



COMING SOON - THE HELP-U-BUY EQUITY SHARING SYSTEM

THE BEST WAY TO CO-INVEST AND/OR PREVENT FORECLOSURE SEMINAR on DVD

Buying or Selling 50% is BETTER than 100%

It's true that buying or selling 50% interests (partial Tenants In Common interests) in real estate or businesses can often be better than owning 100% and this special FVN seminar, narrated by William Shatner and Richard Royce explains HOW to do it and WHY you should. Excellent co-investing and **default curing** strategies for homes, shopping centers, apartments or businesses. Included with the DVD seminar is the actual (sample) Help-U-Buy System contract that is used between the parties and a FREE consultation (by email or phone) is available. This *proven-safe* contract can literally save you thousands in attorneys fees and make you even more in acquisitions. As a seller, it often makes more sense to sell 50% now and 50% later - especially if you are in default. HUB Equity Sharing may be the **best way** to do it..and avoid foreclosure. This is also an important new alternative to "reverse mortgages".



SPECIAL NOTE *** If you are a real estate agent and as a fiduciary, you **need** to know about this new NON-LOAN (default curing) system and understand the HUB/FVN membership contract. IMPORTANT NEW INFORMATION.

Alumni of this special seminar can join an ongoing CO-investor membership network consisting of buyers, sellers, lenders and agents. [More info on last page.](#)

Exhibition and distribution rights are also available.

2. The DON'T LOSE IT SEMINAR or HOW TO START AND STOP FORECLOSURE - -*Trust Deeds, Mortgages and Foreclosures*

A clear and easy to understand explanation of the differences between trust deeds and mortgages and the process of foreclosure. This is MUST KNOW information if you are in trouble on a loan OR are about to make (as a private investor) or get a loan. Excellent review for all real estate license exams, lenders and people in foreclosure.



3. BEFORE YOU SUE OR SIGN - SEMINAR

The Absolute Essentials of Contract Law

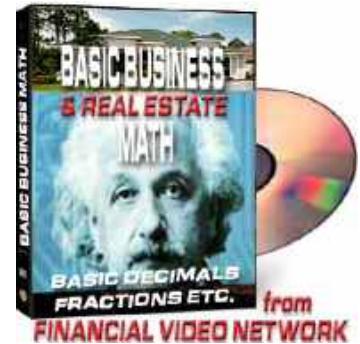
Anyone and everyone that is doing business in the USA should have this MUST KNOW legal information. This special FVN Video seminar contains the nature and principals of U.S. contracts. Fraudulent, voidable and invalid contracts are also expertly explained. Critical information to know before you sign ANY contract or before you contact an attorney. Especially important to immigrants to the USA.



4. BASIC BUSINESS AND REAL ESTATE MATH REVIEW - SEMINAR

Business Math Now Made Easy

Albert Einstein wished he had this FVN video. A simplified but comprehensive math course that explains decimals (remember those pesky periods?), commissions, percentages, multiplication, division and working examples of everyday business and real estate math problems. Ideal video learning or review for all business owners who want to insure themselves with math competent employees. Could also be especially important to new immigrants to the USA.



5. CAPITAL ASSETS - SEMINAR

What it Really Is - In The Eyes of The Law

This is a comprehensive look at the distinctions between real and personal property and how to know your legal rights to own it, move it, rent it or sell it. Essential and MUST KNOW information for business owners, renters, sellers and real estate people (we think this should be mandatory education in the 7th

6. KEYS TO THE KINGDOM - SEMINAR

How To Appraise Any (or YOUR) Property

Don't guess - know how to do it for yourself! A comprehensive study (made simple by video) of the issues of value and the appraisal of real property. An in depth look at what determines price, purpose and profit. Must know information for any person over 10 or under 100. Should also be learned along with "CAPITAL ASSETS" and "PROPERTY BURDENS" seminar. Excellent review for state exams.



7. TO PAY OR NOT TO PAY - SEMINAR

Promissory Notes & Negotiable Instruments

We're not talking hair pieces or "pre-nup" agreements, but an examination of the basic elements and principals of business and real estate finance - including the most common types of agreements and an in-depth study of negotiable instruments (paper). This is an important seminar for people who handle or transfer money and could also be especially important to new immigrants to the USA (our Before You Sue or Sign - seminar should also be learned with this seminar).

8. DANGEROUS PURCHASE CONTRACTS & LOAN LAWS - SEMINAR

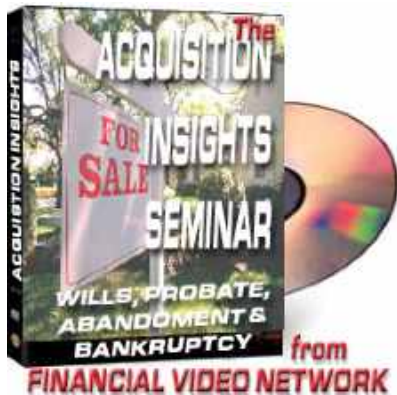
What YOU Should Know BEFORE You Borrow OR Make A Loan

This FVN video seminar covers the definition, function and execution of a land contract and why it can be hazardous. Also discussed are the laws that regulate the activities of loan brokers. Federal Truth in Lending laws are also discussed.

9. NEW BUSINESS RELATIONSHIPS - SEMINAR

Who Are You To Me - Legally Speaking?

A video discussion of the principals of agency and business law. You'll learn how new legal liabilities can be created by simply talking with someone and how agencies are created and terminated. Excellent review for sellers wanting to get in or out of a real estate contract. This could also be especially important to new immigrants to the USA (our Before You Sue or Sign - seminar should also be learned with this seminar).



10. ACQUISITION INSIGHTS - SEMINAR

Wills, Probates, Abandonment, Foreclosure, Bankruptcy and Holding Title

This is a comprehensive but simplified seminar on the ways to acquire property and the ways of holding title. This is essential, MUST KNOW information for any person about to buy, sell and invest in a business or real estate.

11. IS IT INDEED A GOOD DEED? - SEMINAR

What You Must Know About Deeds

This is a comprehensive but simplified seminar of the definitions, elements and functions of various types of deeds that apply to everyday legal, business and real estate transactions. Don't get fooled - get this FVN seminar...it's much cheaper than getting ripped off with a bad deed. This could also be especially important to new immigrants to the USA.



12. ZONING, RE-ZONING & SUB-DIVISIONS - SEMINAR

The Concepts of Planning Regulations of Housing & Construction, Visually Explained

The power and influence of zoning laws, land division, eminent domain and fair housing laws. Essential info and excellent for new developers or review for real estate license exams.



13. HOW TO SPOT PROPERTY BURDENS - SEMINAR

What You Need To Know About Easements, Liens, Restrictions & Encumbrances

This is a comprehensive and specialized visual seminar on the burdens that often accompany acquisitions and dispositions of real property. Many of these burdens are not apparent to untrained and sophisticated investors alike. This could also be especially important to new immigrants to the USA and to new developers.

14. BASIC ARCHITECTURE & CONSTRUCTION TERMS - SEMINAR

Ideal Information For Foreign Investors and Laborers.

A highly useful presentation and illustration in the fields of architecture and construction. Construction terms and concepts spelled out and pointed to. This could also be especially important to new immigrants to the USA and to new developers and contractors.⁴

HERE'S HOW THE HUB/FVN SYSTEM WORKS!

Real estate buyers, sellers, investors and brokers and agents purchase FINANCIAL VIDEO NETWORK's - **"THE BEST WAY TO CO-INVEST AND/OR PREVENT FORECLOSURE"** seminar, either on DVD or VHS (can also be purchased online and downloaded). It sells for just \$99 and includes a sample HELP-U-BUY (HUB) System co-owners agreement (saves a fortune in legal fees).

This special HELP-U-BUY System - FVN seminar has a registration number and after viewing, the seminar alumni has the OPTION of joining the Help-U-Buy System investor member network (the seminar info can be used without becoming a HUB member as well). If an alumni joins (\$495 per year), they are then issued a membership and a password (similar to the MLS). This is a prerequisite seminar and NO ONE can use the NON-LOAN database without first having this seminar information and the written contract to review BEFORE they become a HUB member. This insures everyone is on the same page when it comes to the documents, training and the different positions involved.



There are standardized investor positions (A, B, S or S/I) for each principal and the HUB seminar teaches the responsibilities and benefits for each to the transaction. The HUB SYSTEM membership holds the *default protection paperwork* for the HUB members

closed/completed transactions. This is a highly specialized and copyrighted service because the default paperwork is held after the closing and *outside* of escrow - and according to our HUB membership contract. Thus, if a HUB member defaults and cannot or will not live up to their part of the agreement, the HUB SYSTEM files the default protection (NOT a foreclosure) and clears the title to the benefit of the non-defaulting HUB member/investor. This protects the underlying lenders and cash or financial statement investors or sellers.

IMPORTANT NOTE**

All parties to a HUB transaction must be active HUB members and all HUB members are treated as pre-trained, sophisticated INVESTORS (for legal reasons) and not as typical homeowners, first time buyers or renters. This is a “must be understood” part of the HUB SYSTEM (because whining that “I didn’t know that” if a default occurs - is NOT allowed in the HUB SYSTEM (and the reason for the standardized seminars, positions and agreements). ALL HUB members and positions are treated equally - at all times.

EXTRA SPECIAL NOTES*

This is a new NON-LOAN NETWORK (and database) of pre-trained “partial interest” INVESTORS that may have a significant advantage in curing foreclosures for all kinds of institutional or private mortgage lenders.

There are also a FREE HUB Member consulting service - by phone to assist members. HUB Attorneys are available as well for special transactions and consultations.

FVN is NOT ready for delivery as of 10.31.05. This is a preliminary catalog for investor preview. For additional information or an FVN investment proforma, please contact Richard Royce - 310-831-5625 or royce@ventureexpo.com . All replies will be confidential.