

# Worldwide Loans & Guarantees News

Issue: Vol. 1 No. 1 The Commerce Bank Building  
P. O. Box 402 • Worcester, Massachusetts US \$97/Annual

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**From:**

The office of Peter C. Forkuo  
Worcester, Massachusetts, USA 01608

*Dear Seeker of Capital:*

If borrowing money is your goal... and you've already been turned down by traditional sources of capital, then you have taken the first step towards reaching it by requesting information about world-famous *Specialty Guarantee Consultant* program described in the enclosed literature.

## **You Are About to Discover An Exciting And Innovative Way to Seek Funding... One That Involves the Use of Third Party Guarantees to Protect Lenders Against Bankruptcy**

You may already know that insurance companies are some of the largest investors in real estate in the world. However, there are some smaller insurance companies (*small but, financially strong*), who prefer not to lend, but to serve as Loan Guarantors for worthy projects.

Not only that. There are also private investors, individuals, companies and others who own municipal bonds by the millions, and to a lesser extent the US, Canadian and other European governments who prefer to do the same. This enables them to keep their own money for expansion and other investments, but yet make handsome profits by "renting" you their bonds or financial strength. Get these financial backing or guarantees and you can get your loan just about anywhere you choose.

In fact, the use of third party guarantees and other options to protect lenders against loan default is not new. However, like thousands of "offshore" transactions that discretely take place everyday *unnoticed*, this marketplace is also little-known, and

legitimate information about the industry is very scanty and often difficult to come by. As a result, there is a HUGE GAP OF KNOWLEDGE on the part of current operators and would-be entrepreneurs.

And, because this area of the financing industry is generally not well understood by the average consumer and the business community at large, many promoters do take advantage of the unwary and unsuspecting.

Over the years, prospective borrowers have lost untold amounts of money in search of guarantees, letters of credit, surety bonds, and other enhancements that usually end up in a never-ending chains of brokers who for lack of knowledge are never able to assist.... *only* promise.

So read this letter very carefully. And if you do what I have suggested, I will teach you everything there is to learn about the industry... what options are available, how they are legitimately used, what you need to be able to acquire them, you will learn about the scams and schemes that often wait for the unwary, and most important how to help your clients and others and profit from it.

By requesting information about our worldwide loans and guarantee program, you have taken a giant step in accomplishing your borrowing dreams and taking control of your own destiny. Now, spend the necessary time to absorb the information we've enclosed... it may be the most important commitment you've ever made.

After you've reviewed the enclosed information, please don't hesitate to call me if you have any questions about the program. You can reach me at **508/753-1769**. If the phone is busy, please try again.

Sincerely with thanks,

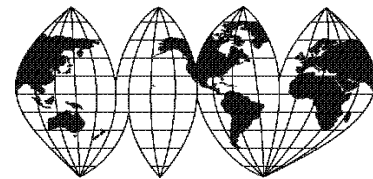
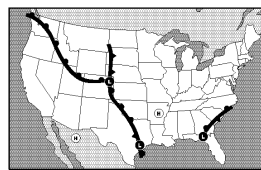
*Peter C. Forkuo*

Peter C. Forkuo

**P.S.:** We have enclosed a current complimentary copy of our newsletter... *Worldwide Loans & Guarantee News*. We trust you'll gain a valuable know-how after reading it.

**P.P.S:** Thank you for requesting this information, and best of luck to you.

# Worldwide Loans & Guarantees News®



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## Letters Of Credit... What They *Really* Are, And How To Use Them Effectively

**If you're seeking letters of credit or other Collateral options to back up your loans, then you should read this article very closely!**

Peter C. Forkuo

For the past two decades and more, not a single day goes by without hearing someone (usually a broker) talking about *letters of credit* in the financial marketplace. And it's with reason.

See, one of the most frequently misunderstood services available from commercial banks to business capital seekers and other borrowers is the utilization of bank letter-of-credit services. This article identifies the needs of borrowers with regard to the letter-of-credit services available through commercial banks (*or other lenders*). The ultimate goal here is to develop a hands-on approach for capital seekers to utilize letters of credit.

To explore the use of letters of credit and the resulting relationship between capital seekers and commercial bankers, the following questions should be asked by borrowers: (1) What is a letter of credit? (2) What types of letters of credit are used? (3) Why do borrowers request letters of credit? (4) Who are the parties to letters of credit? (5) What fees do banks charge? (6) Are there any safeguards to consider before entering a transaction? (7) How do capital seekers determine which bank to utilize?(8) How can the relationship between capital seekers and bankers be further enhanced?

Because of space limitation, we are going to limit our answers to the first five questions...

**1. What is a Letter of credit?** The essence of a letter of credit is the promise by a bank, or other issuer, to pay money. The key to the uniqueness of a letter of credit and to its commercial vitality is that the promise by the issuer is independent of any underlying contracts. In its simplest term, a letter of credit is no more than a guarantee by a bank (or other lenders) to pay an obligation to a creditor in the event the debtor fails to pay its debt.

**2. Why do borrowers request letters of credit?** The answer appears obvious: to reduce the risk of default or non-payment. Banks and other entities receive a reasonable assurance

of payment.

**3. What types of letters of credit are used?** Letters of credit are useful in both domestic and international transactions. The following terms are used to describe letters of credit: revocable, irrevocable, confirmed, transferable, back-to-back, negotiable, revolving, export, domestic, and standby. Some of these terms can be used simultaneously for one transaction. For example, a letter of credit could be both irrevocable and confirmed. A specific definition of each term used to describe a letter of credit is presented.

- **Revocable.** A revocable letter of credit may be canceled at any time. Consequently, a borrower may find revocable letters of credit to be virtually useless as a means to ensure payment.

- **Irrevocable.** An irrevocable letter of credit cannot be canceled or altered without the agreement of all parties. It has a fixed expiration date. The bank that issues it has the obligation to fund it if all terms and conditions are honored. Borrowers should insist upon irrevocable letters of credit.

- **Confirmed.** A confirmed letter of credit is issued by one bank and confirmed by a different bank, which then has an irrevocable obligation to fund the letter of credit if and when all outlined terms and conditions are honored. If there is any question concerning the credit-worthiness of the issuing bank, a borrower may prefer to have a confirmed letter of credit.

- **Negotiable.** A negotiable letter of credit may be negotiated by the borrower or seller at any bank as long as all terms and conditions are honored.

- **Standby.** A standby letter of credit is basically a bank guarantee for payment in the event that a purchaser fails to honor a specific obligation. Capital seekers can use standby letters of credit in any transaction in which they do not meet minimum credit risk requirements.

**4. Who are the parties to a letter of credit?** The various parties to a letter of credit consist of the opener, the beneficiary, the freight forwarder (*where documentary letters are involved*), and the banks. Banks can assume various roles such as opening bank, advising bank,

drawee bank, or confirming bank. An understanding of these parties is important for anyone who intends to utilize letters of credit.

- **Opener.** The party that opens the account.
- **Beneficiary.** The party that receives payment per the letter of credit.
- **Opening Bank.** The bank that issues the letter of credit.
- **Advising Bank.** The bank that checks the signatures and passes the documentation without engagement on its part.
- **Drawee Bank.** The bank to which all documents are presented for payment. If the terms and conditions of the letter of credit are honored, this bank is the funding bank.
- **Confirming Bank.** The bank that adds its guarantee to the transaction when the credit-worthiness of the opening bank is questionable.

**5. What fees do banks charge?** Typical bank fees include: advising fee, issuing fee, confirmation fee, amendment fee, acceptance fee, and negotiation fee. Occasionally, other more creative names are used for bank fees. Regardless of the naming conventions, the borrower should be made aware of all potential fees at the start of a transaction because these fees can become significant to the overall profitability of the transaction.

**6. Are there any safeguards to consider before entering the transaction?** A vice president of one of the largest banks in Chicago indicated that over one-half of the letters of credit that are issued are deficient for one reason or another, thereby invalidating it. In this article, I could not possibly develop all of the safeguards to consider when using a letter of credit. Three important precautions that should be considered though are:

- The letter of credit should note that it is subject to "Uniform Customs and Practice for Documentary Credits." This international law was developed by the International Chamber of Commerce and should be contained in all international letters of credit.
- An arbitration clause should provide for settling disputes in a neutral court, such as London, England. This clause could

eliminate the problem of trying to resolve a dispute in a foreign country where the debtor would have a home-field advantage.

- “Documentary” letters of credit should use the word “approximately” to describe the quantity of goods and the dollar amount. This word provides an automatic 10 percent leeway in the event of a discrepancy in the documentation and actual shipment.

There is no substitute for taking precautions prior to entering these transactions.

This article is intended to serve as a springboard from which borrowers can develop viable ongoing relationships with bankers when using letters of credit.

The questions presented should all be considered on an individual basis in light of your needs for specific transactions. These questions are not intended to serve as a panacea for all of the specific problems that develop between borrowers and bankers, but only as a start.

**That’s right!** Whatever you get involved in, investigate thoroughly! Like any other business transaction, letters of credit, loan guarantees and other enhancement options have their pitfalls. While the majority of nationally advertised firms are honest and offer sincere services...there are also a few (too many) fly-by-night, get-rich-quick (*at the unsuspecting’s expense*), absolutely “ignorant” operators that are out to get you.

### The Advent of The Specialty Guarantee Consultant Program

To fill this void, we have prepared the one and only **Specialty Guarantee Consultant Program** for those who want to specialize in the area of guarantees, letters of credit and other credit enhancements using advanced methods, strategies and techniques. You can also utilize the services for your own project as well.

To say the **Specialty Guarantee Consultant** package is the best and complete on the subject of legitimate guarantees, letters of credit, surety bonds, etc. would be an understatement of the decade. For, it is the only publication in its field.

And those who are smart enough to recognize the value of this program will profit beyond their wildest desires.

In fact, it is the only program available today that will help you avoid the many schemes and pitfalls that lie in wait for the unwary and unsuspecting. It provides you with real “honest-to-goodness” guarantee insight information that no everyday program will offer.

Whether you assist others in obtaining financing or whether you are a business or individual seeking to raise capital for yourself, the acquisition of the Specialty Consultant package is a must. Some social scientists feel that the path towards success is a particular process. If that is so, it will be the primary function of this program to describe this process to you so you can be more successful in the collateral enhancement business.

### 1982 Changed The Way Everyone Looked At Loan Guarantees, Letters of Credit, And Other Collateral Options!

The introduction of the Specialty Guarantee Consultant Program back in 1982 changed the way everyone looked at collateral guarantees. And, from our humble beginnings in 1980, almost twenty years ago our progress has been tremendous. We have grown... We have advised companies... We have assisted companies.... We have become an international organization.

We go from coast to coast, Canada and many, many foreign countries. The membership consists of accountants, attorneys, bankers, doctors, money brokers, financial consultants, businessmen and women, real estate people, insurance brokers, salespeople, employed men and women, retirees, entrepreneurs, students, housewives, teachers, and many others.

This exceptional growth has put us in a position to help you NOW... with our experience, systems, procedures, backing, trade se-

crets, contacts, AND a program to put it all together to create PROFITS FOR ALL. As one of our Associates, you’ll be part of one of the fastest growing organizations of this kind in the country today. In many cases, the sources available to us pay the commissions so the borrower is not charged any broker’s fee, which is, of course, quite a selling point.

There is no other program on the planet like our **Specialty Guarantee Consultant Program**. It covers every conceivable aspect of legitimate guarantees so extensively, and also reveals the sources that underwrite them. Terms such as “rentable collateral,” “guaranteed funding program,” “Self-liquidating,” “arbitrages,” “roll program,” “walk-away loans,” etc. are all **without exception** imitations of terms exposed in our **Specialty Guarantee Consultant Program**.

The next few pages explore additional background information for you to make a decision to join us as a Specialty Consultant... without any hesitation. By reading every bit of membership information, you will get a good idea of the amazing array of benefits awaiting to be taken.

So in the next few minutes, I’ll urge you get comfy in your chair, grab a cold drink (no beers, please) and read the next few pages carefully. DO IT NOW!

And remember, **when Peter C. Forkuo speaks about guarantees, letters of credit and other collateral options... the world listens. You should too!! Go ahead and read NOW... (turn to the next page, please)**

## SCAM Alert... Update

Certain offshore centers have become breathing grounds for many shady schemes, rip offs and scams. One that has become increasing of major concern are certain outfits operating from Nigeria, Jamaica and Canada.

Generally you can identify these firms through their literature and how they loosely use terms such as Self-Liquidating, Walk-away loans, Trusts, etc. in their promotional pieces

The names of some of these firms appear in our **Black File** (has been compiled since 1980) and have been released and made known to our members. However, if you’re currently not a member, I will caution you to be extremely cautious in dealing with any firms... especially those promoting self-liquidating, off-shore trusts, etc. as a major instrument to procure financing.

If you don’t heed to this warning, you could lose as little as \$25 up to as high as \$60,000 and anything in between.

With the Nigerian scam, the pitch is

simple. The con-man.. with a simple letter, promises to pay you anywhere from \$1,000,000 to \$10,000,000 for allowing him to use your bank account to deposit millions of dollars (*supposedly from already completed contracts by the Nigerian government*) in your bank account. All he requires is your blank letterhead with your signature and your bank account number. Once he gets it, he then uses the letterhead and instruct your bank to “download” your money from your account into his in Nigeria. As simple as this scam is, some unsuspecting people have unfortunately fallen prey to it, and in some cases have lost an entire bank accounts.

These folks are unlucky. But, if you’re lucky and have not been taken yet... my advise? Stay away from them. Many intelligent, successful people have been duped by these scams. How can you protect yourself? The best defense is to be forewarned. Consider this your warning.

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Imagine. With No Overhead. No Special Equipment. And No Special Skill...

# Discover How To Educate Potential Clients and CASH In On The Huge Demand For Legitimate Guarantees Letters Of Credit, And Other Collateral Arrangements To Back Up Loans

➤ Find out for yourself the truth and fallacies about the various collateral loan programs such as...

☐ Venture capital guarantees ☐ Domestic letters of credit ☐ Performance guarantees ☐ Self-liquidating “loans” ☐ Prime bank notes & capital guarantees ☐ Stand-by letters of credit ☐ Working capital enhancements ☐ Partnership guarantees

➤ And more alternatives like... ☐ Rentable collateral ☐ Arbitrage “loans” ☐ International letters of credit & guarantees ☐ Co-signing ☐ IDB guarantees to back up bond issues, Partnership notes and other risky ventures ☐ Credit enhancements ☐ 100%, No-money down financing ... and much, much more!

➤ The sources. The facts, the “ins,” the “outs,” are all here in two separate “closely-guarded” volumes

➤ **Interested? Join us as a Specialty Guarantee Consultant in this rapidly growing segment of the financial service industry!**

From: Peter C. Forkuo  
Commerce Bank Bldg., Worc. MA  
Tuesday, 9:33 AM

**Dear Friend:**

I want you to forget everything you’ve assumed to be “true” about guarantees. Forget about the advance-fee scams, reclusive European Trusts, Off-shore lending schemes and other gimmicks you hear a lot about these days, but usually end up in a never-ending chain.

Now you can offer legitimate guarantees, letters of credit and other credit enhancements to prospects in your area or anywhere in the country and even on an international scale... And make HUGE commissions. Or use the services yourself to acquire a guarantee as well.

Until now, a veil of secrecy has shrouded the world of loan guarantees, letters of credit, and other credit back-up programs.

Pricing, valuation, and even information as simple as how deals are structured and with whom has been known only to a few. But that’s exactly the kind of shrewd know-how...**plus** certain inside information and tricks of the trade you get when you join us as a *Specialty Guarantee Consultant*.

Over the years we have identified a wide group of lenders and funders who eagerly seek to provide loan guarantees, letters of credit and other credit back-up programs.

We are now developing a worldwide network of Specialty Consultants who will be operating their own guarantee business (or *set up their own collateral houses*, as they say in the industry) offering guarantees and other credit back-up pro-

grams in their own area.

This is truly an opportunity whose time has come!

If you consider the vast majority of borrowers who come to the borrowing and lending market every year looking for guarantees, letters of credit and other credit enhancement options to back up their financial transactions, you can readily see that there are literally hundreds of THOUSANDS of prospects on a global scale.

This makes this program the only **legitimate** plan ever offered to the entrepreneur-to-be to assist these myriad prospects in acquiring guarantees, letters of credit and other credit boosters... A great help to the established broker, and a **must** for beginners to the financial service industry.

## Consider The Following Facts:

- Two out of every three loans approved require a guarantee of some sort...
- **Many bond issues require some credit enhancements to boost their marketability...**
- Individual investors participating in partnership ventures or engaged in construction are generally required to post letters of credit or other guarantees to facilitate the financing...
- **Projects involving millions of dollars undoubtedly require some collateral backing to attract potential lenders...**
- **International loans** almost always require guarantees such as letters of credit, performance bonds, etc. to close a deal. **And the list goes on...**

Whether you have clients looking for guarantees to give them that extra punch, or clients whose proposals are committed subject to the procurement of legitimate collateral guarantees, you can be a great help to these prospects when you join us as a *Specialty Guarantee Consultant*.

And as if that's not enough to increase your income, you'll also be able to offer 100% no-money-down financing plans for many of your clients, for even greater profits.

Operating as a Specialty Guarantee Consultant is easy. You simply advertise in local, national, or even international publications using the sample ads provided in the program... plus additional techniques we reveal to you when we have a chance to chat with you.

As potential clients respond (and you'll be swamped with tons of leads from just one ad) you reply by sending out an application form and a letter which thoroughly explains the service.

The client returns the completed application to you and you forward it to us based upon the instructions in the program. **That's all there is to it!!** We take care of the rest and send you a check as soon as the deal closes.

For each and every client you introduce to us who is accepted for a guarantee or 100%, no-money-down financing, you earn a generous FIFTY PERCENT (50%), of whatever you charge the client based upon a special *Fee Chart* that comes with the program.

For a \$700,000 deal; you can expect to receive \$8,750 if the contract calls for a 2.5 percent commission. And that's just for only one deal that can be closed within a few short weeks.

For a million dollar or more deal, your income can be staggering...all for the easy work you can do completely and conveniently by *mail* or *phone* right from your home or office.

And BECAUSE we provide all the training materials... the forms, letters, the ads and the TOTAL CONCEPT of becoming a **highly paid Specialty Consultant**, NO EXPERIENCE OR SKILL IS NECESSARY!

**You May Join Us As A One Year Regular Member. But If You're Serious I'll Allow You In As A Lifetime Member, And Either Brings You The Following...**

**1. Professional Consulting Manual...** A comprehensive, eight-step plan called *Guide to Legitimate Guarantees, Letters of Credit And Other Collateral Back-Up Programs: An Instructional Manual for Specially Guarantee Consultants...* gives you big pages of priceless expertise... sophisticated know-how... crystal clear instructions... including more than a dozen types of options you will offer prospective clients. With specific rates, yields and time periods. Everything you need... from the essen-

tial basics to a wealth of smart techniques and maneuvers, to insure your success in this incredibly lucrative field.

- 2. Professional Consulting Agreement...** This proved-in-practice "plain English" agreement is what you will sign with us to give you access to our services as a *Specialty Consultant*.
- 3. Professional Client Agreement...** We supply you sample agreement forms you'll need to sign with clients to specify and protect your commissions, while at the same time saving yourself much effort and trouble... all ready to use "as is."
- 4. Professional Fee Chart...** Charging too low or too high a fee in guarantee deals can kill the relationship between a substantial guarantor and a potential client. The Professional Fee Chart that comes along with the program will help you avoid this deadly mistake committed by many brokers. With it you'll know the precise professional fee to charge so you don't break harmony with parties to a guarantee deal.
- 5. Three Professional Application Forms...** The program comes with three professional application forms... all ready for reproduction. One to be used strictly for *Real Estate* transactions. Another for *Business Loans* only. And the third for *International* deals exclusively.

These will save you hours of time... simplify your work... put you ahead of competition... giving you the fastest, most accurate way to handle any guarantee situation to ensure quick response that will lead to success.

- 6. Venture Capital Guarantee Program...** In exchange for an equity in your venture, a select group of venture capitalists will guarantee all or part of your bank loans.

This is an innovation to back up entrepreneurial bank loans. Some may call it "unorthodox," but that's exactly how these select group of guarantors seek to back up *highly* risky ventures. Details are revealed in the program.

- 7. Deal Direct Plan...** This is a bonus when you respond within ten (10) days of receipt of this letter. You will receive a copy of our world famous "*Unusual Guarantee Programs For Your Financial Success*"; and for those who want to deal directly with sources of credit enhancements and guarantors, this is the guide you'll need.

It contains *LEGITIMATE* sources of credit back-up programs and provides an eye-opening insight into the guarantee marketplace. (Detailed information follows shortly). It is indeed a one volume answer book and procedural manual that clearly shows you *what-to-do* and the defenses available when you face practically any guarantee situation.

Don't even think of stepping into the guarantee minefield without a copy of the Guide. It is without question, the

most comprehensive and authoritative single-volume source of *what-to-do* and *whom-to-do-it-with* guidance in the guarantee marketplace.

**8. 100% No-Money-Down Financing Plans...** High leverage finance or 100%, no-money-down deals are in high demand today. You can quickly amass a fortune. This program comes with two plans... the JUMBO and the MINI.

With the *Jumbo Plan*, you can make at least \$3,500 on a single deal offering 100% financing (including all costs) to your clients for the acquisition of land, equipment and facilities, new construction, renovation, and interim or permanent financing. Minimum \$700,000. No project maximum. Rates are... 1/2 to 3/4 % below prime.

With the *Mini Plan* you can make as much as \$3,250 per deal offering 90% **to 100% financing** on small commercial or industrial deals including, but not limited to, hotels and motels, mini-warehouses, steel buildings, medical and office condos, leasehold improvements, free-standing buildings, land for near-future constructions, etc.

Minimum \$100,000. Maximum \$650,000. Rates are... 2% to 2-3/4% over prime. No prepayment penalty. Fully amortized over 25 years.

No other program offers so much to help you operate professionally and increase your income in the financial service industry. And it doesn't take a genius to see the tremendous profit potential of this *legitimate* business opportunity.

The fee to participate as a one-year member that brings you all the details of the program as outlined above... the simplified agreements, forms, sample ads, letters, training materials needed for you to make commissions... is nominal indeed considering the rewards you'll receive. **But that's not enough.**

You see, I want you to have every chance possible to pull in some serious money in this business not every month... or even a year... but for a lifetime. So I'm going to offer you what may possibly be the most important invitation you'll ever receive.

### **Make Maximum Money In Minimum Time!**

First, let me tell you not everyone who receives this invitation will be allowed to join. See I have established a very **private** and **exclusive** organization for helping entrepreneurial minded, hard working individuals. It's called Lifetime Inner Circle Elite Team. Once you are allowed to join, you will join a select group of *Specialty Guarantee Consultants*—a group like no other.

It takes a special person to recognize it's importance, and I have to tell you, I only want you to join if you're truly committed to helping people with their loan needs and in the process making money. I believe in only associating

with positive, hard working, success minded people. And if you aren't one... **I will Not, Under Any Circumstances, Allow You To Join As A Lifetime Member!**

Now, I must confess, I have another reason for only wanting positive, open-minded, hard working people on my team. It's a selfish reason. But here it is nevertheless: working with entrepreneurial, enterprising, assertive, ambitious people benefits... ME! See, I'm not such a "big shot" that I can't learn from anyone else! What's more, I really enjoy associating with "quality" individuals. I want you dedicated to helping others and in turn making money faster, easier and with minimum effort.

As a dedicated inner circle *Specialty Guarantee Consultant*, you'll join a select group of people with the knowledge, connections, and ability to make your bank account grow rapidly. You'll get the support you need to catapult your earnings into thousands.

In fact, you'll get a lifetime's worth of exclusive and extensive loan and guarantee information. Plus hands-on training that'll help you take advantage of this 'discrete' marketplace. I'm talking about information that simply isn't available to the average citizen.

**With your insider contacts and exclusive secret information you'll be able to make a substantial improvement in the quality of your life.** You'll gain respect and instant recognition for your achievements. But most of all, you'll have the first crack at new developments in the guarantee marketplace before they are ever revealed (*if at all*) to regular one-year members.

**Bottom Line:** As a member of my Lifetime inner circle, you'll make a lot of extra money—with minimum effort.

But let me slow down here and tell you what all you get as a privileged member of the *Specialty Guarantee Consultant's* inner circle of Lifetime Members.

### **A Lifetime Of Profits**

When you sign up as a lifetime member, that will be truly a once-in-a-lifetime event. Why? Simply because you get to work closely with us. In addition to what regular members get (as described above), Lifetime members enjoy a wide array of additional services and support. That's right... here's what else I'm throwing into the deal...

**1.** First, we are going to put our 15 plus years of money generating expertise to work for you. We are going to consult with you, one-on-one to make sure you're doing the right things to reap the often elusive rewards... Look, it used to be I was always eager to talk with anyone (*even non-members and particularly those who had been scammed*) who would call my office. I even offered a free service in an attempt to track down their scammers with hopes of getting their monies back. Over the years, I've succeeded in several attempts without charging one red cent to those people. Well, I simply can't do it anymore. My organization has gotten too big. I've got

members from all over the world. Africa. Switzerland. Australia. New Zealand. England. You name the country, my members are there. And listen: It's not that I'm getting too big for my britches. No, it's just that there are only so many hours in a day and I am someone who values and has become a very jealous guardian of my time. However, if you accept this offer to become an INNER-CIRCLE Lifetime member and... if you accept right now... you will get my "private" business phone number. Because my phone lines get extremely busy, this number will put you on top above all others and save you hours of unnecessary wait!

2. Confidential List of Prime, Hard-to-Find Lenders. This is a **Network of Cash Resources to find you money.** I have over the years (*been lucky enough*) to have identified, negotiated and cultivated the very best... most liberal and aggressive... most responsive and open-minded lenders, anywhere... ready to do business with you and your clients. And, I'm going to share some of these sources with Lifetime Members. **This is the kind of stuff that's just not available anywhere else.**

Now for the first time ever, I have agreed to share with lifers, information I have kept secret for many years. It includes the true identity of a choice selection of contacts who will loan you money regardless of your present situation. I call them my "secret gallery" of lenders. These lenders see "opportunities" where most conventional lenders see risks. That's why they make loans for difficult projects, to people with past credit problems, for business start-ups, business expansion, venture capital and many others.

So Who Are These Special Money Sources? Well, let's take a look at some of the examples of lenders who have recently liberated peoples and companies with a wide variety of finance problems...

- **There is a "Hard Money" Lender** that specializes in commercial, multi-family and residential mortgages, Problem solving, Opportunity Financing, Poor credit, Bridge Loans, Foreclosure/Bankruptcy Refinance, Vacancies—Any physical condition. Low rates 12% Low points.

- **Revealed is another source that funds *Difficult Commercial Real Estate Loans, fast!*** First mortgages, \$1,000,000 to \$30,000,000. Works with brokers.

- **And here's a direct Mortgage Money Source** that has from \$1,000,000 to \$10,000,000 and will advance up to 90% LTV on apartment buildings, office buildings, retail stores, mobile home parks... Every state—Eastern USA Maine to Florida. Receivership... Bankruptcy... Vacancies... Physical Condition, No Problem... Fast closings. They welcome broker submissions.

- **Do you know what a "no-doc" loan is?** It's the kind of loan made with little or no documentation. Now there's a lender who offers you the world. Yes! It used to be hard for a select group of people to get mortgages to purchase or

refinance their homes. Now, with this lender's "True No-Doc", it's easy. While other "no-docs" ask for some documentation or stated information, the True No-Doc asks for absolutely none. It doesn't ask for income, asset or employment verification. It doesn't ask for tax returns or bank statements. It doesn't demand perfect credit (*in fact, it doesn't demand any credit*). And has no qualifying ratios. That's why it's called the True No-Doc. You'll find out how this lender's True No-Doc works. How it lets you offer a welcome mat to the self-employed, the foreign born, the unemployed and the divorced. And how it can help build your business in *no time flat!*

THERE'S MORE...

- **Here's A Scoop On Another True "No-Doc" Lender** that offers many liberal plans involving No income questions. No employment questions. No IRS income forms. No asset verification. Nothing ever! Some of the loan programs available includes Fixed Rate, 6 month LIBOR ARM, 1 Year Treasury ARM, 2 Year Fixed/6month LIBOR ARM. And since they have programs for A through D Credit Grades, in effect credit is not an issue. Loan to value (LTV) up to 90% on purchases, cash-out refinance, primary residence, second homes and investment properties. Officers allow subordinate financing and non-US citizens. Only a single-page application is required together with company-approved appraisal. That's about it! Simple. No gimmicks ever! Just a True No-Doc Lender.

- **What a major breakthrough: 90% Collateral Loans... without any credit check.** Many times prospects come to the market looking to sell letters of credit and other security instruments. Now, before you sell your trading stock, letters of credit or other securities, think again. For the first time, you can borrow 90% of the value of your current portfolio without incurring monthly interest payments to this source. You receive 90% of the current market value of your stock without **triggering** a taxable event. And it simultaneously provides you with downside protection in the event your securities decline in value. Officers loan against most free-trading stocks, letters of credit and other securities listed on any of the world's major exchanges, \$100,000 minimum loans. Four facts worthy of note are... 1). No interest or principal payments until maturity date 2). Non-callable before maturity 3). No personal liability in case of default and 4). 3-15 year term... No credit checks. Who is this source? Check them out in our Confidential Hot List Report.

- **Do you want to do movie projects?** Hope so. Listen, with today's movies shattering every record in the book, you'd want to work with a reliable source who can fund both small budget films as well as big-time films. I know one broker who does only movies. He closes two a year and enjoys the rest of the year in vacation spots around the world. You can do the same with the help of this source. Not only that. In fact you may want to concentrate on many of the financing programs offered by this capital source.

I call this source the “mother of all sources.” And here’s why... They have a large pool of seed money for select film projects. Investors are interested in an investment that is fun as well as lucrative, including a potential franchise similar to Teenage Mutant Ninja Turtles. The source will help you **Finance your Real Estate Deals, Start-Up Companies, And Films... by way of introductions to Wealthy and Influential People.** They provide all types of home loans, commercial loans, both conventional and hard money loans even for difficult projects like timeshare, \$500,000 to \$50,000,000. Officers work with private investors for land loans and provides equity and joint-venture capital for all types of development projects, especially land, home-building and golf course development.

They have excellent wealthy entrepreneurs and high-level executive contacts looking to back promising start-up companies... especially software and Internet companies. Their wealthy financiers include direct contact with six billionaires and numerous wealthy individuals from Beverly Hills, La Jolla, Silicon Valley, Asia, Europe and the Middle East. In addition, they have contacts from various Universities like *Harvard Business School*, country clubs like *Bohemian Club*, polo clubs like the *Eldorado Polo Club*, organizations like the *Young President’s Organization* and many, many others. Not the least they have excellent contacts in Mexico, Japan, the People’s Republic of China, Hungary, Sweden, Hong Kong and the Commonwealth of Independent States.

Now you’re beginning to see why we are only looking for serious individuals to get into the Lifetime Inner Circle members. That’s right! You have a chance to rub shoulders with some of the best and influential business contacts. Let’s move on to the next.

• **Private High-Risk International Venture Capital Investors:** Okay, you say you’re not into movies and all that? How about doing some “venture capital”? I am not talking about the venture capital you hear a lot about these days but hardly do anything. Nope. Not the “do-nothing venture investors.” I’m talking about the REAL venture financiers who specialize in what you might call “High-risk” loans for people and business ideas that banks, savings & loans and other lending institutions are simply unwilling to lend money to. I reveal to you as a Lifetime member a dynamic source of venture capital.

It’s is a partnership of international venture capitalists formed to finance high risk, businesses seeking success in the global economy. The partnership consists of both American and foreign investors based in key international business centers including Amsterdam, Boston, London, Munich and Paris. Their initial investment is usually between \$500,000 and \$5,000,000. They also make seed investments of less than \$500,000 to support promising projects until the companies are ready for a full round of financing.

They can also help you find additional local capital from

the venture capital environment and other sources. In addition, their backing helps establish your transatlantic credibility by sending a powerful signal to key constituencies... your customers, employees, local business partners... that you’re well financed with local money and “here to stay.”

**International Financing Specialists Make Your Venturing Into Overseas Capital Markets A Breeze.** You’ll be working with other international financiers also. Yes, here’s is an international organization of merchant bankers and consultants with additional offices in London and Sydney that can help you with most of your international deals. Known in the industry as “international treasurers for hire”. the firm helps small and mid-sized companies with multinational financial needs. By exploiting its expertise and resources, the firm helps its clients obtain international financing tools such as: working capital lines of credit for exports; short and medium-term non-recourse buyer credits for credit-tight Third World countries; forfaits; multi-currency vendor leasing programs; and international loan sales. Additional consulting services include expertise in control of foreign exchange exposure and international cash management, “frozen funds” and currency repatriation from LDCs, and countertrade.

But, that’s not all....not by a long shot.... I will also throw in the deal... my Hot List of reputable Brokers. See, over the years, I have tracked many brokers and those that have survived the marketplace are being revealed here. These are the brokers who occupy my top files of legitimate providers of financial services. And, I strongly believe they can deliver the claims they’ve made as presented below. Though, it may not be necessary, but should you decide to work with any brokers, these are the ones you should consider doing business with.

a. Let’s begin with a firm in Florida that has been helping people acquire **leases without submitting any financial statement** or tax returns. The name has been revealed.

b. Another firm will fund your **delinquent accounts receivables...** without recourse, excess inventories, annuities and other payment plans.

c. This one has \$1,000,000 and more for **Low-cost Funding, Private Placements** and Initial Public Offerings... both for Commercial and Real Estate Financing projects.

d. And, here is a contact that provides **Hard Money Loans From \$1,000,000 And Up** for commercial real estate. Up to 80% of value. Credit not a consideration.

e. This firm specializes in **medical professional loans** for medical doctors, chiropractors, dentists, optometrists, and veterinarians. They even have 100% financing for practice acquisitions or start-ups. Any amount of funding is considered.

f. **Start-up Capital Or Expansion Funding** is provided by this contact for large and small deals. They are also

involved in venture capital, and Initial Public Offerings (IPOs).

g. If you're in need of quick business capital for growth, operations, payables, taxes, payroll, inventory, this is the firm you should work with.

h. How about a **Line of Credit... \$15,000** regardless of credit. This firm's got it. The name and address has been revealed.

i. Here's a dynamic source that's been around for a long time. The only thing they do are **Huge Deals.... \$50,000,000 and Up**. Officers reveal... they have closed several deals with their corresponding lender in the last couple of months. They pay brokers 5% to 15% depending on the size of a successful loan deal.

j. Perhaps this source has been around the longest (*10 or more years*). They are involved in **Trading Lines Of Credit** for bank trading programs and 100% funding worldwide. They provide loans against Letters of credit and guarantees. They are engaged in fiduciary services, bond underwriting for third world countries. Also involved in several other offshore activities.

k. Talk about creative financing, not only is this firm involved in a unique private placement underwriting but through joint venture partnerships with investors from over 50 countries, they are able to create **Up To 100% Financing** for business and real estate projects. They do \$500,000 minimum for business deals and \$1,000,000 for real estate projects.

All of these... a choice collection of capital sources that understand your problems and those of your clients. Sources that offer you an open and receptive ear and allow you the opportunity to tell your side of the story so you can explain any problems that you may face. These capital contacts are not like traditional lenders you are used to. No! Many of them are business owners themselves who have had similar problems to yours, therefore they are in a better position to understand you, and your need for money.

You'll have in your hands the names, addresses and phone numbers of these specially selected influential cash sources... from wealthy "Business Angels," private financiers, venture capitalists and investment banking contacts who are able and willing to give you and your clients the cash you need.

I will send you this rare collection of capital sources and everything described above... all the details of the program as outlined here in ... the simplified agreements, forms, sample ads, letters, training materials needed for you to make commissions... , the special mini reports, and everything else I've mentioned in this letter... and I will send them all to you absolutely FREE when you sign up (now!) as an Inner-Circle Lifetime Member Specialty Guarantee Consultant.

## **I will Never Release All This Material To Anybody Unless They Become An "Inner-Circle" Lifetime Specialty Consultant**

There's more because... I'm going to make this offer even sweeter! However, before I get to that, let's talk about the... cost. Yes, the cost to come on board as a lifetime member. Let me put it to you this way... How much would you pay to receive valuable contacts, and for the chance to work with big-time financiers that could potentially give you or your clients millions of dollars, not to mention all the good stuff, and timeless information you will receive from us as outlined above?

Does \$5,000 seem reasonable? \$2,500 would be more than fair, wouldn't it? Well, you don't even have to pay that much. As a Lifetime Inner Circle member, you would never be asked to pay such an outrageous price for once-in-a-lifetime association that is going to benefit the two of us.

And that's why you'll be pleased to know that a Lifetime membership to my "Inner-circle" club goes for just **\$997**. Yes, nine hundred ninety seven U.S. dollars! And considering what you get...

### **It's Dirt Cheap At That Price!!**

Listen: This offer of a Lifetime Inner Circle membership will likely be around for a while (*maybe*). But, it may never be available again with this particular additional benefit:

When You Take Me Up On This Offer Here And Now, You Will Automatically Become A Cherished Member Of The Most Elite Group of People In The World, And Here's the additional stuff I promised you will receive...

**4. The Secret Report: How I Bought Credibility To Finance My Start-Up**. This simple report will help you save many of your start-up financing deals. It details how one company (*you should know this company*) did it. The report reveals how you too can use the same strategy to finance your start-up deals. It's the kind of report that's usually kept under lock and key in a professional consultant's office. If you were to put a price on it, it would cost you thousands to get this kind of information from a *real* professional with know-how in the capital marketplace.

**5. "Insider Information" On Eurodollar Financing And How To Play The Game Like The Big Boys**. Since you'll be working with international financiers, I thought it's absolutely necessary to gain some insight and understanding about international finance. And that's where our Eurodollar finance report comes in. The information in this report has been painstakingly assembled so that even your banker and other professionals in the business will wonder where you got it. In short, you'll be one of a privileged few.

There are several sections to this report. Each section guides you through a step-by-step process of becoming an expert in how to use Eurodollar finance to your advantage.

In clear, easy-to-understand language, the report describes to you exactly how Eurodollar finance deals are done. It also reveals how and where to find legitimate sources for Euro-dollar financing. And by the end of the report, you'll have learned everything you need to know to profit from Eurodollar finance.

Since we're on international financing, I'm literally being "forced" to throw in yet another tremendously useful bonus report.

**6. A Special Report... "The Money Is Out There": We Went Overseas For Easier, Quicker And Cheaper Cash.** It's not enough to just learn about international finance. You must also see it in action. And that is where this report (*you'll get*) is right on target. It tells you exactly and in simple details how one small company went overseas for easier, cheaper cash. With this and the previous report, you'll be ahead of everyone else in international finance. You'll always be in a position to profit because you'll have the insights and strategies you need to assist your clients to consummate their loan deals. Okay, what else? Oh yeah! A surprise bonus.

**7. Surprise Bonus... THE MONEY BROKER'S CASH-FLOW PROBLEM SOLVER: Part One.** I must admit, **You're Being Cheated, If You Aren't Doing This**" as a capital consultant. I can say without doubt that you are not making the kind of money professional consultants take in on a monthly basis. The timely info revealed in this report allows you to put bread and butter on the table on a regular basis, even if you just got started in the business. This is how professional brokers ensure a continuous flow of income (cash flow). You'll be able to do the same. I'm also giving you this report absolutely free—my gift to you as a dedicated Lifetime member.

So that's the deal. It's a hell of a package, I know. It's just about as special and unique as I can make it without completely selling my soul to you and I'm not going to say any more about it. I don't think it's just a good deal... I know it's a fabulous deal! And I reserve the right to take this deal off the market at any time, after I feel the Inner-Circle has reached it's optimum capacity and, I can tell you now...

### **I'm Not Going To Let It Get Too Big!**

There may never be another chance to join. For sure, this is one "window of opportunity" that will not remain open forever. If you are serious about wanting to know the real secrets of acquiring guarantees or other collateral options for yourself or others, this is the program that you want. If you sincerely want your efforts in the guarantee consulting business to pay off handsomely and to be in a business where your income can explode any time, this is the very best offer that will ever come your way and as the great Elvis once said... "it's now or never".

So here's what you do to take advantage of this wonderful offer: Simply complete the account opening application below and mail it with your payment for \$997—and you're in. You may also register by phone and use your Visa or

MasterCard. Call NOW: (508)753-1769. Please make sure you do it today.

We are making this offer for only **the next 13 days**. This offer won't last long because the minimum price is going back up to **\$1,500 in 13 days**. We can't be any fairer than that.

And remember! Our program comes with all materials, instructions, registered Identification Number and the opportunity to participate to start earning an unlimited income immediately, a prompt reply is definitely advisable.

The opportunity to participate is being offered to a select few, worldwide on a *strictly limited basis*. So I urge you to act immediately while there is still an opening in your area for this truly legitimate business opportunity for financial success!

**ACT NOW!!** Become one of our *regular* Specialty Guarantee Consultants. And, if you're as serious as we think you are, then we want to welcome you as an Inner Lifetime Member. Complete and mail in the Participation Form enclosed together with your choice of membership and the corresponding fee. For faster service, use your VISA or MASTERCARD over the telephone. Call us at (508) 753-1769 to place your order or if you have any questions.

Be one of our first Specialty Guarantee Consultants in your area. **DON'T DELAY... ACT NOW!!!**

Very truly yours,

*Peter C. Forkuo*

Peter C. Forkuo,  
*The Specialty Consultant*

**P.S.** Remember, only a "very limited" number of people will be admitted into my "inner-circle" club! So if you don't want to be left out.... Complete the coupon below, call us or fax your application today! And when your order is received within the next 11 days, we'll also send you a special blockbuster bonus as a FREE gift. (*Read the next few pages for exciting details.*)

**P.P.S.** Here's a sobering thought to consider. If it's not you, then there soon will be a select individual in your area who will be representing our services and earn a good income doing it. There's no doubt about that!

And, remember... you are protected by **Our Double Refund Guarantee Policy**. And that is, for the first deal you submit to us that is committed and closed, we will refund double your participation fee plus your earned commission. That's your assurance.

- Click here to order online now or go to page 15 to fax or mail your order.
- Click here for additional programs that may compliment the Specialty Guarantee Consultant Program.
- Click here to preview upcoming issues of the *Worldwide Loans and Guarantee News*.

## The Blockbuster Bonus Guide

# If You're Seeking or Counseling a Client On the Acquisition of Loan Guarantees, Letters of Credit, Surety Bonds, and Other Collateral Promise to Back Up a Loan...

Your "Counselor" is Right Here!

**Ⓚ The Revision of the Most Popular and Widely Used Guide On Loan Guarantees, Letters of Credit & Other Collateral Programs to Back Up Loans is Now Available... And it's Even Better Than Ever Before.**

It's a basic primer and the only source guide available today that comprehensively and systematically examines every kind of credit enhancement instrument (loan guarantees, letters of credit, surety bonds, etc...) available in the collateral marketplace. It presents guidance and information that corresponds to actual contemporary practices.

### ***What is a loan guarantee?***

When a borrower is unable to offer sufficient collateral to cover a loan or to provide assurance that the loan will be repaid in full, he may be required to seek a form of "insurance"... a loan guarantee, to cover the loan in the event he defaults on its repayment.

In tight money markets when lenders become overly cautious and selective, a guarantee or other credit enhancement options such as a letter of credit may be necessary to acquire a loan, particularly where there is doubt about the repayment capability of the prospective borrower. Simply stated, a loan guarantee is a form of collateralization.

The ability to acquire a credit enhancement to back-up your borrowing needs involves three simple steps *First*, you should have a considerable knowledge of the options available in the marketplace. Next, you should understand *HOW* to approach it for a positive response. Finally, yet most important, you should know *Where* the legitimate **providers** and **sources** of these instruments are.

### **Dear Entrepreneur:**

Thank you for responding to one of the following articles which had appeared in the venous media...

- The procurement of legitimate guarantees, letters of credit and other credit enhancement options to help you to obtain a loan.

- A Compensating Balance deposit because it is a requirement by your bank before it will make a loan to you.
- An unusual financing arrangement (backed by a reputable insurance company) because you are short of net worth or front-end money to qualify for a direct loan to consummate a real estate transaction,
- The ability to borrow on someone's credit and financial strength when yours alone is inadequate and unacceptable,

OR

- I am sending you this letter because I know that borrowing is everybody's business and in your case you probably cannot obtain a loan for one or more of the above reasons.

**Whatever Your  
Borrowing Needs Are...  
THIS IS GREAT NEWS  
FOR YOU!**

Now... for the very first time...the above **unusual** borrowing techniques and instruments... how to properly structure them to your advantage and, the *LEGITIMATE* capital sources that underwrite them have been revealed in one of the most extraordinary sources of borrowing information ever offered... an entirely New Guide for everyone in the world today who seriously wants to borrow money for any profitable venture.

This new Guide... *Unusual Guarantee Programs For Your Financial Success...* explains the top guarantee methods experts use to borrow money. Methods you can now use yourself to borrow money successfully.

Most of the techniques and options revealed in the Guide act as credit enhancement instruments although a few are not. But they have this one thing in common... They all add to your borrowing strength to enable you to borrow without the hassles when you go at it alone.

Advance demand of this Guide was extremely heavy. To be sure of your copy will you kindly let us know promptly.

*Here are a few summaries of the untold number of unusual options and techniques packed into this Guide...*

**How to obtain real estate loans if even you are short of net worth or front-end money to qualify for direct financing.**

YES! This insurance company' the only one I know of in the entire nation will take a greater risk on you with an unusual borrowing option. This makes funding possible for a project that might not otherwise be financed through normal channels.

And the best part of the deal is that

once such an instrument is in place, it's also possible to come out with loan funds at considerable lower interest rates. We take you step-by-step and give you everything you need to deal with this insurance company and come out successfully.

### **How you can get an insurance company's backing to enable you to buy properties with very little down payment.**

Yes! These insurance companies will do just that. A select few that we know of have been revealed. Here we give you expert pointers to deal successfully with these companies. We have even revealed their confidential toll-free numbers for you to make such transactions cost-free to you.

### **Name a bank of your choice (must be federally insured, or a Central Bank) and by prior arrangement, these investors will make a deposit with your bank.**

Yes Indeed! These investing groups will make a deposit (usually in CDs)... \$ 1 0,000: \$ 1 00,000 or any amount that you specify and reference it to you or your firm for your borrowing enhancement or to relieve you of any money tied up in your bank.

This is the new *turnstyle* approach to neutralize such borrowing obstacles. Some of these capital sources even provide you with toll-free numbers for this transaction and in most cases virtually no documentation is involved.

Three of these investing groups that we are familiar with have been revealed in the Guide. We give you the do's and don'ts of this kind of financial arrangement and the type of banks that are most receptive to it.

### **How you can obtain financial guarantees even if you have not established sufficient credit to be able to borrow from conventional sources.**

Yes! You will welcome this section. A one-stop shop of financial guarantees for individuals who have not established

sufficient credit is revealed. And as far as we know, it's the safest place you can go for all your financial guarantee needs. However, if you want credit for other purposes, the Guide opens up with "**Credit Power**" which will give you indisputable credit...fast!

### **How the Flexible Loan Guarantee Program can surely help you with your current financial needs. And what is the flexible loan guarantee program?**

The Funding Group that underwrites this instrument has devised it for those who cannot meet the rigid requirements set by conventional guarantors. Flexible Loan Guarantees have been a great asset to many entrepreneurs

We give you foolproof instructions as provided by the Funding Group itself. Not only do we provide you with this contact, we also give you a contact in your own area where such arrangements can be accomplished.

We even provide you with statistics on some firms and individuals that had benefited from the flexible loan programs. Without the financial back-up obtained through such guarantees, these entrepreneurs could not have obtained the funds for their ventures.

### **If none of the above sections completely satisfies your current financial needs, how about an insurance company to guarantee your lenders against bankruptcy?**

Yes! There are two such insurance companies, the only two in the entire nation that we know of, will do just that. These companies will issue you with an insurance policy that will guarantee your lenders 100% on your loan in the event of default or bankruptcy.

How this is done, what is involved, and the right way to reach them to receive immediate action have all been spelled out in the Guide.

### **Find quick and expert answers to your specific collateral questions that you've heard about, but wondered where and how to**

### **acquire them.**

Whatever your immediate need for a collateral information, *Unusual Guarantee Programs* supplies it.

Whether you have a question about **Self liquidating Loans, Arbitrage, Annuities, Prime Bank Guarantees and Notes, ICC 290's and 322's, Zero Bond Coupons, Sinking Funds, Bank to Bank and Fiduciary Transactions, Rentable Collaterals, Co-signing, Chattel Collateral, etc. and want to check the plusses and minuses of a particular instrument...** expert guidance is available within the pages of this tremendous and valuable Guide.

What makes *Unusual Guarantee Programs For Your Financial Success* especially valuable is the fact that it gives you the lowdown on the full range of financial guarantees, letters of credit and other credit enhancement instruments; from the very conservative to the most flexible.

This is the only comprehensive, logically organized treatment of all phases of the collateral marketplace. No other service offers such a clear-cut, in-depth treatment of the subject. And no other reference source provides so extensive an analysis in such a concise, easy-to-understand style.

*Unusual Guarantee Programs* does all; and along the way it...

- \$- **furnishes actual specimens of collateral documentation**
- \$- shows you special tested techniques for acquiring letters of credit and alerts you to alternatives
- \$- **details the sweeping new developments in the international guarantee credit system and how to take advantage of them**
- \$- zeroes in on a single, concentrated source of strategies and tactics covering all aspects of the collateral marketplace
- \$- **spotlights problem areas and shows you how to avoid the pitfalls that lie in wait for the unwary.**

With this invaluable borrowing problem-solver at your fingertips for easy reference, you'll be able to instantly

analyze, evaluate and judge almost every guarantee situation.

That means you can counsel your clients more effectively if you're a Money Broker. It will also mean more business and higher commissions to you. If you're a client, you can be your own consultant and save thousands of dollars in brokerage fees.

In fact, no matter how little or how much you are familiar with the collateral marketplace, I think I can almost guarantee that you will pick up some new trick or "wrinkle" in even the first few pages of *Unusual Guarantee Programs*.

## The Guide is crowded with valuable information that shows you...

- How to establish a revolving letter of credit**
- Where to obtain collateral guarantees for start up ventures up to \$100,000
- Identifies five major guarantors and shows you whose guarantee note will better satisfy your current financial need**
- How to quickly establish credit for a start up venture
- How to secure a domestic letter of credit for your domestic deals**
- Arbitrage "loans", their place in the collateral capital marketplace
- Self-liquidating "loans"... what's in at for the prospective borrower**
- The uses of certain financial risk coverages... a new development in the collateral marketplace
- Surety bond guarantees... Legitimate U.S. and off-shore contacts that aggressively underwrite them; the most active have been revealed**
- Where to obtain mortgage guarantees for hospitals, nursing homes, and other medical facilities
- Which guarantees offer the best collateral promise and where to find them**
- How to avoid unscrupulous promoters in the collateral marketplace
- How to assess the legitimacy of a guarantee document**
- Where to find collateral guarantees for income properties and mobile home parks
- Where to find loan guarantees for Canadian high-risk ventures**
- Where to find mortgage guarantees for **Special Credit Risk**
- Where to find the best guarantees for coal and related projects up to \$30,000,000**
- The flexible loan guarantees... where you can get them in your own State
- Co-signing... who are the legitimate co-signers and how to approach them**
- Promissory notes...their collateral value to you
- The use of commodities as a collateral**
- Two methods of renting collateral have been discussed in detail
- Bank to bank and fiduciary transactions have expertly been analyzed**
- Providers of loan guarantees for farmers and ranchers have been revealed
- Legitimate Arab connections for letters of credit have been revealed**
- Sources of export finance *at fixed rates without recourse*... a new and imaginative technique have been revealed
- Where to find appropriate guarantee backup to open lines of credit with your bank**
- Where to find loan guarantees for land development
- The growing trend of annuities in the collateral marketplace**
- U.S. and off-shore sources actively engaged in the issuance of domestic and international letters of credit
- Providers of loans and guarantees to**

**foreign governments and public agencies**

- Where to find lenders who m-ake low down payment mortgages in your own area... toll-free numbers have been provided to make the search *cost-free* to you
- Where and how to find guarantees for foreign borrowers**
- ... *and* much, much more

In this fact-packed Guide, we give you the *expert secret* for success. Step-by-step we show you how to come up with a winning guarantee proposition.

So whether you're putting a guarantee program for your client or for yourself... you'll find the kind of practical borrowing advice you need right here.

Facts. Figures. Names and addresses. It's all within the pages of this very remarkable Guide ...***Unusual Guarantee Programs For Your Financial Success.***

And by the way, if you see a broker's ad in a publication offering guarantees and letters of credit... and if he is a legitimate operator, chances are he is using the guidelines and sources revealed in *Unusual Guarantee Programs* to service his clients.

Thousands of financial consultants depend on it as a solid reliable reference source to the guarantee marketplace everyday. You can do the same by ordering UNUSUAL GUARANTEE PROGRAMS FOR YOUR FINANCIAL SUCCESS now!!

After completing the Guide, you'll be able to answer any questions you may encounter in the collateral marketplace. You'll be ready to tackle any guarantee problem with the confluence of ~ real expert.

Never was so much information packed into one singular resource. Previous editions of this blockbuster guide had been sold for as much as \$100 00; but it's yours **FREE** when you order the "**Specialty Guaranteed Program**" within the next 10 days.

Thanks... and my best wishes for your *success* and prosperity. ■

# FAX/MAIL ORDER FORM

Click here to order online now

## “O.K. PETER, I’M ANXIOUS TO...

become a Direct Representative as a *Specialty Guarantee Consultant*. And establish my own Collateral House.

Rush the entire package so I can get started immediately!

### I Choose

**Nationwide Representation**

With this plan, I get to solicit business from the entire **50** States including Hawaii and Puerto Rico. And if I choose, I can submit proposals from coast to coast to coast to you for consideration.

Price ..... **\$150.00**

**Overseas Representation**

Even better! With this plan, I get to solicit business from the rest of the world, including Canada, Europe, South America, The Islands, Asia, Russia, Africa, Everywhere except the USA. And if I choose, I can submit proposals throughout the entire FREE world to you for consideration.

Price ..... **\$195.00**

**Global Representation**

Also better! With this plan, I become both nationwide and overseas representative and I get to solicit business from all over USA including the islands and the rest of the free world as outlined above. And if I choose, I can submit proposals to you for consideration throughout the entire FREE world (including the U.S.A.)

Price ..... **\$250.00**

**Lifetime Inner Circle Member**

The best. Yes, Peter, this is unbelievable. It’s just what I need to get on my feet and make some serious money! I’m very keen to participate in your lifetime exclusive “Inner-circle” program. And, I’m prepared to do whatever it takes (*within the bounds of high ethics and good taste, of course*), to make it! There is no question in my mind that having your personal assistance and private counseling will enable me to be “highly successful” in the Collateral Guarantee marketplace. As a lifetime member, I get all of the above... the nationwide rep, international rep, combination rep and more. And in addition, I am entitled to the following crucial reports needed for even greater success ...



**FOR EXTRA FAST SERVICE  
JUST DIAL**

**1-508-753-1769**

Call Anytime From 10AM to 6PM  
Monday Through Friday (East Coast Time)  
Please Have Your Visa or MasterCard Ready

1. Your Confidential Hot List of “Hard Money Lenders” that contains all the sources described above.
2. Your Confidential List of Highly Reputable Brokers gathered over the years that I may work with, if I choose on a cooperative basis.
3. The Secret Report: How I Bought Credibility To Finance My Start-UP
4. “Insider Information” On Eurodollar Financing And How To Play The Game Like The Big Boys.
5. The Special Report.: “Money Is Out There”.... We Went Overseas For Easier, Quicker And Cheaper Cash, and
6. Surprise Bonus... THE MONEY BROKERS CASH-FLOW PROBLEM SOLVER: Part One... to help improve my cash flow NOW!

Price ..... **\$997.00**

No matter which of the plans I have selected above, I’m placing my order within 10 days. Please send my **Special Block-buster Bonus Guide . . . FREE!**

Mail to: **Peter C. Forkuo & Associates**  
The Commerce Bank Building  
Box 402, Worcester, MA 01613

Enclosed is my check or money order \$ \_\_\_\_\_

Bill my:  Visa  MasterCard  American Express

Card No: \_\_\_\_\_

Exp. Date \_\_\_\_\_ X \_\_\_\_\_  
(please sign if charging)

Name: \_\_\_\_\_

Company Name (if any): \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

E-mail: \_\_\_\_\_

Telephone: (\_\_\_\_\_) \_\_\_\_\_

**Note: Please make all checks and money orders payable to Peter C. Forkuo & Associates. Worldwide orders accepted in U.S. dollars only. Canadian, please add \$20. Foreign orders, add \$35.00. Copyright © 2001 Peter C. Forkuo & Assoc. Worcester, MA**

*For The First Time Ever!...*

## **You Can Arrange WORKING CAPITAL Loans For Area Small Business Owners And Farmers Quickly And Conveniently By Mail... Without Going To The Bank... And Earn TOP Commissions**

*From:* Peter C. Forkuo,  
*The Commerce Bank Bldg,*  
*Worcester, Massachusetts*

Tuesday 3:01 PM

### **Dear Friend:**

Listen very carefully... particularly if you're a Money Broker, Financial Consultant, Small Business Owner, a Farmer or an Owner of a Farm, or simply a Seeker of *Working Capital*.

I couldn't have chosen a better time to send you this letter. Today, working capital is a hot item in the capital markets.

The demand for working capital has always been great and it will keep going up! And it is with reason.

The success of any small business, including agriculture, is heavily dependent upon the availability of sufficient working capital to maximize cash flow.

But since the small business sector and the general farm economy have been badly hit in recent times, many banks and other traditional lenders refuse to make loans in this area, or at best, make them reluctantly

For this reason I am writing to personally invite you to participate in two of the most exciting money-making programs – helping *small businesses* and *farmers* in your area or anywhere in the country obtain working capital loans quickly and conveniently by mail – without going to the bank.

Your participation in the program qualifies you to

apply for a loan for your small business or farm as well.

We need local representatives (part-time or full-time) to help arrange for working capital for area small business owners and farmers who are seeking these loans, but whose banks have said NO!

Through a special arrangement with a base group of private investors that provide funding nationwide, it is now possible to help your clients and EARN TOP COMMISSIONS!

The business is simple to operate and enjoyable. And it can be operated right from the comfort of your home or office. NO EXPERIENCE OR PREKNOWLEDGE IS NECESSARY because we guide and assist you every step of the way.

### **Here Is A Summary Of The Competitive Features Of The Two Programs...**

#### *“The Farmer’s Working Capital By Mail Program”*

- **Applications accepted nationwide.**
- Creation of a line of credit for future borrowings.
- **NO application fee NO commitment fees, and NO closing fees.**
- Operation procedures and paperwork—very simple and direct.
- **Turnaround time... 21 days.**

## *“The Small Business Working Capital By Mail Program”*

- **Provides reliable source for working capital.**
- Terms are flexible, up to 72 months.
- **Loan advances equal to or greater than obtainable from conventional sources.**
- Interest rates... very competitive. Requests up to \$100,000.... approved in 24 hours. Over \$100,000 in 48 hours.

As a representative of these programs, you perform no difficult task. Your job is to advertise the services. When potential clients respond, you select those according to the easy instructions provided in the program, and refer them to us.

We handle the rest. When a deal is completed or closed, you receive 50% of 1 to 5% of the amount of working capital granted by the base company (investors/lenders).

For a \$200,000 deal, which can be accomplished in as little as 21 days, you stand to make up to \$5,000. From these figures, it is clear that you can earn unlimited amounts of money quickly and easily... all from a simple and rewarding business that has everything... **prestige, security** and **high income** for producers.

### **We Furnish You With Everything You Need To Start Making Money Immediately.**

This includes our sales and marketing manual which explains operation procedures and systems, commission structure, how to find prospects, and other marketing strategies to ensure a continuous and steady flow of customers all year round.

It also contains letters and brochures, applications and other forms all ready for reproductions. In effect

we've made it easy for you to start *INSTANTLY*. And the successful ideas revealed in the program will help you to build your business... *really* FAST!!!

I urge you to start immediately! There is a **one-time** participation fee of \$75 for the *Farmer's Working Capital By Mail Program*. This allows you to arrange working capital for your farm and other farmers – **ALL BY MAIL**, and earn TOP commissions.

There is also a **one-time** participation fee of \$75 for the Small Business Working Capital By Mail Program. This allows you to help small business owners obtain working capital **without** going to the bank.

And if you're a small business owner, you may apply for one as well. Each program comes with separate manuals, forms, training tools and the professional “know-how” needed for you to become successful.

You've been pre-approved for “**Our Best Combination**” offer. The two programs purchased individually will cost you \$150.00. But for a **limited time** only, you may participate in both programs for only \$100.00.

And, you are protected by our Double Refund Guarantee Policy. (See below.) But REMEMBER... whether you participate in one program or accept our combination offer, this is a limited offer to get your business to a fast start and earn TOP commissions. So...

### **ACT NOW!**

To order online, click here. Or print, fax or mail the participation form below. If you want to order by phone or have any questions, call me personally at 508/753-1769.

*Here's Our Double Refund Guarantee Policy...* For the first committed deal you send to us, we will refund double the amount of your participation fee. No questions asked...**ORDER NOW!**

FAX/MAIL ORDER FORM • Click here to order online now

Mail to: **Peter C. Forkuo & Associates**  
The Commerce Bank Building  
Box 402, Worcester, MA 01613

**FOR EXTRA FAST SERVICE**  
**JUST DIAL**  
**508-753-1769**  
 Call Anytime From 10 Am to 6PM  
 Monday through Friday (East Coast Time)  
 Please Have Visa or MasterCad Ready



With thousands... upon thousands of small business owners and farmers .. everywhere constantly searching for *working capital*, I think this program is a BIG winner. Please enroll me as a ( part-time,  full-time) representative of the program(s) I have checked below. And, RUSH the completed materials to me immediately! I am enclosing the required one-time participating fee as indicated below.

- The Small Business Working Capital By Mail Program** ..... *Only \$75.00*
- The Farmers Working Capital By Mail Program**..... *Only \$75.00*
- I want to **SAVE BIG** with your Best Combination Offer .. I understand both programs purchased separately are \$150.000 But since I am purchasing both .. together, I pay ..... *Only \$100.00*

Please check method of payment::  Check  Visa  MasterCard  American Express

Card No: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Print Name: \_\_\_\_\_ X \_\_\_\_\_  
(please sign if charging)

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**Note: Please make all checks and money orders payable to Peter C. Forkuo & Associates. Worldwide orders accepted in U.S. dollars only. Canadian, please add \$15. Foreign orders, add \$25.00.**

# You Can Find That Miracle Money to Finance Your Deal... And Increase Your Income To Boot!

- ❑ **Never** again will you give up on a profitable financing deal because you couldn't find the right source to make the deal work... And we guarantee it!
- ❑ **Never** again will you watch hopelessly while lucrative financing deals fall through for lack of the right financing source... And we guarantee it!
- ❑ **Never** again let a financing deal collapse for lack of acceptable financing source... And we guarantee it!

**YES! Now you can be guaranteed that these all-too-common problems never rob you of a profitable opportunity AGAIN! No "ifs"...No "ands"...No "buts."**

INTRODUCING... the **"Guaranteed Financing Source Series"**: the newest and the most definitive information resource of its kind, designed to help you obtain new and aggressive financing sources that most people never hear about and to show you how to quickly and affordably finance virtually any deal you may come across.

When most people need capital, they usually think "bank." But in today's complex money markets, that's no longer necessarily the best way to go... particularly with the explosive growth of new, creative and "unorthodox" financing methods readily available.

With the **"Guaranteed Financing Source Series"**, finding these new sources... lenders with whom you can deal directly and who are ready to lend or invest now to consummate your client's project... has just been made easier.

Each program in the **"Series"** focuses on one major financing area and reveals to you creative-capital-raising-strategies they don't teach at school. The **"Series"** brings you up-to-the-minute deal-making sources with whom you can deal directly, and all the inside information you need to put wraps on virtually any financing deal covered in the **"Series"**.

These programs will keep you abreast of what, and who, you need to know to gain access to the most favorable capital sources, key people you can contact directly, so you can cut through red tape and get the capital you need quickly and at the best terms available.

The **"Guaranteed Financing Source Series"** covers lenders on the move... expanding their territories and changing their lending criteria to meet the demands of an ever-changing marketplace.

Here are the programs that will help you to **deal direct** and maximize your deal-making potential by giving you the latest sources with their key contacts.

Whether you are a broker or a financial consultant, a businessman-borrower or a seeker of capital, you can't afford to be without these programs, for they will save you valuable time by placing a distillation of the best deal-making sources right at your fingertips.

And here are the five major reasons why many professional financial brokers depend on these programs...

**1. Comprehensive:** give you instant access to the nation's best and "hungriest" capital sources...

**2. Practical:** give you practical, usable answers to your money questions, more answers than you ever dreamed possible.

**3. Easy-to-Use:** the programs are remarkably easy to use. Because each spells out in clear, non-technical terms where to find money, and how to get it quickly at the best terms in America today.

**4. Time-Saving:** you will save hours of research time, letter-writing and phone calls. Furthermore, you will not have to wade through tons of useless theories and wasted words to get what each program is all about.

It's upfront, direct and workable. It's truly the quickest, easiest way to secure financing for any investment, no matter what type of financing or how tight the money market is, and...

**5. Up-To-Date:** you will find each program to be complete, accurate, reliable and completely up to date. And this leads us to confidently make this **absolute** guarantee...

If at the time of purchase, any of the best deal-making sources revealed in any of the "Series" is out of business, or an offer is obsolete or withdrawn, we will replace it with an equally important source that provides the same or similar type of financing. No one else in the industry can or will ever make such a guarantee. But it's being made to you right here, and that's your assurance that the programs in the "Series" really deliver.

As you may know, the mark of a successful broker is reflected in his source "connections." Here's your opportunity to develop these connections instantly, to expand your brokerage business for the maximum coverage, and for the highest income potential.

To the seeker of capital, the "Series" offers the inside "know-how" to enable you to act as your own consultant and SAVE huge brokerage fees.

**The Next Step Is Yours...** and the time to act is now! Simply review the programs currently available in the "Series". Decide and select those that best fit your current financial or career goals, and....ORDER THEM TODAY!

**Need A Rush Service?** Easy. Simply order online or telephone your order directly to us at **508/753-1769** and charge to your Visa or MasterCard. We ship promptly. O.K., here are the programs currently in print...

### **☐ Program One: "Restaurant Finance"**

Make Money Helping Others Or Yourself  
Acquire Restaurant Capital Quickly!

See, financing a restaurant is an area of mystery to many, and lack of knowledge is the reason for the mystery. This program of the "Guaranteed Series" breaks the secret code by which restaurants are financed, and places in your hands an insightful guidance

combined with practical techniques for getting the money quickly.

Whether you need money to start a new restaurant, or buy into one, or expand your current operation, you can quickly find the right procedures, answers or solutions in this first complete program on restaurant finance.

The authoritative discussion, strategies and techniques presented here will keep you in step with the latest finance methods. The program covers all aspects of restaurant financing... from finding the right financing source for your situation to saving the deal when traditional financing techniques don't work.

Furthermore, the program puts you in direct and immediate contact with the Twenty Best Sources that back restaurant financing transactions. This will ensure that you don't miss those **hard-to-finance** opportunities. Plus you'll know at a glance the likeliest lenders to call... Guaranteed! Regular price \$100

Now only ..... \$50.00

### **☐ Program Two: "Franchise Finance"**

Imagine All the Career-boosting Opportunities  
You'll Enjoy When You Know All the Right Contacts  
and How To Finance a Franchise!

It's true, franchising continues to be one of the rapidly growing forms of business today, because it offers a means through which individuals with limited capital and experience can own and operate their own businesses.

But how a franchise is financed will often be the deciding factor whether a new start-up gets off the ground, an existing operation expands, or an entrepreneur-to-be purchases into one.

Whether you seek to finance a franchise, or operate as a broker, this program provides you with the essential data you need to finance virtually any franchise venture. You will learn the latest techniques of financing a franchise by means of debt and equity.

Simple and concise step-by-step process helps ensure that you meet all application requirements. Proven tips and shortcuts revealed in the program give

you a clear edge over other borrowers.

Additionally, you get instant access to exclusive sources of franchise money you need to know to conduct transactions successfully. Twenty of the Best... all Guaranteed! Regular price \$100

Now only ..... \$50.00

**Program Three:**

**“Farm And Ranch Funding”**

Help Farmers or Yourself Raise the Needed Funds... F.A.S.T.!

You may not know it, but credit has become an extremely important tool of the farm business.

While drought and other unforeseen events have temporarily disrupted the farm industry, a farm recovery is under way. And this will result in an even greater credit demanded by farmers. Here’s the program you can use to help farmers or yourself meet this credit demand and make money. Lots of it.

This powerful working tool delivers practical, “how-to” advice and “hands-on” information you need to most effectively finance any farm deal, including

expansion capital, livestock loans, farm mortgages, operating or short term loans to cover annual expenditures such as seed, fertilizer, hired labor, etc.

A simple procedure helps you to quickly determine your financing needs and takes you step-by-step behind the scenes until you obtain the required funding. Perhaps the most needed help... the program reveals the best, but little-known “security” farmers can offer as collateral for loans.

Because this collateral minimizes the risk involved in farm loans, lenders may be able to offer lower interest, better terms or larger loans. The lower risk factor also makes it easier for lenders to say “yes.” Additionally, it allows farmers to avoid bad credit rating so that additional funds can be borrowed if needed.

Specific details of this best collateral and how farmers can use it, plus specific names and addresses where you can buy them for pennies on a dollar are revealed. Above all, the program presents the Thirty Best Farm Lenders, with specific names, addresses and phone numbers... for every farm capital need. All Guaranteed! Regular price \$100

Now only .....\$50.00

**FAX/MAIL ORDER FORM • [Click here to order online now](#)**

**Programs you wish to order** (indicate program #'s):  Program 1  Program 2  Program 3

Name: \_\_\_\_\_ Phone: ( \_\_\_\_\_ ) \_\_\_\_\_

Company Name (if any): \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

All orders must include:  Check  Money order (payable to Peter C. Forkuo)

Visa  MasterCard  American Express Total Enclosed \$ \_\_\_\_\_

Card No: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Name on the Card \_\_\_\_\_ Signature \_\_\_\_\_

Mail to: **Peter C. Forkuo & Associates, International Funding**, Box 402, Worcester, MA 01613

**Note: Please make all checks and money orders payable to Peter C. Forkuo & Associates. Worldwide orders accepted in U.S. dollars only. Canadian, please add \$10. Foreign orders, add \$25.00.**