

Paper Power Note Investing

COMMERCIAL PAPER & PROPERTY



Jack Sternberg

BONUS MODULE

Calculator

Magic!



Bob Leonetti

Listen Again and Again...

- Six Online Videos of Presentation
- Six Online Audios of Presentation
- Six Sets of Presentation Slides and Notes
- Bonus Video/Audio
- \$100 Discount to NoteWorthy Convention

\$90 – Less Than \$15 Per Session



PaperPowerBonus.com

The Financial Calculator

- Figure Payments
- Determine Yields to the Investor
- Find What's Owed on the Note
- Figure Partials & Splits
- Calculate Personal High Returns

We Recommend...

Hewlett Packard 10-B II

- Inexpensive
- Durable
- Reliable



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HP 10Bii



Keys to Success

• Primary Keys

- Financial Row [N, I/YR, PV, PMT, FV]
- [+/-] Key
- [RCL] Key

• Secondary Keys

- [XP/YR]
- [P/YR]
- [DISP]
- [BEG/END]
- [CLEAR ALL]



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Parts of a Note

- Term (N)
- Interest Rate (I/YR)
- Present Value (PV)
(Loan Amount)
- Payment (PMT)
- Future Value (FV)

Canister Theory



Sample Note

- \$100K @ 11.99% for 30 years
- 60 Month Balloon
- 28 Months Have Elapsed
- Seller Wants As Much as Possible
- Investor Wants a 15% Yield

Present Value of a Series of Payments Totalling \$100

The Value of Your Money

Loan Term In Years	2%	4%	6%	10%	12%	16%	18%	20%
1	\$98.93	\$97.93	\$96.88	\$94.79	\$92.58	\$81.85	\$80.50	\$79.36
2	\$97.95	\$96.95	\$95.90	\$93.81	\$91.60	\$80.87	\$79.52	\$78.38
3	\$96.98	\$95.98	\$94.93	\$92.84	\$90.63	\$79.90	\$78.55	\$77.41
4	\$96.01	\$95.01	\$93.96	\$91.87	\$89.66	\$78.93	\$77.58	\$76.44
5	\$95.06	\$94.06	\$93.01	\$90.92	\$88.71	\$77.98	\$76.63	\$75.49
6	\$94.16	\$93.16	\$92.11	\$89.92	\$87.71	\$76.98	\$75.63	\$74.49
7	\$93.34	\$92.34	\$91.29	\$89.10	\$86.89	\$76.16	\$74.81	\$73.67
8	\$92.54	\$91.54	\$90.49	\$88.30	\$86.09	\$75.34	\$73.99	\$72.85
9	\$91.75	\$90.75	\$89.70	\$87.51	\$85.30	\$74.52	\$73.17	\$72.03
10	\$90.97	\$89.97	\$88.92	\$86.73	\$84.52	\$73.70	\$72.35	\$71.21
15	\$86.33	\$85.33	\$84.28	\$82.09	\$79.88	\$69.15	\$67.80	\$66.66
20	\$82.36	\$81.36	\$80.31	\$78.12	\$75.91	\$65.18	\$63.83	\$62.69
25	\$78.64	\$77.64	\$76.59	\$74.40	\$72.19	\$61.46	\$60.11	\$58.97
30	\$75.15	\$74.15	\$73.10	\$70.91	\$68.70	\$57.97	\$56.62	\$55.48

Four Calculator Steps

- Figure PAYMENT
- Is there a BALLOON?
- Current BALANCE
- Investor's YIELD



Mandatory Steps for
Every Deal

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HP 10Bii



Preparation Tasks



*Hewlett Packard
10B II*

- Print & Read the Money Machine
- Learn the 5 Parts of a Note
- Perform the 4 Calculation Steps:
 - Calculate Payment
 - Calculate Balloon
 - Calculate Present Balance
 - Calculate Yield
- **Practice, Practice, Practice!**

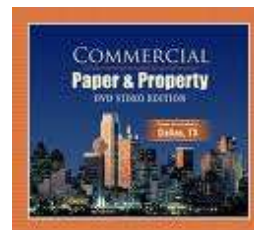


Come Learn and Work w/ Jack, Jayme and Bob for 3 Days

Commercial Workshop – Feb 23-25

Commercial Workshop – Early Spring (TBD)

<http://PaperPowerNoteInvesting.com>



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“Upcoming Coaching” Tab



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