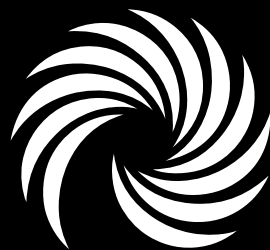




PICTURE YOUR FINANCIAL FREEDOM



RENATUS
YOUR WAY TO WEALTH AND PROSPERITY!



MEET THE CHAIRMAN BOB SNYDER

Renatus was founded and is led by CEO and President Mr. Bob Snyder. His 25-year entrepreneurial journey of building and growing marketing teams transitioned him into developing companies to expand the entrepreneurial spirit that has made this country the world's economic leader. He has founded and co-founded dozens of companies that have collectively produced hundreds of millions of dollars in revenue. His real estate company completed over 2,500 real estate transactions while his former education company trained over 60,000 entrepreneurs on the subject of real estate investing and business ownership.

Mr. Snyder's extensive business and leadership experience make him the ideal individual to lead Renatus into the future as the premier real estate investing and business education company in the country. His uncanny ability to attract exceptional talent, coupled with his vision for Renatus are paving the way for this company "to empower one million entrepreneurs with the knowledge, tools, systems and support needed to become financially free."

"Mr. Snyder's wisdom, insight and information will wow your soul. His abundance is overflowing, and he wants to share it with you."

- MARK VICTOR HANSEN
CO-CREATOR OF CHICKEN SOUP FOR THE SOUL

PICTURE YOUR FINANCIAL FREEDOM & BEGIN YOUR JOURNEY TO MAKE YOUR PICTURE COME TO LIFE WITH RENATUS REAL ESTATE INVESTING EDUCATION

RENATUS EDUCATION REAL ESTATE INVESTING FOR LONG-TERM WEALTH

Real estate has proven to be a powerful vehicle for wealth creation when the proper investment strategies are applied. Renatus teaches current, relevant, effective education, easily accessible both online and in a live classroom. All classes are taught by "practitioner instructors" who work hands-on in the areas they teach, so you can be confident that the strategies are applicable to real-life investing! The courses adhere to the Instructional Systems Design methods so no matter what the subject and teaching style of the instructor, you will receive a consistent, effective learning experience. We offer two programs for structured learning, with no educational prerequisites:

ESSENTIALS COURSE

Everything you need to know to complete real estate investing transactions.

ACCELERATED INVESTOR TRAINING (A.I.T.)

Advanced training for serious investors who wish to earn larger real estate profits.

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To view our live class schedule visit: MyRenatus.com
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Essentials Course

The Renatus Essentials Course was designed to provide an affordable, efficient and convenient method for learning the essential topics in real estate investing. This course teaches the concepts and mechanics of real estate investment transactions from acquisition to exit in a self-paced, online learning environment.

Renatus offers the flexibility to learn in several ways. Our Video Class Room is available online at any time. Or if you're on the go and prefer audio only, you can download the MP3s from our Audio Library. As an added benefit you may participate in our live class filming as a part of the studio audience when we update our Essentials Course classes.

Each of these courses was developed with specific learning outcomes that are reinforced through relevant course content and evaluations. See pages 7-17 for a detailed description of learning outcomes and major topics for each class.



THE CURRICULUM IN THE ESSENTIALS COURSE IS MADE UP OF EIGHT CLASSES:

CREATIVE ACQUISITIONS

REAL ESTATE INVESTING ESSENTIALS

REAL ESTATE MARKETING

REAL ESTATE RED FLAGS

SELF-DIRECTED IRAS

TAX & LEGAL STRATEGIES 1

TAX & LEGAL STRATEGIES 2

FINDING THE DEAL OF THE DECADE

Eight powerful classes to teach you all you need to know to complete a transaction from start to finish!

Renatus™ offers students the flexibility to learn online through the Video Class Room (VCR) and Audio Library. Class completion requirements can be met either through the live classes, VCR, audio, or a combination of these. Live classes for the Essentials Course are limited to the filming of classes (approximately every 18-24 months). Therefore, participation in these live class filings is an added benefit and failure to participate within the class redemption period does not constitute a refund of the course purchase.

Courses and instructors may be added, changed, or removed from time-to-time. Renatus and/or RE reserves the right to make replacements or substitutions to the curriculum, its content, presentation design and format, as it deems necessary to ensure the quality and effectiveness of its educational system. As such, classes in the VCR (online) may differ slightly from the live classes.

Renatus reserves the right to cancel any and all live classes for any reason regardless of registrations made by students for the classes cancelled. Renatus will make reasonable efforts to notify students who have registered in the event they have registered for a class that is cancelled. Renatus is not responsible for costs incurred by students related to the cancellation of the live classes.

ESSENTIALS**COURSE****BONUSES:**

Added support to enhance your learning experience!



BONUS!
BONUS!
BONUS!



Going above and beyond to offer a superior learning experience, Renatus offers class and coaching bonuses for our Essentials students, and a Bonus Track for our A.I.T. Xtream Plus students.

In addition to the eight classes in the Essentials Course, students receive access to weekly professional coaching calls and a special feature class!

ONE-TO-MANY PROFESSIONAL COACHING

Learn from others and share your experiences on this group coaching call. Our coaching staff will draw from a range of useful topics every week, including, but not limited to:

- INTRODUCTORY GOAL-SETTING
- UNDERSTANDING YOUR MARKETPLACE
- PRE-FORECLOSURES/FORECLOSURES, AND REO'S
- WHOLESALING
- BUY AND HOLD
- SHORT SALES
- FIX AND FLIP/ REHAB
- LEASE OPTIONS
- SUBJECT TO
- TAX LIENS AND DEEDS

BONUS CLASS: UNDERSTAND YOUR INVESTOR ID

Do you know your "Investor ID"? With the many profitable strategies available to investors, you may find it overwhelming to choose your investing emphasis. Renatus recognizes the importance of establishing your focus as you enter into or sharpen your skills in the world of real estate investing. As a bonus, we offer the "Understand Your Investor ID" class to help you determine what investing strategies you should focus on. Nothing is more valuable than your time. This special bonus class will help you identify your professional experiences and personal preferences so that your time and efforts are targeted to maximize your success.

A.I.T. XTREAM PLUS BONUS TRACK

Serious students look for serious results. That's why our A.I.T Xtream Plus students receive a Bonus Track to boost their already in-depth learning experience. Classes such as "Real Estate Sales" and "Financial Strategy" expand on the breadth of knowledge gained by our most discerning investors. The Curriculum Advisory Board at Renatus sets the bar to offer the most relevant and content-rich classes in the industry. As an Xtream Plus student, you can feel confident that the additional classes in our Bonus Track will heighten your investing knowledge to the highest levels to ensure the accomplishment of your real estate investing goals.

NOTE: Bonuses are provided over and above package options at no additional charge and are not considered part of the product purchase. Coaching content, programs and classes may be added or changed at the discretion of Renatus.



An in-depth curriculum made up of Vocational Tracks that focus on your specific real estate investing goals.

For more in-depth and advanced real estate investment training, the Renatus Accelerated Investor Training (A.I.T.) course offers a focused, thorough learning experience. Taught by seasoned professionals who have hands-on experience in their respective disciplines, the curriculum is delivered in five distinct vocational tracks. Each of the five vocational tracks is comprised of the relevant courses to achieve defined learning objectives.

See the learning outcomes and major topics for each class on pages 7-17.

CHOOSE A PACKAGE TO SUIT YOUR NEEDS

The A.I.T. courses are conveniently packaged to suit your investing goals. Choose from two to five vocational tracks and up to 24 months of online access. See the table below for package details:

A.I.T. ADVANCED PACKAGE FEATURES

- Choose Two Vocational Tracks
- + Attendance at Live AIT Trainings
- +12-month unlimited online access
- +Access to RAIS Basic

A.I.T. XTREAM PLUS PACKAGE FEATURES

- Receive all AIT Vocational Tracks Offered
- + Access to RAIS Premium
- + One-to-One Professional Coaching
- + Attendance at Live AIT Trainings
- +12-month unlimited online access
- +Complimentary Lifetime Access

Based on the package you select, you will also receive exclusive added benefits to help you excel in your investing endeavors.

TRACK 1

LEASE OPTIONS

Presenting creative techniques of acquiring and strategies for controlling properties that are sold over time via a method by which the tenant obtains an option to purchase the leased premises from the landlord/owner at a later date for a pre-determined price.

- MARKET ANALYSIS
- BUY & HOLD PART I
- MANAGING PROPERTY MANAGERS
- BUY & HOLD PART II/LANDLORDING
- SUBJECT-TO PURCHASES
- LEASE OPTIONS
- FORECLOSURES

TRACK 2

FIX AND FLIP

Purchasing property at a discounted price, putting in sweat equity, and selling the property for a profit.

- MARKET ANALYSIS
- AUCTIONS
- WHOLESALING
- FIX AND FLIP PART I
- FIX AND FLIP PART II
- PRIVATE & HARD MONEY
- FORECLOSURES

TRACK 3

SHORT SALES

Creatively investing in distressed properties where the Lender agrees to accept a discount on what is owed to allow the sale of the property prior to a foreclosure auction.

- MARKET ANALYSIS
- FORECLOSURES
- SHORT SALES PART I
- SHORT SALES PART II
- AUCTIONS
- PRIVATE & HARD MONEY

TRACK 4

MULTI-FAMILY DWELLINGS

Investing in and increasing the value of dwellings such as apartment complexes that house more than four families and providing monthly cash flow and equity appreciation.

- MARKET ANALYSIS
- PRIVATE & HARD MONEY
- INVESTMENT PROPERTY MANAGEMENT
- MULTI-FAMILY DWELLINGS PART I
- MULTI-FAMILY DWELLINGS PART II

TRACK 5

NOTES, TAX DEEDS AND LIENS

Generating passive income yields by locating, evaluating, structuring, and funding real estate seller-financed notes secured by real estate where a note holder accepts a discount off the balance of the note for lump sum of cash instead of payments over time.

- MARKET ANALYSIS
- SELLER-FINANCED NOTES PART I
- SELLER-FINANCED NOTES PART II
- PRIVATE & HARD MONEY
- TAX DEEDS & LIENS

TRACK 6

COMMERCIAL REAL ESTATE

Generating passive income yields by locating, evaluating, structuring, and funding real estate seller-financed notes secured by real estate where a note holder accepts a discount off the balance of the note for lump sum of cash instead of payments over time.

- COMMERCIAL REAL ESTATE ANALYSIS
- INTRO TO COMMERCIAL REAL ESTATE
- PURCHASING COMMERCIAL REAL ESTATE
- COMMERCIAL LENDING
- COMMERCIAL LEASES
- UNDERSTANDING MORTGAGES



RESULTS ACCELERATION INVESTMENT SOFTWARE

RAIS is available to all Renatus students. This powerful software is designed to guide investors through every component of the investment cycle. RAIS guides you to Find and Analyze Deals, Manage Properties, Attract Motivated Buyers and Sellers... and more!

RENATUS RAIS INCLUDES:

STEP-BY-STEP, COLOR-CODED PROGRESS to take you clearly from lead to close.

EXCLUSIVE ANALYSIS FORMS let you calculate an offer with the push of a button.

EASY PROPERTY MANAGEMENT to handle all your buy/sell/hold investments.

CONTRACTS ACCESSIBLE ONLINE AND COMPLETELY EDITABLE for even the savviest investor!

ONE-TO-ONE PROFESSIONAL COACHING – Exclusively for our **XTREAM PLUS** students, a 6-session tele-coaching curriculum is customized to your investing scenarios, drawing from a range of topics such as goal-setting, understanding your marketplace, and specific investing strategies.



*More Benefits
for A.I.T.
Students!*

Renatus Real Estate Investing programs cater to both the novice and experienced investor...



INSTRUCTOR CHRIS ALBIN

Focusing primarily on probate strategies, Chris is the Owner/Broker of the Danville, IL area's only Flat-Fee Exclusive Buyer's Brokerage. He also owns over 100 investment properties and manages many more.

AUCTIONS

LEARNING OUTCOMES Understand the process of buying foreclosures at auction. Learn about property lists and understand the importance of working with a complete list. Learn the timeframe and specifics of how auctions are run and how properties are acquired. Learn how to analyze the deal and how to conduct pre-auction due diligence. Identify the key components to an auction bid.

MAJOR TOPICS How to acquire foreclosed properties through the auction. Gain an overview of the foreclosure process and the preparations required prior to bidding at auction. Learn how to analyze the deal, make an offer, review financing options, and close the deal as well as what to do after the sale.

BUY & HOLD I

LEARNING OUTCOMES Understand the buy and hold investment strategy and its benefits. Differentiate available funding options. Identify cash flow variables and obstacles. Understand when a purchase contract is necessary. Differentiate property ownership in a Mortgage State vs. a Deed of Trust State. Learn what title insurance does and doesn't protect. Review the HUD-1 form and identify and calculate closing costs.

MAJOR TOPICS Buy and hold strategy basics from property purchase through exit strategy. Financing options and resources. The closing. Buying considerations. Understanding a settlement statement.

BUY & HOLD II/LANDLORDING

LEARNING OUTCOMES Understand a landlord's business priorities. Understand federal and state laws that apply to rental housing. Learn to find quality tenants through your screening process. Understand the process that must be followed when the tenant breaks the lease terms. Interpret responsibility for rental repairs. Understand and identify the required documents for a good tenant relationship.

MAJOR TOPICS Principles of self-management of rental portfolios. Legal regulations surrounding tenant rights. Collecting rent. Rental contracts and other documents. Managing the move-in / move-out processes.

COMMERCIAL LEASES

LEARNING OUTCOMES Understand and utilize commercial building leases and maximize the profitability of every transaction. Having a detailed knowledge of the jargon and contracts coupled with the proper documentation to complete a lease.

MAJOR TOPICS Detailing the various sections of a standard commercial lease in detail. Understand how to utilize the various options to maximize the interest in each deal. Students will gain an in-depth knowledge of commercial leasing.



INSTRUCTOR JEFF ARMSTRONG

With over 1500 note transactions closed since the inception of Armstrong Capital, Jeff's knowledge and experience in the note industry is unsurpassed. He is a recognized speaker on seller financed notes, marketing and motivation at industry events nationwide.

COMMERCIAL LENDING

LEARNING OUTCOMES Knowing how to apply and negotiate with lending institutions to create a lasting relationship while creating the greatest profitability for your deals. Understanding what each individual can do to legitimize each offer.

MAJOR TOPICS Learning how to create a Book of Life which will enable you to approach lending institutions from a position of leverage which enables you to negotiate the best rate possible. Each student will walk through the entire process of commercial lending from both the customer and the lending institutions perspective.

COMMERCIAL REAL ESTATE ANALYSIS

LEARNING OUTCOMES Identifying how to competently and completely analyze commercial property; knowing which factors influence price and profitability. Gaining the tools necessary to assess geographical areas and knowing what the indicators of cost are.

MAJOR TOPICS Learning how to leave emotion out of each transaction and how to maximize each deal using Appreciation, Amortization, Gross Rent Multiplier to determine what the net operation income is and how profitable each deal is. Cap Rate, Debt Coverage Ratio and Price/Expense per square foot will give each student the ability to successfully analyze commercial real estate.

CREATIVE ACQUISITION STRATEGIES

LEARNING OUTCOMES Students will be presented with creative techniques and strategies for acquiring and controlling properties. Basic investment ownership and control terminology will be covered as well as some of the factors contributing to seller motivation. All acquisition strategies are presented on a foundational level from the buyer's perspective. These strategies include equity sharing, options, agreements for deed, wrap-around mortgages, and more. Using case studies, students will gain an understanding of step-by-step techniques of buying and controlling properties without having to qualify for bank financing.

MAJOR TOPICS Understand creative strategies for controlling properties. Identify the benefits of using various acquisition strategies. Examine how to use property control strategies. Understand basic investment ownership and control terminology. Understand some of the factors possibly motivating the Seller.

CREDIT REPAIR

LEARNING OUTCOMES Understand a landlord's business priorities. Understand federal and state laws that apply to rental housing. Learn to find quality tenants through your screening process. Understand the process that must be followed when the tenant breaks the lease terms. Interpret responsibility for rental repairs. Understand and identify the required documents for a good tenant relationship.

MAJOR TOPICS Principles of self-management of rental portfolios. Legal regulations surrounding tenant rights. Collecting rent. Rental contracts and other documents. Managing the move-in / move-out processes.



INSTRUCTOR MELISSA BLOXHAM

Melissa's investment specialties include tax liens, deed certificates, trustee sales, pre-foreclosures, and fix and flip. As a real estate coach her accolades include: "highest success rate of all coaches" and "Top Producing Coach".



INSTRUCTOR RYAN BLOXHAM

A 14-year real estate investor, Ryan specializes in foreclosure auctions, fix and flips, and wholesaling. His expansive experience includes working with and holding properties in multiple states across the country.

CREDIT REPAIR

LEARNING OUTCOMES Understand a landlord's business priorities. Understand federal and state laws that apply to rental housing. Learn to find quality tenants through your screening process. Understand the process that must be followed when the tenant breaks the lease terms. Interpret responsibility for rental repairs. Understand and identify the required documents for a good tenant relationship.

MAJOR TOPICS Principles of self-management of rental portfolios. Legal regulations surrounding tenant rights. Collecting rent. Rental contracts and other documents. Managing the move-in / move-out processes.

FINANCIAL STRATEGY

LEARNING OUTCOMES Students will leave this class with an understanding of advanced real estate acquisition strategies and which ones will be best funded through retirement accounts, cash accounts, stock accounts, life insurance plans, margin accounts, etc. and why? This class will provide context for how to best utilize the student's resources, financial, social, imaginative and so forth with the resources of their network to successfully execute all types of real estate related transactions.

MAJOR TOPICS Understanding transaction details and how they relate to each other. Identifying and building networked relationships to leverage transaction outcomes. Instructing students how to identify their own motives and the motive of each participant in the transaction. How these motives drive outcomes and why credit is not a score.

FINDING THE DEAL OF THE DECADE EVERY WEEK

LEARNING OUTCOMES Students will learn how to locate real estate deals before they are marketed. Students will understand the value of finding deals through probate and eviction. Students will learn the various strategies of creative finding techniques.

MAJOR TOPICS Understand the power of probate and evictions court. Students will walk through current cases and will discuss the various details of both. Students will discuss the needs of people managing court cases and how to best help them.

FIX & FLIP PART I

LEARNING OUTCOMES Understand the value of time in a fix and flip strategy. Distinguish the ideal target property for a fix and flip. Identify the steps to achieving a successful fix and flip. Decide which tasks to undertake when doing a fix and flip.

MAJOR TOPICS Learn the purpose and "how-to" process of fixing and flipping properties for a profit. Understand the advantages and disadvantages of various financing and marketing strategies. Review the acquisition, repair, escrow, and marketing processes.

FIX & FLIP PART II

LEARNING OUTCOMES Learn assessment strategies which allow you to estimate repairs. Understand how to find and work with the best people for your team. Learn effective strategies in creating your offer and positioning your sale.

MAJOR TOPICS Learn the purpose and effect of fixing and flipping properties for a profit. Understand the market and target of your property and the condition and attributes of valuable real estate in the area. Learn the importance and value of meeting the demand of your target area.



INSTRUCTOR ERIC COUNTS

Eric is an author, business trainer, and nationally featured speaker. His extensive knowledge of credit and credit repair have gained him audiences with the likes of Wells Fargo, Regions Bank, and Century 21 branches across the country.



INSTRUCTOR DARREN DAVIS

With experience in fixing and flipping in a down market, Darren is part of a two-man team that has developed and implemented strategies that have concluded more than 100 deals generating more than 1.8 Million dollars in profit.



RAUL CAMPOS *RENATUS*

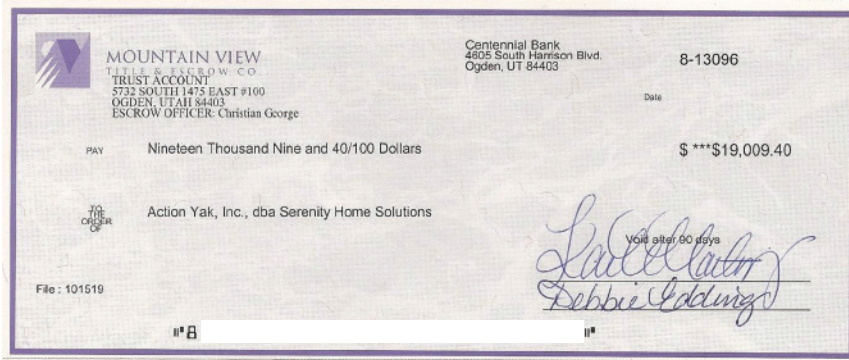


“Want to create long-lasting wealth? Learn to raise your financial thermostat!”
- RAUL CAMPOS

After 20 years as a successful investment advisor, Raul sold his company to spend time with family. Meeting Bob Snyder, he learned how to enjoy freedom and generate massive income. Through the Renatus Education, he found that he is able to complete 40-50 real estate transactions annually and still enjoy attending his kids' soccer games.

SHORT SALE TRANSACTION

“There were 2 mortgages on the home totaling \$155,000. The property comped at \$150,000 and we negotiated the bank down to \$110,000. While negotiating with the bank we were approached by a buyer. Before we ever took title, we agreed to the price. After the negotiation, we were able to relieve a distressed home owner, take ownership and sell the home for a net profit of \$19,000. Success in Real Estate investing is only found through education.”



FORECLOSURES

LEARNING OUTCOMES Learn the foreclosure process, timelines and purchase opportunities. Understand how to assist foreclosure sellers by educating them about their available options. Learn how problem solving with sellers in financial distress create wholesale purchase opportunities for you. Understand how working with sellers in foreclosure can help you find deals before anyone knows they exist. Learn how to create and maintain active property lists. Learn how to analyze the deal and how to conduct due diligence.

MAJOR TOPICS How working with sellers in foreclosure will lead you to wholesale buying opportunities from sellers, through Short Sales, auctions and bank owned REO properties. Gain an overview of the foreclosure process and the preparations required prior to making offers or bidding at auction. Learn how to analyze the deal, make an offer, review financing options, and close the deal as well as what to do after the sale.

INTRO TO COMMERCIAL REAL ESTATE

LEARNING OUTCOMES Each student will gain a comprehensive understanding of the commercial real estate lexicon and process of taking a deal from analysis to the closing table.

MAJOR TOPICS Each student will gain an overview of every step of what denotes the value of commercial real estate as well as what each investor can do to maximize profit. Students will know the major steps of each commercial transaction and know what they can do to affect each. The relationship between building owners, tenants and financial institutions will be presented.

INVESTMENT PROPERTY MANAGEMENT

LEARNING OUTCOMES Examine strategies that provide leverage and establish value in investment property management. Understand how due diligence starts the property management process. Understand the responsibilities involved in running a property management company and what you can expect from property managers. Learn the “what” and the “who” to consider when building your property management team. Learn how to manage tenants to reduce problems and increase profits. Learn how to make investment properties rent ready. Understand a property manager’s role and the investor’s role. Identify typical costs associated with property management.

MAJOR TOPICS Property management basics and the three approaches to property management. Understand how to manage your tenants and units. Determine who to have on your team. The property management agreement and tenant lease. Manage your investment efficiently.

LEASE OPTIONS

LEARNING OUTCOMES Differentiate a lease option from other leases. Compare common option types. Select a finance method that correlates with option type. Identify when to use a lease option. Define option contract requirements. Understand lease option legal pitfalls to avoid.

MAJOR TOPICS Learn the planning and strategy necessary to sell a property over time. How options differ from a standard lease, the best way to create options, the proper method of transferring title, and the differences between options and other sales methodologies. Examine contracts and understand legal pitfalls and other problematic issues surrounding lease options.



INSTRUCTOR JOHN DESSAUER

Investor, author and entrepreneur, John has bought foreclosures, short sales, single-family, and multi-family units in deals ranging from a high of \$14,000,000 down to \$9,000. Sharing his vast experience, he is dedicated to helping others achieve freedom through entrepreneurial spirit.



INSTRUCTOR CHRISTIAN GEORGE

Christian George is a business proprietor and seasoned escrow officer. He specializes in title transfer and teaches every step of the closing process. He demonstrates his experience in every aspect of closing all types of real estate transactions.

MANAGING PROPERTY MANAGERS

LEARNING OUTCOMES Understand a property manager's role and the investor's role. Understand the level of freedom property managers must have to maximize profitability. Identify key components of a management agreement. Identify typical costs associated with property management. Gain an understanding of some of the requirements and regulations of property managers.

MAJOR TOPICS Examine the roles of property managers and owners. Learn how to properly evaluate the property manager and how to maximize efficiency and profitability. Learn the value of good reporting. Review some forms and documents used in property management. Gain an understanding of legal regulations that impact property managers.

MARKET ANALYSIS

LEARNING OUTCOMES Locate information on different types of real estate markets. Identify the property types and determine criteria that complement an investment strategy. Learn the type of data to gather to make an informed investment decision. Review the available resources that will aid in executing real estate transactions. Learn the tactics that will build confidence in looking for and acquiring leads, clients, and deals. Understand needs/wants to find and implement solutions that satisfy those needs/wants. Understand the value of effective due diligence and timely decision making to capitalize on opportunities.

MAJOR TOPICS Understand tools and techniques for locating properties, developing a marketing campaign, generating leads, identifying and selecting qualified leads, analyzing market values, determining potential exit strategies, and negotiating with property owners to acquire investment properties that meet the investor's goals.

MULTI-FAMILY DWELLINGS PART I

LEARNING OUTCOMES Understand the objectives associated with multi-family investing. Determine where to look for multi-unit properties. Analyze reports and contracts associated with potential investment properties. Understand the negotiation concepts involved in multi-family investments. Learn how to structure and make offers on multi-family unit properties. Establish and increase value in multi-units. Become familiar with what happens at the closing table. Assess effective exit strategies.

MAJOR TOPICS Learn what makes an apartment building different from other investments. Understand where to find multi-family investments, how to analyze the property, how to structure a deal, and how to submit an offer for purchase. Examine methods for increasing income and value, lowering expenses, securing financing, and working with municipalities. Review what happens at the closing table.

MULTI-FAMILY DWELLINGS PART II

LEARNING OUTCOMES Learn the elements of forced appreciation. Learn how to analyze different markets to understand how to make a Multi-Family Dwelling more profitable. Learn how to build and maintain a management team. Develop a strategy that allows you to analyze and overcome inefficiencies. Create your plan on how you will enter the multi-family investing market.

MAJOR TOPICS Develop your business plans and goals. Define strategies for analyzing, buying, managing, and maximizing the potential found in multi-family units. Define the necessary components of a successful management team based on the needs of a complex. Review what happens at the closing table.



INSTRUCTOR MARK KOHLER

Mark Kohler, M.Pr.A., C.P.A., J.D., author and hands-on personal and small business tax and legal expert, helps clients and teaches his students how to build and protect wealth through wealth management strategies and business and tax remedies often overlooked.



INSTRUCTOR J MASSEY

J. began his investing career living as a squatter in a foreclosed house. He became Renatus educated and in the last 2 years alone, he has completed more than 100 real estate transactions.

NEGOTIATIONS

LEARNING OUTCOMES Students will take part in an immersive training that will allow them opportunity to both represent a seller and a buyer in a negotiation. This class provides an in-depth training on how to maximize every deal for all parties involved.

MAJOR TOPICS Understand the specifics of Negotiations and how to meet the needs of all participating parties. Identify the opportunities of each negotiation and maintain the advantage while meeting the needs of the other party.

PRIVATE AND HARD MONEY

LEARNING OUTCOMES Understand how to leverage resources involved in raising capital for real estate investments. Identify the priorities, procedures, people and techniques of successful fund raising and funding. Learn to manage investors and interest effectively. Identify the benefits of becoming the bank.

MAJOR TOPICS Learn the benefits of private and hard money lending. Understand how to find and work with private investors. Learn the jargon and how to communicate effectively with money lenders. Learn how to set terms and fulfill obligations.

PURCHASING COMMERCIAL REAL ESTATE

LEARNING OUTCOMES Being able to take a deal from initial analysis to the closing table. Understanding how to create and manage the Negotiation process and agreements. Understanding the effect of environmental issues and how to manage disclosures.

MAJOR TOPICS Students will walk through the entire purchasing cycle while gaining understanding of the contracts and research necessary to maximize the earning potential of commercial real estate.

RAISING MONEY AND PARTNERSHIPS

LEARNING OUTCOMES Identify the target audience. Understand the needs of the market and learn how to approach and address the target in the most effective manner. Review and discuss the strategies and the success rates in the various markets. Students will work through real world examples and discuss the marketing potential with each.

MAJOR TOPICS Researching your market so that you can implement the correct marketing plan to sell your property. Developing an online brand. Using your online marketing tools to attract qualified buyers for your deals.

REAL ESTATE INVESTING ESSENTIALS

LEARNING OUTCOMES Discuss the major concepts and mechanics of a real estate transaction. Define the terminology and jargon employed by real estate professionals. Identify which professionals should be recruited to assist in building a real estate investment business. Review effective methods of recruiting a team of professionals. Understand creative strategies for purchasing or controlling properties by leveraging limited financial resources. Identify the benefits of using various acquisition strategies. Understand Seller motivation and concern resolution.

MAJOR TOPICS Learn the art of leveraging people, time, and financial resources. Find and assemble a team of professionals. Understand basic investment ownership and control terminology and techniques. Review creative purchase problems.



INSTRUCTOR JOHN MCCANTS

Licensed real estate broker, investor, and national real estate boot camp trainer, John McCants, has developed a team approach to buying, rehabbing, flipping and maintaining a portfolio of positive cash flow real estate. His preferred method of acquisition is Trustee Sales.



INSTRUCTOR BOB SNYDER

Bob Snyder is a seasoned master negotiator. With more than 25 years of experience, he has demonstrated his prowess and trained on six of the seven continents.



JUSTIN & KRISTINA KAIN



Fix and flip; Negotiated discounts about \$500,000; from a \$600,000 mortgage down to \$165,000. Put about \$20,000 into repairs. Bought in June 2011 at \$165,000 and sold January 2012 for \$251,000.

JUSTIN'S BIO

- Former 5th grade band teacher graduated in 2004
- Masters from northwestern in 2005
- Began real estate investing education in 2006
- Full time real estate investor in 2007
- Purchased 49 properties at one time summer of 2009 (bulk REO)
- Currently owns 25 properties
- Recently closed on 33 properties with Renatus Community members

"The Renatus Education gives you the tools, contacts and context to become financially independent. It's simple, but not easy. The greatest part of it is that the whole process is defined... Just follow the system."

- JUSTIN KAIN

REAL ESTATE MARKETING

LEARNING OUTCOMES Identify the target audience. Understand the needs of the market and learn how to approach and address the target in the most effective manner. Review and discuss the strategies and the success rates in the various markets. Students will work through real world examples and discuss the marketing potential with each.

MAJOR TOPICS Researching your market so that you can implement the correct marketing plan to sell your property. Developing an online brand. Using your online marketing tools to attract qualified buyers for your deals.

REAL ESTATE RED FLAGS

LEARNING OUTCOMES Acquire a basic understanding and knowledge of some of the potential pit-falls found in most real estate transactions. Assess and review the potential red flags of every real estate transaction. Learn the ins and outs while understanding the dos and don'ts in order to maximize profitability of each deal.

MAJOR TOPICS Act now, versus procrastinate. Getting it in writing. The consequences of not knowing where and how to find deals. The impact of ineffective due diligence and risk management planning. The need for cash reserves. Appraisals versus comparable sales. The truth about money, mortgages, and closings. The need for a mentor.

REAL ESTATE SALES SUCCESS

LEARNING OUTCOMES Learn how to solve problems and overcome hurdles to finding agreement with sellers, buyers, agents and vendors. Learn a step-by-step strategic process for taking ideas from concept to cash and understand why or why not students are achieving real estate sales success.

MAJOR TOPICS Ideas overcome money and credit deficiencies. Your investing ignorance is a handicap that cost you money. Real Estate Sales success is a product of servicing the needs of others.

SELF-DIRECTED RETIREMENT PLANS

LEARNING OUTCOMES Learn how to self-direct a retirement plan. Students will discuss the different strategies that can be employed through self-directed investing. Students will take part in a discussion covering the various legal concerns involved with retirement plan investing. Students will also discuss the various retirement plan products and the different strategies that are available.

MAJOR TOPICS Acquire a basic understanding of Retirement Plans (RPs). Discover how to invest in real estate using your Self-Directed Retirement Plan (SDRP). Learn how to build more wealth by combining SDRPs to invest in real estate.

SELLER-FINANCED NOTES PART I

LEARNING OUTCOMES Learn what a seller-financed note is and the associated advantages and disadvantages. Identify the 7 step process of investing in seller-financed notes. Understand how to locate existing seller-financed notes. Calculate and verify note terms and pricing options. Evaluate a seller-financed note to determine pricing options and safety. Understand how to properly structure and negotiate a seller-financed note. Examine the documents used in transacting the purchase of a seller-financed note.



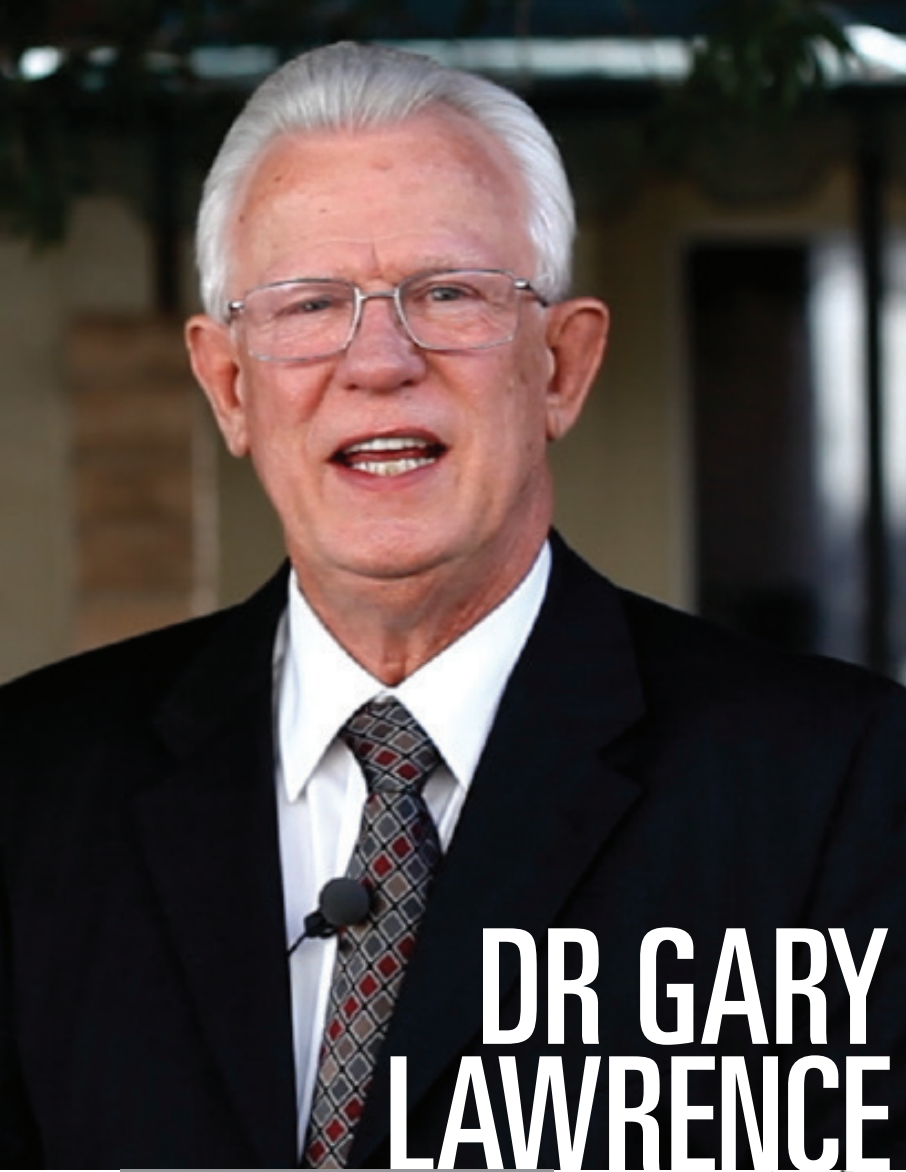
INSTRUCTOR MAT SORENSEN

As a partner and practicing attorney in the law firm of Kyler, Kohler, Ostermiller and Sorensen LLP, Mat concentrates on business, tax and real estate. He divulges legal concepts and procedures to help investors legally protect their assets and conduct their real estate transactions.



INSTRUCTOR KENDALL STOCK

Kendall is the counterpart to Darren and team teaches the Private & Hard Money and Fix and Flip classes. He has developed a specialty in raising private money and utilizing his talents to create massive income. He has been investing for 10 years and never lost money on a deal.



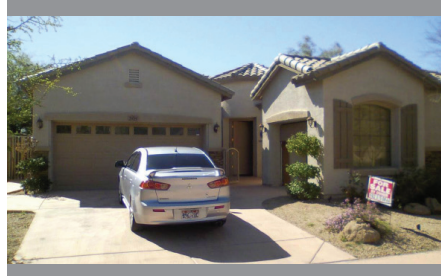
DR GARY LAWRENCE

"In just fourteen months, I have been blessed with a very large income from my Real Estate Investing. The Renatus education has been the key to unlocking this success. I recently found a property in foreclosure that I was able to take the first mortgage subject-to, negotiate the second from \$135,000 to \$11,000 and sold the property for \$200,000. The net profit was \$27,480.

Because of Renatus, I'm back in the business of helping people learn how to gain their freedom mentally, emotionally, spiritually and financially."

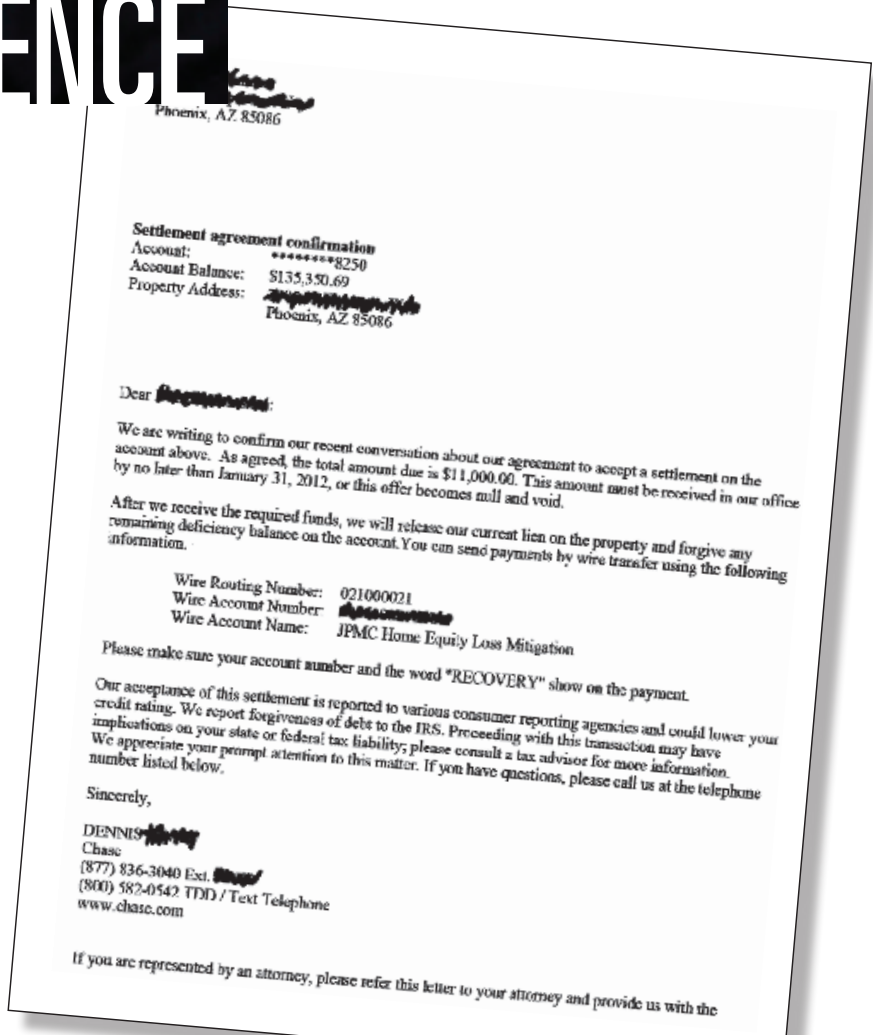
DR LAWRENCE'S BIO

- Married 45 years to wife, Sylvia.
- Retired from a successful radio show in May, 2003.
- After retiring, discovered he had lost 60% of his 401K.
- In 2008 at the age of 64 introduced to Bob Snyder's real estate investing education.
- Earned \$25,000 in the first 10 days.
- Has since become financially free.
- Founder's Advisory Board Member



"The best way to predict the future is to create it!"

- DR GARY LAWRENCE



MAJOR TOPICS Learn the necessary elements to generate significant passive income yields when purchasing real estate secured seller-financed notes. Review techniques to locate, compile information on, negotiate the purchase of, and structure a note purchase. Review the forms used in seller-financed note transactions and learn the due diligence involved in compiling and verifying the necessary information. Calculate an offer based on desired yield and analyze deal risk factors.

SELLER-FINANCED NOTES PART II

LEARNING OUTCOMES Learn the benefits of a partial versus a full note purchase. Learn negotiation techniques and the value of staying connected with your customers. Bring to light the value of the different acquisition and wholesaling strategies associated with seller-financed notes.

MAJOR TOPICS Review the elements that generate a significant passive income. Review the formulas of successful note purchasing. Define the tolerances of the note strategy employed; specifically the profit margins that are acceptable. Review the process from start to money.

SHORT SALES PART I

LEARNING OUTCOMES Understand the process of a short sale. Understand the role of each party in a short sale transaction. Evaluate short sale deals and determine how much to offer and the appropriate parties to contact. Understand who needs what information and when to pass that along. Understand why and how to influence the Broker's Price Opinion. Examine the documents used in a short sale transaction. Discuss how to communicate effectively and work with the seller. Learn how to deal with banks, liens, judgments, and other title issues.

MAJOR TOPICS Learn the components that can create significant profits when purchasing pre-foreclosure properties by discounting existing mortgages. Understand the foreclosure process, how to find and market to leads, and how to evaluate a deal. Examine the position of the seller, bank and investor. Learn how to approach title issues and how to compile a short sale package.

SHORT SALES PART II

LEARNING OUTCOMES Review 'real-world' deals and discuss the correct order of operations. Define the process of the information collection and packet creation. Learn the language of the bank and how to direct the conversation. Learn the best process for discovering and settling any debts against the property.

MAJOR TOPICS Call the bank and get to the right department. Understand the process from start to finish. Learn how to fund the deal and how to define and maintain profit margins. Role play the interactions with the home owner, the bank and any 2nd mortgage or additional lien holder.



INSTRUCTOR BRIAN SUMP

Brian has done over 300 real estate deals and never lost money on a transaction. With hundreds of successful transactions under his belt, including subject-tos, rehabs, wholesales, and short sales, he is now putting his money to work for him in the private money lending arena.



INSTRUCTOR CHRIS WILSON

A real estate investor and a licensed real estate agent with 30+ years of experience, Chris' businesses specialize in fix and flip, property mgmt, wholesaling, land lording and traditional real estate services in residential, land and light commercial real estate transactions.



SCOTT AND ALLISON HUMINSKY



Scott and Allison Huminsky are a husband wife investment team based out of Chicago Illinois. Having a strong background in construction, they realized that now was the time for them to shift gears and become investors. They applied their Renatus education and were able to make a net profit of \$133,000 on their first deal!

Attributing their success to the education and the support they received from the Renatus community, they continued to move forward. On their second deal, they generated a net profit of \$98,057!

Their most recent deal was in conjunction with the U.S. Department of Veterans Affairs. Scott and Allison found a building in need of rehabilitation. Knowing that the V.A. had been looking for temporary housing for homeless veterans, they reached out and struck an amazing deal. The building was purchased, fixed up and now houses veterans who need a hand getting back on their feet.

Congratulations Scott and Allison for applying your Renatus education and becoming the change you wish to see in the world.

SUBJECT-TO PURCHASES

LEARNING OUTCOMES Understand the concept, advantages, and process of purchasing property subject-to the seller's existing financing. Understand the goals of prescreening sellers. Identify key points in negotiating a purchase subject to existing financing. Identify points of analysis when considering the subject to deal. Understand lender motivation factors and learn how to address those factors.

MAJOR TOPICS Buying or controlling real estate using the seller's existing financing. Presenting offers to motivated sellers. How to analyze the property, existing financing, the seller, and the market. Gain an understanding of lender rights.

TAX & LEGAL STRATEGIES I

LEARNING OUTCOMES Understand the similarities and differences between various business entities. Understand legal issues related to the "corporate veil" and learn how investors can protect themselves from a potential lawsuit. Learn basic contract principles and typical pitfalls to avoid. Review asset protection and tax deduction strategies. Learn how to structure your IRA for real estate investing.

MAJOR TOPICS Sensible approaches to legal situations in real estate investing. Differences between several types of business entities. Understanding practical applications of owning real estate, the benefits of rental real estate, considerations for maintaining business entities, and the tax implications of operating under various business structures. Learn how to avoid prohibited transactions when using your IRA for real estate investing. Considerations for partnering and receiving money from others.

TAX & LEGAL STRATEGIES II

LEARNING OUTCOMES Compare the tax pros and cons of each form of business structure. Review IRS classifications of real estate investors. Understand passive loss rules for investors as well the basics about auto, travel, and medical expense deductions. Review asset protection and tax deduction strategies. Learn estate planning concepts and how to apply them to fit your family's current and future needs. Understand the tax ramifications of selling different types of property.

MAJOR TOPICS Asset protection and deception. Estate planning basics. Understanding practical applications of owning real estate, the benefits of rental real estate, considerations for maintaining business entities, and the tax implications of operating under various business structures. Review various methods to maximize deductions and minimize taxes. Review the prohibited transactions when using your IRA for real estate investing. Considerations for partnering and receiving money from others.

TAX LIENS & DEEDS

LEARNING OUTCOMES Learning the difference between a Tax Lien and a Deed. Learning how to find what the state guidelines are for the target investing state. Understand how to research and conduct due diligence on all potential deeds. Learn how to operate at an auction and what to do after an investment is made.

MAJOR TOPICS Learn if the target market state is Tax Lien, Tax Deed or both. Define the process of researching deeds including online, at the courthouse and at the auction. Learn how to identify the best investments and the pro's and con's of deeds vs. liens. Define your "why" and then create your "how."



INSTRUCTOR HUGH ZARETSKY

Investing across the country and now teaching others how to maximize their profits, Hugh teaches the Real Estate Investing Essentials and Real Estate Marketing Classes. He is a recognized speaker on Real Estate Investing and Marketing at industry events nationwide and is an honored Founder's Advisory Board Member with Renatus.

TITLE, ESCROW & CLOSING

LEARNING OUTCOMES Students will walk through every step of taking title, securing escrow and closing a real estate transaction. This class provides detailed examples that are competently defined and then dissected. Every element of the transaction is studied and discussed, breaking down the complex jargon of real estate transactions and shining a light on the functions of a title company.

MAJOR TOPICS Students walk through a detailed description of all necessary real estate forms, including but not limited to the HUD-1. Students gain an in-depth point of view on the inner workings of every title company; demonstrating how they operate from day to day. Students receive detailed examples and commentary from experiences brought to the class.

UNDERSTANDING MORTGAGES

LEARNING OUTCOMES Demonstrate understanding of mortgage terminology. Identify requirements of processes associated with various types of loans. Understand the business aspect of the mortgage industry. Review the criteria of lending valuation systems.

MAJOR TOPICS Learn about various mortgage products and sources. Gain an understanding of FICO scores and credit reports. Review underwriting guidelines and loan documentation.

UNDERSTAND YOUR INVESTOR ID

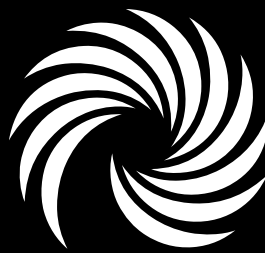
LEARNING OUTCOMES Learn why who you are will determine what investing strategies you should focus on, your investor ID. Examine past professional experience and personal preferences to identify where time will be best spent as an investor. Understand how to create an actionable game plan to lessen confusion & distractions.

MAJOR TOPICS Identifying your investor ID. Creating your investing game plan. Learn the difference between Competitive Capitalism vs. Co-Operative Capitalism. Examine raw material vs. finished goods and learn how to change a property's value by knowing the end from the beginning. Property alignment avoids property ailments.

WHOLESALING

LEARNING OUTCOMES Understand the wholesaling investment strategy. Identify key concepts of successful wholesale deals. Determine the preferred wholesale acquisition timeline and process. Understand some of today's legal issues that can impact wholesaling.

MAJOR TOPICS Understand the reality of buying and selling properties at a discount. Learn the skills necessary to find and evaluate the deal, put the property under contract, and sell the investor's position. Understand the legal climate surrounding wholesaling. Learn the marketing skills required to package a deal.



RENATUS
YOUR WAY TO WEALTH AND PROSPERITY!

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