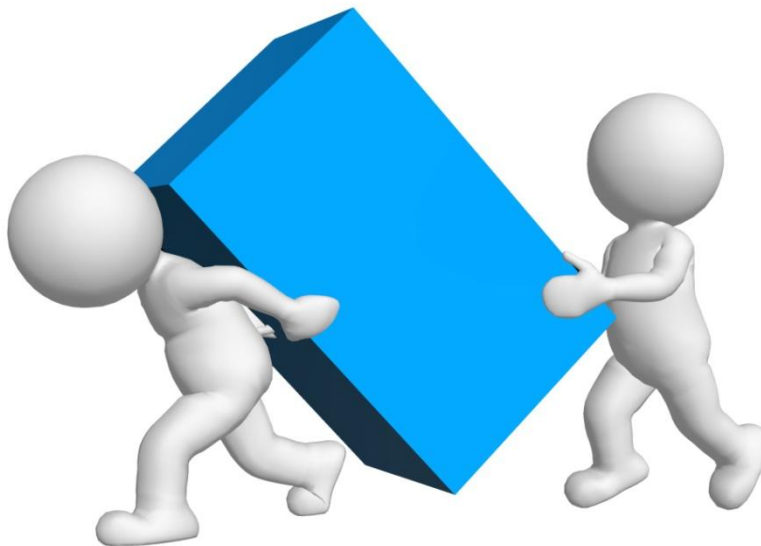


**It's Now or Never...**

**How to Overcome the 5  
Biggest Obstacles  
to Real Estate  
Investing Success**



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## **It's Now or Never...**

### **How to Overcome the 5 Biggest Obstacles to Real Estate Investing Success**

**Quote to Live By:**

***“Don’t wait until you feel confident, self-assured, and competent before you make your first deal. That day will never come. Feel the fear today, and do it anyway. Don’t wait to buy real estate. Buy real estate and wait.”***

Robert Allen

I want to start by saying Congratulations for taking 2 very important steps.

1. You grabbed this book.
2. You have begun to read it.

You have taken 2 simple steps that many people can only dream about. I know that may sound silly but it is so true. Other people talk about wanting to do more for themselves “someday”; and the sad part is that the someday never comes. Others often don’t stretch themselves to take action – they only wish they would, wonder if they should, and dread they never could.

This book title starts with the words, 'Now or Never'. I say, "Now" because now is the time to take action and take advantage of the millions of properties that are on sale. I say "or never" because if you don't stop finding reasons not to do it and start taking the steps today toward the possibilities of massive real estate profits today, you will never forgive yourself for it; and you will never see properties offered at these prices in this kind of market in your lifetime again.

So why do so many people have desires and dreams to do, be and have more, yet they don't do what it takes? Have you ever felt that way? Maybe you want to do, be or have something more and you are not doing what it takes today. Oh sure, we can all come up with excuses, (I'm sorry I meant to say reasons... at least that's what some people like to call them). In fact I recently did a survey to 500 people in my database of real estate investors (and those aspiring to be by attending my webinars). I asked this question. What is your biggest challenge today in real estate investing? Do you know out of all those people all but 7 people answered with the same four challenges?

Here's what America's fellow real estate investor say their biggest challenges are:

1. Funding for their deals
2. Buyers for their deals
3. Fear (Of what? They didn't say)
4. Don't know where to start
5. Not enough time

What is no surprise to me is that these “challenges” are basically the same excuses my students use when they pay thousands for my real estate investing coaching and training yet don’t follow the steps they are taught, (This even when they are personally trained and provide with all the tools and resources one would need to overcome every one of these listed 5 listed challenges.

Hmmmmm.... Aren’t we humans funny? We feel that just because we are busy doing busy work and pay for training we are doing what it takes. Now don’t get me wrong. Being both being busy and paying for trainings is great! As long as it doesn’t replace the actual steps you need to take in order to make money in real estate investing... starting with the step so many miss - making many offers every week. Because I have bumped into these same walls blocking my own real estate investing past, I understand seeing money, finding buyers, etc as a challenge. However, it is important that you open the door to get to the other side of the wall. And I provide the door to every one of them through my training and coaching program. This is why I don’t see any one of these as real challenges. I see them more as enlarged mountains to climb and magnified obstacles to overcome. The bottom line is you need to make profitable offers and if these challenges are keeping you from doing that, we need to work through them.

Let’s take a hard look at each of the 5 biggest stopping points (challenges) and provide some ways to get past them. My heart is that by the end of this book you will go from a “wanna be” or aspiring real estate investor to a “super successful and rich” real estate investor. I know you can do it, because I know the steps. And like anything, once you know how, it’s easy!

## **Excuse #1 -No Money**

I can tell you from 6 years as a real estate investor starting with literally no money, (I mean none! it is very possible in any market to make money in real estate investing. In fact, my course teaches 22 ways to do this, most of which I have used myself contracting for hundreds of properties profitably over the past 6 years ... with no cash of my own to start . Different no/low money methods are to be used depending on each individual real estate deal and the market conditions. Do you know on my very first deal I didn't even put \$1.00 in as earnest money because none of my teachers told me that cash with the purchase contract was necessary to validate the deal? I guess you can call that "dumb luck" since my partner and I netted over \$80,000 on that first deal. Believe me when I say... you get a check that size after working a J-O-B where it takes 2 years for the average person in my city to make that amount ... and you quickly get over those "reasons" that I call excuses.

I know what you're thinking. But now you are rich! You don't have that problem. And the market was different then. I agree. It was different then... it was easier than ever to get money for your deals. In fact, would you believe that today, because I have more mortgage loans on my credit report than is allowed, I cannot get a conventional loan no matter how good my credit is. Just like many of you, I must utilize creative financing, partners, hard money and/or transactional funding for all my real estate deals. That is why I know what I share on getting money for your deals works – I am doing it myself. I have no problem funding what look to be profitable real estate investments. I never have. It's not because I was born with a silver spoon in my mouth. However, I was born to be free and plan to continue to enjoy all that real estate investing allows me including the freedom to do, be and have just about anything I put my mind to.

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I would like to suggest that you wipe “no money” off the list of excuses for not taking action to make offers on real estate. Know this - Where is a profitable deal, there is money to be had!

## **Excuse #2 – No buyers**

The reason I say this is an excuse is because I know for a fact how many CASH buyers for real estate there are today in most cities in United States. You heard me right – cash buyers. I utilize a system ([www.cashbuyers4flips.com](http://www.cashbuyers4flips.com)) that tells me the history of cash buyers in any given zip code. In my county with a population of just under 500,000 there are over 5000 people who have paid cash for properties in the past 6 months. And we are in a recession? Wow! And do you know I have access to those cash buyers’ addresses and the ability to send them a letter inviting them to allow me to consider them for my buyers list? Now with a service like this out there, how can one say there are no buyers? There are buyers. Maybe those with that response didn’t know where to find them. But now you do...

I would like to suggest that you wipe “no buyers” off your list of excuses for not taking action to make offers on real estate today. When you get into contracts for properties according to the needs of those on your buyers list... those you have built relationships with, you will have many buyers begging to be the first to buy them from you.

## **Excuse #3 - Fear**

**“You can't change the past, but you can ruin the present by worrying about the future”**

Are you afraid? afraid to make the leap into this wild ride called – (Oooh, dare I say it?) ...

Real Estate Investing...

...Are you avoiding making an offer? Are you thinking you won't have the money if you did make an offer and it was accepted? Or what if you can't find a buyer? Wow – so many things can go wrong!

Well, if you are afraid- you are not alone. I'd like you to read on to see if there is anything I can say to help you move along with that fear to find the success and happiness I have found both financially and personally from real estate investing.

**You notice I said move WITH fear...not get rid of the fear.**

If you wait for the fear to go away – you may never move forward. A lot of us are afraid to try something we have not tried before. What divides those who actually succeed from those that don't is this... successful people don't let that fear stop them.

I don't think I know anyone who has not experienced this feeling at one time or another in their life. Before one can decide to move with fear you might ask yourself this question – Is this fear real or imagined?

I have summarized 3 types of fear and listed them here:

1. Being afraid of something truly dangerous
2. Being respectful and cautious about something that could be dangerous if not handled correctly
3. Being afraid of things that are just not dangerous at all – they are just not comfortable for you.

### **Fear Type #1: Being afraid of something truly dangerous**

Its common sense that a fear due to real danger is justified and instead of moving through that fear by “doing it anyway”, you would move away from whatever is dangerous as quickly as possible.

### **Fear Type #2: Being respectful and cautious about something that could be dangerous if not handled correctly. There is some risk but what you fear may be avoided.**

The second type of fear actually may apply to some situations in the area of real estate investing. I can tell you so many times we did it wrong, yet still made money. And other times, we did it wrong and paid the price, (that’s called the school of hard knocks). Your choice of investment strategies, (or lack of action on them), may have more to do with your risk tolerance than anything else. Are you afraid of taking risks? In this case, you have 2 choices. 1 - Do it with the fear of making a mistake or 2 - Decide that real estate investing is not for you as there are too many variables and no deal is exactly alike. Decide you are not willing to learn to get past that fear of the unknown. Move on. Whatever you decide, the important thing is that you accept your decision and act on it accordingly. No Excuses. Don’t do it ... or do it. Which one will it be for you?



The third reason for fear goes beyond excuses because there is no logical explanation. It often goes a lot deeper and can be happening for so many reasons. You can get help from a more experienced investor to help you walk through your fear, you can give up – stop beating yourself up for not doing it and quit the dream... or you can feel the fear and do it anyway. You see; if your fear, even if you don't know why you are feeling it, immobilizes you and you just can't take steps to move in spite of your fear, don't beat yourself up. Real Estate Investing is not for everyone. However, my hope is that you won't give up.

I noticed that often times when you go through something you were afraid of, and when you do it afraid the first time, the fears subside and it easier the next time. You find out you lived through it and your fears disappear over time. I was very afraid to make many of my first phone calls, writing my first contracts, paying for trainings, etc. When delving into this world of real estate, there is so much to learn every single day. However, just as fear can stop you, success can propel you forward. You just need to take the steps and feel that exoneration when you triumph over fear one time and you will ever wonder why you didn't take those steps sooner. The important thing, no matter what type of fear you are experiencing, is for you to decide where that feeling fits between 1 and 3... decide what you want to do about the feeling and then act on your decision. Because I believe real estate investing falls between 2 and 3, my hope is that you will follow the advice of the most successful people on the planet and “just do it”.

***“Feel the fear and do it anyway”***

Susan Jeffers

***“Just do it!”***

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## Excuse #4 Where Do I Start?

I think this is the way everyone who ever considers any new endeavor would feel. How would someone know where to start if they have never done it before? However, in the area of real estate investing there are hundreds of trainers and coaches not to mention thousands of books and courses teaching you where to start. I think when someone uses this excuse they are saying they are afraid. They are afraid they will do it wrong. They are afraid they will lose money. Some are even afraid of success. Not knowing where to start can be overcome with education and a coach.

There are some excellent resources found on my blog at [www.TameraAragon.com](http://www.TameraAragon.com). Any of my websites listed here are a tool I need in my real estate investing today.

I want to suggest that if this is what you are feeling you do some research to find a reputable trainer and **coach to walk you through your first steps. Before you know it you will be depositing that first check in your bank account ready to fly on your own.**

Learn More about my extensive training and coaching program at [www.CoachingU2Profits.com](http://www.CoachingU2Profits.com)

## Excuse #5 No Time

This is one excuse so many can relate to. Today it seems that everyone is so busy. Your working a full time job, plus working overtime, have kids at home, your parents who live out of town are sick and you have to take care of them, your car is broken so you have take the bus, then the AC unit stops working, etc . Life can be so stressful at times.

The thing is everyone has the same number of hours in a day and all of us have so many different demands on our time. So why is it that some people can find the time to educate themselves plus actually do the steps of real estate investing in spite of their circumstances while others can't? I think it's often times lack of planning to take the time no matter what, asking for assistance with those time takers that must get done when they interfere with your schedule to build your real estate investing empire. Do you think if you marked some time on a calendar you could get someone in the house to look over things one hour a day, maybe up to 10 hours a week where you just focused on your real estate investing career? I do! There are exceptions to this. However, generally most people kind find the time, they just don't use it for their real estate investing growth.

I agree with Jim Rohn when he said,

***“If you work hard on your job you can make a living, but if you work hard on yourself you can make a fortune.”***

Jim Rohn  
Personal Development, Author, Coach, Trainer

**Notice that Jim Rohn said work “hard” – not work “easy”.**

When he first was told this by his mentor, Jim Rohn was striving to pay his bills while doing more with his life. He was supporting his family and could not quit his job. Jim Rohn asked his mentor the question, “How can I make a living and a fortune at the same time?” Jim then followed his mentor’s advice when he continued to pay bills and make a living for himself at a full time job making \$50.00 a week... and began working on his fortune as he worked on himself part time. Today Jim Rohn has impacted millions of people’s life for the better while making zillions of dollars for himself and many charitable organizations at the same time.

- Do you want to have the life of your dreams?
- Would like to have the freedom to do what you want with your time?
- Would you like to have more time for family and friends?
- Would you like to travel more?
- Would you like to be able to help others in need?

Having massive amounts of money is definitely one of the stepping stones to take you on your way to enjoying these benefits or any that you might want in your own life. And it doesn’t have to be hard work! I’ve found this path to real estate wealth exciting and fun.

Keep in mind I said money is one of the stepping stones to enjoying life; happiness comes from so much more than just money. In fact I have seen it ruin people’s lives more often than not. To clarify; money does not buy happiness. It hasn’t bought my happiness. However when the quest for and enjoyment of money is balanced with other aspects (kind of like assets), of your life, some experiences and aspects can be enhanced by money. You can be richer by having the resources to give more to others in need; it affords you the time to enjoy family & friends. Money improves your health when you are able to afford all the health care you need. and of course, your walk with God.

I have loved every step of my way to the top of this real estate investing pinnacle as it has afforded me the time and money to enjoy all of these assets in my life. I am blessed with the ability to do all of these things and so much more.

## **If I can do it... You can do it!**

I would like you to be able to use this book as a catapult into taking action in today's real estate market – no matter what that market looks like right now.

I encourage you to take the time to do the exercises in the “Steps to Success” listed on the following page. You will be taking the action steps needed to be on your way to making massive profits through real estate investing starting right now.

Today is the Day.... Is it going to be Now or Never for you?

## Steps to Success

1. Buy a nice 8 ½ X 11 notebook or binder with paper inside and write (or type) big on the front of it, **Real Estate Investing Success. I am Creating Wealth with Real Estate in Today's Market.** You will be using this notebook exclusively for real estate investing information gathering. You will want start by using it to do the “Steps To REI Success” exercises found at the end of every chapter of this book. It will be fun to look back some day to see how far you have come.
2. Start by taking at least 15 minutes to review and really contemplate each of the 5 challenges discussed in this chapter and how they may or may not apply to you.
3. Which one or two of the five challenges listed can you identify with most? Why? What steps can you take today to overcome them?
4. Do you have additional challenges you would call personal stopping points keeping you from doing deals in real estate investing? List them.
5. Are you ready to do what it takes to overcome your stopping points and do what it takes to be a wealthy real estate investor? Why or why not?
6. Is there anything ethical, legal and safe that you just can't do even though it may be required in order to find huge success in real estate investing? Write your thoughts on this.
7. For each of your challenges and stopping points listed in number 3 and 4, identify one step you will you take to get past each one of them.

8. Write a deadline for completion next to each of these steps listed in #7 and take the steps you listed to meet the deadline.
9. Create and maintain a calendar and schedule time to educate and take the steps you have set out for yourself in order to be considered a real estate investor. You are not a real estate investor until you have made money buying and renting or selling real estate. Learning and doing this takes time. Make it a goal to a minimum of 7 hours a week. (1 hour or day or however it works best on your schedule). And most importantly, keep a written calendar.
10. Repeat this exercise weekly to take time to get over of those obstacles keeping you from being the successful real estate investor you desire to be.
11. Find a coach and quality real estate training for today's market. The fast track to success is when you have the right training and a mentor to follow. (Unless you would prefer to spend your money on the "School of Hard knocks").

If you are interested in finding out if my [CoachingU2Profits](http://www.CoachingU2Profits.com) training and coaching is a fit for you, feel free to apply for a complimentary strategy session here:  
[www.CoachingU2Profits.com/StrategySession](http://www.CoachingU2Profits.com/StrategySession)

**"Things done well and with a care  
exempt themselves from fear."  
*William Shakespeare***