

THE SEVEN *DEADLY PERCEPTIONS* THAT LIMIT MOST REAL ESTATE INVESTMENTS

Confidential Special Report On Real Estate Investing

Commissioned By AmoroCorp, 2006



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FOREWORD

The 2000s have produced unprecedented market opportunities. As Baby Boomers move to retirement, housing is undergoing its greatest growth cycle of all times, unparalleled since at least the 1980s. The feeding frenzy snapping up undeveloped acreage is reminiscent of the famous land rushes of history.

Houses are increasing in value faster than anyone can remember, in some markets doubling within as little as two years' time. The "average" home in the U.S., which hovered around \$72,000 for years, has now exploded to over \$207,000. Millionaires are being made, sometimes with the proceeds from only one or two deals!

As prices rise, how does the average, conservative investor know when it's safe to buy, and when to hold off and let the "greater fool" theory slam somebody else? And where does the money come from to cover holding costs, market losses and other expenses? The average mortgage term is a whopping 28 years, and the typical family has 12-14 credit card accounts averaging \$5,000 - \$8,000 each.

Today's families – at all income levels – are often juggling multiple work and activity schedules. Soccer Moms (and Dads and Grandparents) are racing around, paying \$3.00 a gallon for gas for their SUVs, dropping in exhaustion every evening after the kids are finally in bed. Who has the "free time" to study and learn the markets or shop around for the best real estate deal... to become a "savvy" investor?

What is the best use of your time?

With the commitments of our busy lives, most of us simply do not have enough free time available to gain the specific investment knowledge we need. Many default, and are satisfied to see their returns, at least annually, stay ahead of inflation or puny passbook savings or CD interest rates.

The Objective of this Report is to help you as an investor leverage your time and money, to tap into the greater financial "jet stream," without spending more of your precious time trying to keep up with the unlimited amount of information we are confronted with today.

Nowhere is this time & knowledge paradigm more true than in real estate. Small wonder we chose **The Lack Of Time** as our first *Deadly Perception!*

What really holds so many millions of investors back from the really significant returns available today? Why do so few make so much, while the vast majority feel like they aren't realizing the kinds of returns they'd like? The answers to these questions, and the solutions, can be found by understanding *Seven Deadly Perceptions*:

1. **The Lack Of Time**
2. **The Lack Of Knowledge**
3. **The Lack Of Experience**
4. **The Lack Of Capital**
5. **The Lack Of Leverage**
6. **The Lack Of Market Space**
7. **The Lack Of Confidence**

As we briefly cover each of these *Seven Deadly Perceptions*, I will share with you the specific solutions for each one. In every case, the solution is simple, although not necessarily easy on a personal level. This is

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because change requires a move outside of personal “comfort zones.”

Why focus on “Perceptions?” And what makes them so *Deadly*?

Our perceptions literally create the world around us. This isn’t some hocus-pocus, new age philosophy. This isn’t about mental power moving objects and controlling things. It is about how we change our thoughts and actions, based upon our perceptions. If we are walking down a dark street and hear a noise or footsteps, our perception drives our reaction, and our perceptions are often rooted in fear and past experiences that may, or may not, relate to the present situation.

As a brief example, our very first *Deadly Perception* is “The Lack Of Time.”

It’s been said that to waste time is a sin. When we never seem to have enough time, we are really experiencing a management and responsibility issue. If we let this grow and keep us away from investing, then it becomes a crippling issue in our life. In reality, it is only our *Perception of our available time, yet...*

Our perceptions become our reality

If we think we can, or if we think we can’t, we’re right – either way. If we perceive time as our enemy and not our ally, we’re right – either way. And, if we perceive that we “don’t have time” to adequately focus on our investments, we are using time as an excuse to hold us back, and this becomes our reality. In the same way, each of the *Seven Deadly Perceptions* will become our reality, if we let them.

This Report Will Challenge Your Perceptions

By the end of this brief **Special Insider Report**, I will have challenged all of the

major *Deadly Perceptions*, and provided direct actions to eliminate their negative influence in your investing life. I will also shown you how, with no more effort than you are putting forth right now – maybe even less – you can magnify the income you can expect to receive from your investments. ***In fact, with very little involvement at all, yields of 20%, 40%, 100% or more are easily attainable, several times each year.*** I will give you many specific examples and case histories to prove this beyond any shadow of doubt.

Before we begin, I want to ask a simple, open question. It’s not a trick question, and the only one who needs to know your answer is you. Here it is:

**“If I could show you a way to leverage your money, using the experience and time of noted experts in investing, using no more investment capital than you are currently investing now, with a private manager for your portfolio at no charge to you, and a guarantee of results... would you be interested?
Just interested, nothing more.”**

If the answer is yes, then don’t be surprised if I do exactly that within this Report, to your satisfaction. First, a bit about me and the company providing this Report.

INTRODUCTION

Who is AmoroCorp, and why should you read this Special Report?

My name is Ephren Taylor, and I am CEO of a public company called **AmoroCorp, Inc. (OTC: AORO)**, dedicated to generating the highest possible return on our investors' and shareholders' dollars. Our company works closely with government **Economic Development Groups** across America and internationally, to create workable development and redevelopment programs that provide local solutions and long-term revenues for investors. **AmoroCorp** consistently delivers, and we are considered proven "Market Makers." We literally create our own sellers' market, as a submarket of the overall real estate market within each region. I have been referred to as a *"high-performance visionary with the ability to make things happen, when nobody else can."*

In addition, **AmoroCorp's** charitable arm, **Christian Capital Group, LLC**, helps non-profit groups and houses of worship create ongoing revenue streams with high returns on investment. This approach transforms traditional endowment and donation programs and breathing new life into ministries and socially-conscious programs. In fact, all of our development programs, done in close cooperation with local, state, federal and even international governments, are all oriented towards a single vision:

"Empowering Communities With Socially Conscious Development"

Our approach is unique... we genuinely negotiate to create *win-win-win* scenarios with cities, and the local governments reciprocate. Traditional investing tends to demand and bludgeon city governments, with threats to pull out if they're not given the right incentives. I'll share more on all of this, and why it is such a key concept to overall success, in just a bit.

You'll find a more complete bio on me in the **Appendix** and at www.AmoroCorp.com. My business background includes starting up and successfully raising millions in investment capital for seven previous companies. I have worked closely with corporate giants such as Citi-Group, Sprint, and Wal-Mart to create workable success models with pretty impressive results.

Starting at age 12, I built and sold my first software company. I later developed an online job search portal for teens and college students. When I sold GoFerretGo.com it was valued at **\$3.4 million**. Of course, by then I was 17 and had learned a bit more about business!

That sale paved the way for creating a faith-based initiative teaching church members investing and stewardship, and helping churches earn dramatic returns on their investments. I created unique "outside-the-box" approaches that turned traditional real estate investing upside-down, and I realized **real estate is an incredible vehicle for corporate ROI that can also restore value and hope into communities**. One of our first churches, we invested their endowment fund, resulting in *more return on investment from one project, than the church had earned on its own in over 20 years!*

These concepts earned me the coveted **Kansas Entrepreneur of the Year** award in 2002, and led to the founding of Amoro Management Group, LLC, today's **AmoroCorp**. Today, city, state, federal and

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even international governments actively seek out **AmoroCorp** to spearhead vast development and redevelopment

Creating A Powerful Team

Along the way, I put together an exceptional team that includes **expert legal counsel, construction professionals, developers, financial administrators, national marketing and international liaisons.** Among them we have many **seasoned real estate investors, financiers and developers** who have facilitated tens of millions in transactions. Altogether our Team has over **225 years combined experience**, and we are still growing! This “Total Team” Support results in some of the highest efficiencies and highest rates of return in the industry.

In every case, I sought out and brought onboard individuals with greater knowledge and experience in their particular areas than I had. ***My strength lies in putting the projects together.*** I rely on my team to handle the myriad of details necessary to make every single aspect of each deal work. And we have, like a finely-tuned machine.

Our successes aren't based on up or down markets... *we create our own markets*

Because of our unique ***win-win-win*** approach, in a recent example, we were approached by a Midwest city for a vast residential redevelopment. The city literally gave us the urban land for no cost, based on our successful track record on other projects. This is one reason we can literally ***“create our own markets.”*** When the cost threshold of a project goes far below the normal costs associated with real estate development, it creates a playing field with a decided edge over traditional real estate investing.

We have also invested in several companies and are developing large-scale commercial properties including resorts. Many of these

projects result in **20%, 40% even 100% or more ROI** for our clients. In fact, our average client in 2005 – from the smallest to the largest, from the first of the year to those who came near the end of the year -- earned a whopping 30% ROI!

In fact, this couple set up their **AmoroCorp** LLC in October, only a few months before this Report was written. **By the end of the year one of their first properties -- for \$20,000 -- returned over \$50,000.**

“And we did nothing at all but fund the deal! We’ve already seen double digit returns from our other investments with AmoroCorp as well.” -- *Dan and Sandy Dollarhide*

Even our approach to setting up a client LLC is unique. When we began opening up our projects to a limited number of new clients each year, we decided against forming a Real Estate Investor Trust (REIT) because we wanted to truly partner with our clients. So, we began establishing a unique **LLC (Limited Liability Company) for each client-investor.** This gives each client complete control over their investment decisions and direct access to our qualified investment team, which is actively engaged seeking new opportunities.

We present our clients with each new project, always secured by actual title, and when they choose to become involved, we handle ALL the details. This commitment ranges from taking care of all the necessary legal considerations, to handling all renovations and marketing the properties.

The **Appendix** of this Report and our website (www.AmoroCorp.com) features more on me and my background, as well as more about **AmoroCorp**, as well as specific **“Case History”** examples of the impressive profits clients have realized working with us.

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Our “Direct Involvement” approach allows individual investors to become involved in multi-million dollar projects they might never have been able to participate in otherwise.

Now you know a bit about me. I encourage you to review more about my background, as well as other detailed information on our website and in the **Appendix** section of this Report. For now, let’s look at ways you can avoid the mistakes and assumptions that hold so many investors back.

Before we dive right into the *Seven Deadly Perceptions*, in Section I we will address a couple of other areas I feel are important for any investor

SECTION I

Fear & The Time Value of Money

On the surface these two topics sound worlds apart. Yet, they are so tightly intertwined, that one can take away all advantages of the other in your investments. As you read this section you'll see what I mean.

F.E.A.R.: False Expectations Appearing Real

The operative word here is "false." Fear is the opposite of faith, whether faith in God, in ourselves, our own abilities and judgment, or faith in others and other circumstances and opportunities. Fear specializes in falsehood. Fear feeds on the worries and doubts that nag us consciously and subconsciously morning, noon and night. Fear is at the heart of most failure, and fear is what holds us back from the best things in life.

Two Kinds Of Fear

Most of the **Fears** that immobilize us really boil down to two primary issues: **Fear of People** and **Fear of Failure**. Sometimes I call them FOF and FOP when I speak before a group. That takes the edge off a bit, but these two are killers.

Fear of People

Anthropophobia (or *Sociophobia*, when it's about society or people in general) is probably the biggest success-buster of the two. It can take many forms, for example, I speak in front of investor groups all over the

country. You'd be amazed at the number of well-educated, otherwise successful people who come up to me afterwards and tell me they would freeze up if they had to stand and talk in front of a group. Board meetings give them the shakes, even giving a wedding toast is more than they can handle.

The very thought of seeking out active investments, say, talking to home sellers or buyers, or even real estate agents, is enough to send most folks into their mental closet. Can you see how *this one Fear can keep us from seeking the right people – highly-skilled people with a long track record of achievements – and from asking the right questions when we do?*

We may think of it as a **Fear** of messing up, of having to explain ourselves, of stuttering, or of going mentally blank. The **Fear** of appearing foolish and being embarrassed, and losing face. **Fear** of what other people THINK, and what they may say about us. Fear of feeling LESS THAN. These emotions are closely linked to the second greatest **Fear**:

Fear of Failure

Psychologists refer to this one as *Atychiphobia* or *Kakorrhaphiophobia*. (it's all Greek to me!) We all have a natural fear of getting hurt, even killed. It's this prehistoric fear that kept us from being eaten by a saber tooth tiger. He who fights and runs away, lives to fight another day! But the ones who overcame this fear ate meat, and they ate first. Everyone else ate leftovers, or berries and nuts! Scientists tell us this key change in protein was a catalyst that moved our brain development, and us, up the chain. Overcoming deep-seated fears can have extraordinary consequences in our lives, even today!

It's important to distinguish the difference between **Fear of Failure** and our basic desire

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for self-preservation. One is simple **Fear**, the other is wisdom. Our preference for life is what makes the cancer patient fight to be a cancer survivor. It's also what keeps us from jumping off of our roof or crossing the street on a green light. **Wisdom is good. Fear of Failure keeps us from even trying; it immobilizes us.** It breeds procrastination and self-doubt. We wrestle with the unending "What ifs" of life, so afraid of risking failure that we never give success a chance!

It's the difference between playing *TO WIN*, and playing *NOT to LOSE!*

Babe Ruth is widely-known as the "Home-Run King," but Yankees fans were known to quaff a pint after a game, and toast Babe the "Strike Out King!" Why? Because he always swung his bat to hit a homer... he never tried to get a base hit! He never "played it safe," he played to WIN! In doing so, he struck out more times than other players who "played *not to lose.*"

In sports such as football, the defensive team plays not to lose, to simply "hold ground." If that was the entire team strategy, there would never be a score! The city under siege is always at the mercy of the unlimited resources of the offensive army. ***We can't win defensive battles,*** whether on the field, on the chessboard, on the battleground, or in our life. While our team's defense will occasionally intercept and score some points, you can have the very best defense in the NFL and lose every game. Why? ***Because it takes offense to win!*** Defense is there to block the other team, not to offensively go forward and makes plays to win. ***We must play to WIN!*** And nowhere is this more true than in our investments.

Fear of Failure easily mingles with Fear of People. We fear more than just losing our shirt, we fear having other people we respect SEE us lose our shirt! It's the fear of being the "greater fool," the one who buys the

house just as the market crashes, or just before getting laid off. Embarrassment over failure isn't an easy fear to overcome, because our failures tend to be noticed by concerned family and friends, as well as those people in our life we wish would go away. I won't give you some homily about "do your best and you're better than the rest," but maybe we should take a lesson from Mom on this one.

When you were in school, did your Mom hang your A's and B's on the refrigerator door, or your bad grades? Then why hold failure up and make it so important?

Which statement is true?

Some investments don't do as well as others,
--Or--
Some investments do *much better* than others!

Technically, both of the statements above are true, but our personal viewpoint filters the results. Is the glass half-empty, or is it really half full? The difference is in how we look at the glass, which is a reflection of our attitude towards life. Scripture says, "The rain falls on the just and the unjust." Some look at the rain and see the potential of lush fields of ripening crops. Others only see future floods and destruction. The difference is in our mind, and ***the seat of all fear is also in our mind, not in things that are real.***

What's the difference?

In real estate investment, at least in the ***win-win-win*** way that **AmoroCorp** approaches real estate, the glass is more than half full... it's overflowing. Focusing on **Fears** will keep you from enjoying it, and that's no fun. Worse, when you get to retirement age, you won't have the money you could have had with relative ease.

The Time Value of Money

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Which leads us to the direct cost, the dollar value (loss) of the fears we hold onto, and the dollar value (gain) of the fears we overcome.

When we're talking about investments, it ultimately all comes down to money. We don't always put a monetary value on our minuscule day-to-day decisions, but since the level of success of your investments is at stake, that's exactly what I want you to do.

Mathematically, it's obvious that the money we realize today is worth more than some vague, future amount. Bankers call this *The Time Value of Money*. Trouble is, we tend to talk about the "bird in the hand," without regard to the value of the two in the bush, much less the relationship in value of these "birds" in our lives.

To understand the Time Value of Money, answer this question. Say you know you can earn 15% a year on your money:

Would you rather have

- a) \$5000 today?
- b) \$10,000 in 5 years?
- c) \$20,000 in 10 years?
- d) \$80,000 in 20 years?

All of these opportunities are the same "bird in the hand," because *each of these are worth exactly the same amount of money*, just at different points in time. They are all "worth" \$5,000 today, based on 15% interest compounded annually. I use 15% as our example because your money essentially doubles every 5 years. It actually would be worth \$10,056.79 in 5 years and \$81,833 after 20 years. Compounded monthly it would yield \$98,577 at the end!

Why do I share this with you?

If you knew you had a payment coming in 15 years, say, a \$40,000 balloon due on a private mortgage you made to someone else,

and you wanted to sell it, an investor wanting 15% return on their investment would pay you \$5,000 today, cash in hand. You could do this and keep the 15 years of monthly payments (just selling the balloon payment), or you could factor it differently and get paid for the entire loan. Although \$5,000 may not seem like such a great deal, mathematically that's what a \$40,000 balloon would be worth in today's dollars. *The Time Value of Money* is a law, a mathematical certainty that is the force behind every return on every investment ever made.

The question is, would you be able to turn the \$5,000 you received into more than \$40,000 over the next 15 years?

Sure you could. You would need to be invested in areas that brought you more than 15% ROI, and they are available. If you recall, our average client earned 30% ROI last year alone, and our developments are not as affected by market conditions (there will always be a need for affordable housing, and cities will continue to give hefty incentives to get these investments in their community).

Lotteries function based on this same law... that's why they pay winners over 20 years. Sometimes smaller winners are shocked when their \$3 million ticket is paid as a lump sum of, say, \$300,000. It doesn't seem fair, but only because they don't understand how this law functions.

The Time Value of Money is a law, is a mathematical fact, as absolute as gravity or other universal laws... and it will work for us -- or against us

Every decision we make, to act or to delay action on our investments, gets magnified and multiplied many times over by the compounding interest we gain or lose. Every delay potentially costs us – tens of thousands

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of dollars. Every positive decision potentially *earns us* tens of thousands as well.

Every monetary decision. Every one.

One of my close friends stops at Starbucks every morning on his way into work. He makes six figures, so four bucks for a cuppa is no big deal, right? Besides being the shi-shi thing to be seen doing, he deserves it! He's worth it! He works hard, and it's his little extravagance in his day. Do I need to keep listing his rationale? I don't think so.

Let's look at the numbers:

5 (\$4.00) cups a week x 50 weeks =
\$1000 a year x 30 years x 6% =
\$89,545.17

You only THOUGHT designer coffee was expensive! He's made a simple decision, with a ridiculously small amount of money, yet it potentially has a monstrously huge effect on his future income. Incidentally, like most Americans, he and his wife don't seem to be able to ever save any money!

But that's totally giving up his coffee... does this mean you should act like a hermit and pinch every dollar 'til the eagle screams? Does it mean you should abstain from all of the little pleasures of life? NO! I'm just using this to demonstrate how even small decisions can mean big bucks lost – or earned – all because of *The Time Value of Money!*

Let's say he opted for the office coffee every day. It usually costs about a quarter. Even taking this into consideration, he would have an extra **\$74,117.05** at his retirement party in 30 years! This could be earned from our cups of coffee, or the lunches we buy out, or the packs of cigarettes or designer wines by the glass. Every decision matters. And some we may choose to enjoy, others we may

choose to eliminate, once we understand their true cost.

The Farmer in the Overalls

Who hasn't daydreamed about waltzing into an auto dealership and handing the smug salesman a stack of hundred-dollar bills for an all-cash purchase? You know, the guy who didn't take you serious on your first car? For salespeople, it's the old "farmer in the overalls" story. The fellow all the salespeople avoid, who reaches in his bib overalls and pulls out a wad of cash to close the deal.

The truth is, people who understand *The Time Value of Money* would NEVER pay cash for a car, or any other depreciating asset. In fact, whenever possible, even on appreciating assets you will find them leveraging every dime... so they can invest as much as possible in even more projects!

If you or someone you know has dreamed about stroking the big checks for those major purchases, share this Report with them. And tell them to "stop worrying about impressing people who don't matter in your life." Instead, make financial decisions based on solid business sense. And always, always consider how much the decision will make you, or cost you, based on realities such as *The Time Value of Money*, and not on baseless Fears which hold us back.

Fear Factor

Perhaps now you see how Fear holds us back, and every moment that we hesitate in quality investing, we pay a price. Often, it's greater than any perceived risk (or underlying fear), because *The Time Value of Money* is ticking away our profits, and it never stops!

The only one who can ultimately keep you from success is you! Even in scriptures we

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are told that God gives us the power to gain wealth (Deuteronomy 28). Don't let anyone take away your power, including yourself! Commit to your path, and go for it. Write down your plan and follow it. Better yet, utilize people with not only the expertise, but the understanding of how to multiply your available capital to maximize your growth! Once you have begun taking positive action, the key is to stick to the plan!

I encourage you to commit yourself to DO this, not just read about it. I do financial presentations all over the country, and I see the actions – and inactions – of attendees. Some actually take decisive action and then follow through, many more want to “sleep on it” or “give it some thought,” or figure they’ll get to it “someday.” It does no good to tell them what these excuses really are, but we both know they’re simply *Procrastination*. And now you understand why people procrastinate: *FEAR*. Down inside, they’re scared they’ll screw up, they’ll be embarrassed, they’ll make a mistake and lose money, they’ll make the wrong decision or miss a deal because they don’t know all the techniques. It all boils down to those same two nagging fears: **Fear of People** and **Fear of Failure**. And the **Time Value Of Money** becomes an enemy, instead of an ally.

Ultimately, Fear isn’t about the things outside, but about the things going on inside, in our own mental and emotional wiring

In reality, these are the same core arguments and rationales people use for any opportunity, in any market, anywhere, anytime. Because of ignorance and fear, the average investor passes up opportunities daily that would change their financial lives, and that of their families, for decades to come. While in some cases there may be bona fide reasons, more often than not, their fears are unfounded. This allows a handful

of investors to make significant profits by bucking the mob mentality which intones the knockout punch line excuse of all:

“If it’s so good, why isn’t everyone doing it?”

We ignore the fact that “everyone doing it” has never been anything but a universal generality, a weak justification for something when we have no real justification at all. It never worked with our parents when we were kids, and it probably doesn’t work for our kids with us. *The only one this line ever works on is our self!* We hold ourselves back with this rationale, which really is a catchall for ALL of our unfounded fears. This market and the opportunities it presents are so incredibly lucrative, the only things holding people back are their fears, misconceptions, and assumptions. That’s the bad news.

The good news is, if you are an investor who is ready, I intend to remove your doubts and fears by equipping you with the information and knowledge you need to make a quality decision.

In the next section we’ll look at **The Seven Deadly Perceptions** that together with Fear, conspire to hold back most investors from realizing the benefits of **The Time Value of Money** in their investments.

SECTION II

Deadly Perception Number One: The Lack Of Time

If there's one thing that holds more individuals and families back, and keeps them from ever realizing their full potential returns, it's not having enough time, or rather, our *Perception* of our lack of time.

24 Hours In Every Day

It has been truly said that we all have exactly 24 hours each day – no more, no less – and it's how we use them that matters. 168 hours a week. 525,600 minutes a year. No matter how you look at the finite amount of time we all receive, it is the responsibility of each of us to maximize every second of every minute of every day of our lives. To say we never seem to have enough time is a management and responsibility issue, and if we let it keep us away from investing, it becomes no more than an excuse. In reality, **Lack of Time** can be a *Deadly Perception, yet...*

Our perceptions become our reality

We largely create our own reality, not only in our investments, but in our personal and business lives. If we perceive the world as our oyster, it becomes that. If we perceive it as a stacked deck against us, chances are our life will reflect this. How often have you heard someone shoot themselves in the foot, and miss out when a crystal clear opportunity presented itself? It's true, if we think we can, or if we think we can't, we're right – either way.

Time can be our enemy or our ally, depending on how we perceive it, AND how

we act on those perceptions. And, there is a pay price to action for all of our perceptions and fears. People who never have time to adequately focus on their investments, who use time as an excuse to hold themselves back, soon find their reality is a string of disappointing returns.

Time Is Money; Money Is Time

True enough, but tell it to the single Mom with three kids and two jobs. Or the corporate executive who regularly misses his daughter's soccer games because senior management has him overseeing 6 committees. Tell it to the hourly worker who makes a good living, but only because he pulls every overtime chit available.

Remind the middle-aged kindergarten teacher, who spends hours each night cutting out craft items for her students because no funding is available for her classroom. The administrative assistant who's taking night classes in her 30's to try to better her station in life won't listen to you. Neither will the car salesman working bell-to-bell to try to keep all his customers from being skated over by another salesperson, splitting his commissions after he's done all the legwork.

How about the swing shift nurse passing the baton (and the diapers) to Daddy as she heads to work. The city council member, in council meetings and special sessions until 10 or 11 o'clock while running her own full-time business. The trucker trying to make the last 60 before *white line fever* wins. I could go on and on.

It's not enough to give platitudes. Two income households and six figure mortgages, car repairs and team sports, and the constant American Dream of getting MORE all add up to overworked, underpaid, overstressed and hopelessly stretched out families.

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There really is a time crunch for people today! There really are more demands than ever for the minutes of our lives. Managing our time is more important than ever, because the time pressure affects every area of our lives. And it's a global problem.

- A [Businessweek article](#) (APRIL 30, 2001) stated *“A lack of time for life beyond the job is one of the big problems facing adults today.”*
- [The Hartford Institute](#) did a study of pastors and lay leaders, and concluded, *“lack of time is the problem confronting families.”*
- In a [British study](#), researchers determined, *“Lack of time is behind one of the biggest health concerns in the UK... coronary heart disease...the UK's most common cause of premature death.”* And a [World Volunteer Web](#) study stated, *“45 per cent of those who do not volunteer blame lack of time, not apathy.”*
- A survey by the U.S. Government's [Center for Disease Control](#) (CDC) found “The barrier to screening for developmental delay or problems most frequently named by pediatricians is the *lack of time* in their current practice -- 82%.”
- In a study by [Relationships Australia](#), of the top three issues negatively influencing relationships, *lack of time ranked number one* -- 38% -- 11% ahead of number two.

Sure, investment opportunities abound all around us... but who's got the time!?

I first began to realize how major this issue was among my own family. Then I realized my friends and relatives in fact, everyone I knew – shared the same, dogging problem.

I had surrounded myself with highly-qualified people with the expertise to help my company grow exponentially, but most people never take these kinds of extraordinary steps. This is why so many small businesses remain sole proprietorships, which is worse than working at a job! It's also one of the main reasons behind the high rate of business failures.

Finding An Investment Program That Does It All

Do-it-yourself courses and services aren't enough for people whose lives resemble the rat in the maze. Traditional financial planning is too detached, with commissions rarely based on actual performance.

AmoroCorp's approach was to create a program that would literally “do it all,” in a unique relationship with investor clients. A program that would focus all of the company's expertise and resources into finding and analyzing projects, and then go the extra steps involved to *make them happen*. There was no model for the system that AmoroCorp established:

- A dedicated account manager for each client-investor, so you can get **answers when you need them**
- **Your own personal LLC** for your investment projects – *that YOU control*
- **Capital secured for each transaction** with real collateral: deeds and mortgages
- **Community and Social Developments – that create positive change**
- **Tax Incentives** for investors and buyers
- Locate profitable ownership opportunities – with a scope that is **national and international**
- **Conduct extensive due diligence** on behalf of our partners –every project is thoroughly investigated *before* you invest
- Negotiate financing and acquisition of projects, *with a check to you at closing*

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- Manage the operations of your projects – so **you never deal with the hassles of real estate management**
- Maximize projects for profits, using every available incentive and allowance, with our city partners bringing in infrastructure and *qualified buyers before we begin*
- Liquidate the asset when it's time to upgrade to larger projects, to turn every investment dollar as often as possible, for *the greatest annual ROI possible*

This unique approach impresses even clients who have been involved in the financial sector for decades, like Michael and Ella Charles. Between them, they have over 60 years in bank management and financial advice for bank clients. Michael has a Series 7 Securities license and a life insurance license, but says,

“In the big banks, corporate dictates what Financial Advisors can talk with customers about, and we were limited to the bank's own investment offerings, like mutual funds, annuities and such.”

“We are in complete control of our (AmoroCorp) LLC and the investments we take part in. They always give us the option to decide for ourselves whether or not we're interested in a project. When we call the office with questions, we get live people with answers. When they say they'll get back to you, you can count on it... often within minutes. This company has the best communications of any company we've ever dealt with, hands-down.”

“I get to monitor my monthly investor reports and focus on planning long term, instead of getting tied into the day-to-day management hole. With the well-planned programs and integrity of this company, and the incredible returns on investment, I know this program will support our lifestyles for years to come.”

Managing time is really relatively simple, but it's never easy. In this Report we won't try to change the way you manage your time. Leave that to the specialists in the field.

What AmoroCorp CAN do is take away the burden of managing enough time to stay on top of all the current investment opportunities, and to carry out the demands of higher-yield investments such as real estate.

The entire **AmoroCorp** program is designed to do exactly this: to *“do it all”* for our investor clients. While other companies manage or handle various aspects of investing for clients, we know of no other company that takes this extensive *“Direct Involvement”* approach for average investors.

Deadly Perception **Number Two: The Lack Of Information & Knowledge**

This *Deadly Perception* probably holds more people back than any other because it feeds their **Fear of Failure**. Honest, hardworking people can become immobilized with feelings of inadequacy, especially when confronting unfamiliar details on a complex project. I have seen investors literally freeze up, unwilling to take a step in ANY direction when it comes to making a decision about their investing. And all because of a real – or perceived – lack of knowledge.

So they play “not to lose,” burying their investment talents if you will, keeping them “secure” in a passbook savings account or IRA account paying a paltry few percent interest. Or, they gingerly put a small amount aside each month into their company's retirement account. Sometimes they even get matching funds! But lo, and behold! Retirement accounts are being increasingly raided to fund failing

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companies, and workers are finding there's nothing in the pot when they retire!

Many bright, intelligent couples, some in their 50's or 60's, are scared to leverage the equity in their home for another property, and so they've missed the biggest real estate boom in history. Not only that, but if they had taken the next step and sold their home with all its equity at today's market prices, they could have moved up into a much nicer home, with payments comparable to what they're paying now (because of lower rates and better terms), and still had thousands left over for other investments! Or, they could have downsized, now that the kids are all grown, and had even more available capital to invest.

Some people seem overcome by the "paralysis of analysis," in a futile attempt to personally gain every minute piece of knowledge and information available before making a decision... and so, never make one until the opportunity has passed them by.

"But if I don't have the time to understand all the ins and outs of real estate, how can I ever get enough experience to do profitable deals... and not worry about losing money!?"

The good news is knowledge can be obtained, and more information resources are available to teach investment strategies and techniques today than ever before. While knowledge itself is simple enough to attain, acquiring it is not necessarily an easy activity to fit into our already busy lives. It requires not just spare time, but focused, quality time to gain understanding.

In the face of this information explosion, our perception of our **Lack of Time** becomes a major factor (remember, we all have 24 hours in every day – no more, no less!) It's like the first two *Deadly Perceptions* conspire against us, to keep us from ever

realizing the kinds of returns we deserve on our money!

We have to accept the fact that it is simply impossible for us to know everything there is to know

My "common-sense" approach has always been that there's just no way I can possibly know everything I need to know, to access every opportunity that comes along! I'm only one person, but this doesn't mean I don't want to take advantage of investments that come my way. I simply don't believe in depending on my personal knowledge and expertise alone!

Surround yourself with a team of experts

I never want to say, "Sorry, I just don't understand that kind of program enough to invest!" "No, I only do residential real estate. I've never done commercial property. Not interested!" or, "I'll pass on buying a business that's profitable because I don't know enough about it to run it... I'll stick to my stocks and bonds." As long as there are other people we can rely on who understand the deal structure and can give us the guidance we need, count me in!

People who have "Been There, Done That!"

From my earliest business experience I have sought out and gathered specific experts in different fields, to create a knowledgeable, aggressive team. This "human infrastructure" can handle many types of opportunities... real estate, options, mortgages, stocks, absentee businesses, commercial developments, mergers and acquisitions, land consolidation and others. We have other specialists, for example dedicated contractors, appraisers, and lawyers, and marketing experts to carry out the details and the follow through.

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Ultimately, **AmoroCorp's** solution is to have competent people who bring their experience to the table. This can provide the **Knowledge** base you can rely on to give you the **Information** you need, to make the quality decisions about your investments that can be so important.

Together, we make a winning team. And,

"I don't consider these higher risk investments because of the intense legwork by the company's team of experts. Big banks do the same kinds of investing in large-scale developments, keep the lion's share and pay me a few percent interest. With AmoroCorp I'm an investment partner, sharing in the whole pie."

-- Gerhard & Rita Dupont

based on the successful deals we've done for all of our investors, it's not a team limited to a few deals or a handful of closings each month. As we've grown, we've moved from being successful in local markets, to state and regional markets, to profitable projects across the country and internationally. That's the power of multiplying expertise and efforts to achieve quantum results!

Deadly Perception Number Three: The Lack Of Experience

While **Information and Knowledge** are necessary ingredients for making quality decisions, **Experience** comes only from **Applied Information & Knowledge**. There is an old adage about experience that anyone who has ever struck out on their own in the investment marketplace can relate to:

"Good judgment comes from experience, and experience comes from bad judgment!"

Ouch! Hard as it may be to accept, while we can learn quite a bit from books, CDs, courses and seminars, we can't get experience without getting out there in the trenches and making decisions. And for a lot of people, the old **Fear of Failure** stops the decision-making process in its tracks.

So how do you get positive experiences? I wish I had an easy solution, but I don't. If you want to get personal experience investing in real estate, you have to buy real estate and learn the process hands-on, and take your chances. You can split deals with other investors to learn. For the investor putting in the cash, having the other person do all the dirty work and keeping the lion's share of the profits isn't such a bad deal! For the person seeking knowledge, this is REAL expensive... you put in a lot of "sweat equity" and still give away tens of thousands of dollars to learn one or two ways of putting deals together.

The fact is there are as many different kinds of real estate deals as there are people and houses!

As any real estate professional can tell you, every deal is different. There are nuances and details that may be similar, but every deal has its bumps and soft spots. You will constantly find yourself learning and experiencing new things. And there are other investors who have been in the business for decades, who will make more money on the same deal as you, and eat your lunch given half the chance!

The Value of Experience?

There is very little evidence that there is any great personal value in having experience in every detail of a transaction. The fact is, most people accept this in most other areas of their life without question. Few would try to do a legal transaction without an attorney, for

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example. While we gain some experience each time, we aren't generally assuming we should know all the intricacies of the law... *that's why we use our attorney!* The really successful real estate investors don't try to be their own repairman, or handyman, or rent collector, or plumber. They use professionals they trust.

Now what if we opened this concept up, so that every single aspect of every real estate project – *from start to finish* -- could be trusted to individuals who do these projects every day? Closings, zoning issues, repairs, listings, etc. All of it. Everyday. So YOU don't have to become the expert, but can simply manage your investments and let others handle the details?

What if one of the national real estate “gurus” said to you, “I’ll partner with you, I’ll put all my knowledge AND all the “sweat” into the process, and YOU can make 20%, 40%, 100% or more on every dollar you invest!”

Would that sound intriguing? After looking around in the market a few years back, I realized nobody was offering this option to people. Perceptions of **Lack of Time** and **Lack of Experience** kept tens of thousands of people, with money to invest, out of the market. What if there was a way to open the doors, so serious investors could earn strong returns without spending a lot of extra hours a week, and have the corporate advantages of the big guys?

This is exactly what **AmoroCorp** does for our client-investors all over the country. We create professional portfolios, structure **Limited Liability Companies (LLCs)** where the you call the shots, and create *massive returns on investment* because we have the time and experience base to do so.

Coupled with our *win-win-win* approach with cities, we are able to get into projects for significantly less than comparable investors. Often, we will have the land given to us gratis, infrastructure and utilities provided, tax abatements and downpayment assistance provided for our buyers, and even have the city partner with us to get final homebuyers pre-approved for each home before it's built. With this kind of program, it's hard NOT to make money, as all of our investors can attest!

“The results tell it all: As my investments continue to grow, I’m selling off the rest of our other rental headaches to invest even more with AmoroCorp. This ‘skeptic’s skeptic’ is totally convinced: My capital, in AmoroCorp’s hands, can earn much, much more than if I continued to struggle to manage it myself.”

--Gerhard & Rita Dupont

Deadly Perception **Number Four:** **The Lack Of Capital**

While there is no sin in not having a lot of money, **Lack of Capital** is cited by most investors as their main reason for not being more active in the market today. Essentially, they would be more active IF they had more access to capital. While this is similar to the buyers who believe they need a certain amount of money saved before buying a house (not understanding leverage or investor lending), in the context of this Report we are really addressing the investor who wants to participate in big, multi-million dollar projects but feel they cannot, based on their currently available investment capital. Before looking at this problem in detail, it is

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helpful to consider the effect the first two *Deadly Perceptions*, along with **Fear**, has on our perception of “lack” of capital.

Comfort Zones

My neighbor grew up during the Great Depression. It comforts him to be able to open up the refrigerator and see it stuffed with food. If it starts looking a little empty, off to the store he goes. He made extremely good money as an engineer, and never lacked for anything, yet you can see the sense of concern crossing his face whenever he opens a moderately empty refrigerator (whether at his home or ours!) He’s smart enough to recognize this trait in his life, and even jokes about it. But he’s never had any desire to move out of this comfort zone and change his habit, or his outlook.

His **perception of lack** was based, not on actual facts, but historical feelings ingrained in him as a child. It was **fear-based, not reality based**. I’m sure you know people who have a similar attitude about investing.

Now, far be it from me to tell you to shoot your whole nest egg on some wild investment, no matter how good it may seem. You should always have some reserve to fall back on. However, sensible investments, even those with high returns, are not like tossing the dice at Vegas. The odds are in your favor, IF you have done your homework ahead of time.

Which brings me to the relationship the first two *Deadly Perceptions* have on Number Three: If you feel pressured by a lack of time to research, and by a gnawing sense that you just don’t know enough to act, your perception of **Lack of Capital** is going to weigh a lot more on the conservative side than necessary. *Even what we define as “conservative” comes into question*, all based on our perception. I have met people who are uncomfortable with anything more

than a percent or two over LIBOR in their investments. They have been trained that the higher the return, the greater the risk. In fact,

The percentage of return on investment is only indirectly tied to the risk involved... there are other factors that directly affect risk, as well as the expected rate of return.

For example, in real estate, you have a **tangible, “real” asset** that you hold paper on. You can drive by and see what you are holding; see how the project is progressing, etc. You have **insurance** to protect you from loss. **Yet you can make double digit returns on investment in real estate...** simply because of things like the buy price, repair cost controls, overall market conditions and *your ability to create your own market values* (like **AmoroCorp** does in our developments). When investors don’t understand this, they may pass up many wonderful opportunities they could easily take advantage of, in order to “hold on” to what they’ve got. They honestly believe they don’t have enough capital... because of their perception of risk.

Does your money work for you, or do you work for your money?

There’s a great parable in the Bible about the rich man who spent his life working, building and filling his barns. When his time on Earth was over, he’d never done anything to invest his earnings and enjoy life. He had worked all his years for money, but his money wasn’t working for him. It’s been said that hearses don’t come with hitches to pull trailers behind them: You can’t take it with you! But when we hold what money we have in low-interest passbook accounts or CDs, we are like that man. We are working for our money, and our money isn’t really doing much work for us. In fact, when we consider the cost of inflation...

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You might as well stuff your money in a mattress as put it in a checkbook savings account!

If you remember Babe Ruth, this kind of investing is playing “**not to lose,**” rather than *playing to win*. Here’s another way to look at it: There are two major driving forces when it comes to investing,

Fear of Loss and Hope of Gain

We’ve already covered **Fear of Failure** as one of our fears, and **Fear of Loss** is really a component of this. But here I’m talking more about the *motivators and attitudes* that govern our investing.

Do we invest to avoid losing out on the deal of the century? Or do we pull out before the market changes out of fear we’ll be the last one left standing when the music stops? These are both classic examples of investing based on **Fear of Loss**, and both involve a significant amount of gnawing and gnashing of teeth! **100% of all insurance is sold through Fear of Loss, with the company betting that you’ll win while you’re betting that you’ll lose!** One thing’s for sure, you won’t get to enjoy any of the **Hope of Gain** when your life insurance pays out!

Yet **Hope of Gain** is the motivator that looks at the opportunity and analyzes the chances of making a good return on investment, then takes **decisive action**. Once our decision is made, there is very little worrying and fretting, because we haven’t bet the farm, and we haven’t taken an action based on **Fear**.

Generally speaking, if you are reading this Report right now, you have capital available for investment. *Is it enough?* I don’t know what “enough” is for you, but in my experience, it probably is more than sufficient to get started. Remember the dangerous aspect of **The Time Value of Money**: Not investing is the only sure way to

lose, every day costs you more. This is the only absolute financial certainty in life (other than death and taxes)!

What Determines “Lack” of Capital

Having “enough” capital is a vague concept. Other than your monthly expenses, and three to six months income for emergencies, any other money is the available capital you can use to grow. This includes current funds in any investment vehicle from savings accounts and IRA’s to home equity.

Special Note: For Those Who Run Out Of Money Before You Run Out Of Month

If, after going through this process, you genuinely *don’t* have money to invest, then there are other financial issues at work. If you are living paycheck to paycheck and running out of money before you run out of month, then you currently have no economic cushion. You are not ready for the information within this Report... yet.

Millions of Americans are living less than 90 days away from being homeless. In January 2006, U.S. households overspent their monthly incomes by an average of \$575.00 per month (USAToday, March 2, 2006). If this sounds familiar, you may need to consider a higher paying job, or even a second or third job. Eliminate credit cards and start saving 10% of your paycheck, come rain or shine. Put the money a CD, or better yet, an IRA account to develop a “hands-off” attitude about the money you save. Later you can self-direct your IRA take advantage of better rates of return. It may take a year or two, or five, but it’s worth the effort. At that point, pull out this Report again, and begin maximizing your investments.

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Lack Of Investment Capital May Also Mean Existing Capital Is Tied Up

When you have money or equity available, but are not actively investing it, then the problem isn't lack, but your definition of "enough." Or, if you are currently invested but your money is "tied up" in financial instruments that are hard to liquidate (such as a 401K at a current job), then it becomes important to weigh your personal "risk-rewards" ratio. In some cases it may make sense to alter your financial planning, even take some penalties in order to maximize your investing dollars.

For example, you may have tens of thousands of dollars in equity sleeping in your house; this certainly qualifies as available investment capital. Overcoming reluctance based on **Fear** and the **Seven Deadly Perceptions** of investing will free up your available investment capital, and you can begin to let **The Time Value of Money** work FOR you, rather than against you.

People sacking away money in so-called "safe" venues LOSE as much as 3% on their money each year!

As I write this Report my credit union is paying 1% on savings accounts. **One percent!** For certificates of deposit (CDs), based on amount and term, they pay 2% to 4.1%. This doesn't even keep up with inflation, which as of this writing is running at 4.35%! (Source: [Consumer Price Index, U.S. Dept. of Labor](#))

It gives a new meaning to "bank robbery" when you consider the banks are "tipping" us for the privilege of making double digit returns on our money. It's hard to believe that some financial advisors still use old formulas that invest part of their clients' capital in these low-yielding "safe" accounts.

So, if your investments are not producing the kinds of returns you want, contact us at **877-367-1463**, or at info@AmoroCorp.com.

After reviewing some of your options, you may choose to redirect your available capital into higher yielding approaches such as those described within this Report.

Overlooked Capital: Credit Investing

There is no coincidence that most serious investors also have an excellent credit rating. However, most strong investors rarely utilize this powerful resource to add to their investment capital leverage. Your good credit is a powerful investment tool that requires NO Cash, but can create tens of thousands of dollars of NEW investment capital, every year. If you've never considered your credit as a resource for expanding your investment opportunities, you may be pleasantly surprised at what you are about to learn.

Since **AmoroCorp** began in the non-profit sector first, dealing primarily with churches and their endowment programs, we often had donors offering the use of their credit scores to leverage the purchase of church properties. Today, our "**Credit for Charity**" program is used for many non-profit organizations around the country, including entertainer Snoop Dogg (to fund his Snoop Youth Football League program) among others.

As our company has grown, many of our larger investor-clients have learned of the program, and integrated it into their own LLCs' investment portfolios. **Our Credit For Capital program can add up to \$50,000 more into your investment capital pool, each and every year without tying up a penny of your existing investment capital.** It's a *win-win-win* solution that works exceptionally well for our clients, and is unique to **AmoroCorp**. It's a simple concept, really:

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The popular *Credit For Capital* program is multiplying the investment strength of many of our client-partners, many who already have hundreds of thousands of dollars of other investment capital available. Your good credit may be a sleeping giant you never considered in your investing plans.

HOW CREDIT FOR CAPITAL WORKS

Our *Credit For Capital* program allow you to purchase up to ten investment properties per year (up to two at the same time, or ten in a year, depending upon your good credit), using NO CASH out of pocket. All it requires is a minimum 650 credit score and combined household income of \$50,000 or more. Using only your good credit, we apply for an acquisition/rehab loan to acquire an investment property that can be purchased and rehabbed. Every property is purchased in an equity position, based on independent certified appraisal value.

AmoroCorp handles everything else: the research, the purchase, any repairs, and markets and manages the property. You get the profit spread on the rent after the mortgage payment, less 15% management fee. Any month the property is vacant we waive the management fee AND PAY YOUR MORTGAGE for you!

PLUS, when the property is sold, YOU KEEP 100% of the profits from the sale!

Is The Lack A Reality? Or Perception?

Other than the “hand-to-mouth” example, the other conditions that could be considered a “**Lack**” of investment Capital are really nothing more than *Perception*. Where there is a will, there is a way to locate and separate out the hidden and encumbered capital in our lives. Sometimes, as with our **Credit For Investment** program, it’s simply a case of

asking the right questions and obtaining new **Information and Knowledge**.

One thing is certain: presented with the scope of opportunities in this Report, you will never be satisfied with low returns on your investments again!

Deadly Perception Number Five: The Ability To Leverage

As the last *Deadly Perception* noted, lack of dollars and cents alone is rarely what holds back potential real estate investors. So what does? Most often, it’s their perception of **Leverage**. We each have a finite amount of investment dollars and other resources available, including our credit. It is our ability to **Leverage** those resources, that magnifies ability to take advantage of deals. It is **Leverage** that makes real estate such an incredible area to invest in

Essentially, it is **Leverage** that allows us to put up a small amount of real money, and secure an asset of much greater value.

- **Leverage** allows investors to make puts and calls on stock worth hundreds of thousands of dollars, for a few cents on the dollar
- **Leverage** allows a homebuyer to use a modest downpayment to tie up a house worth hundreds of thousands of dollars. If families had to pay all cash for their property, they would be destined to remain renters for life
- **Leverage** allows us to manage properties worth millions of dollars, while using only a small amount of real capital
- **Leverage** allows us to purchase properties and have enough left over to effectively rehab them for resale.

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In short, **Leverage** is the key to ongoing and successful investing. And yes, there are downsides for the unwary. And this is where key **Perceptions** come into play.

When we **Leverage** a project, we remain on the hook for the total value of the real estate or stock, in case of a fall in value or some other unexpected event. There are also ways to ensure these will never cost us personally. For example, a devastating fire can destroy a property, and the investor is still responsible for the mortgage. But that is exactly the kind of disaster that homeowners' insurance is meant to cover! In fact, insurance, for which we pay a modest premium but which protects many times more than the amount we pay, is simply another type of **Leverage**.

Most investors are not properly leveraged

Having the expertise and ability to buy the property "right" is absolutely the best guarantee against loss. **But the Perception of Leverage must encompass more than just our ability to buy a lot of property for a small amount of money.** Our Team looks at every aspect of every deal critically, and maximize every possible component to ensure our risk, and that of our investors, is reduced to a bare minimum, or eliminated entirely. As a result, we find many ways to increase our **Leverage**, way beyond our cost basis in the property itself.

For example, in many cases, when we make a purchase the seller or local government gives us the land gratis, or provides the property for pennies on the dollar and guarantees our purchase. Often, we structure the deal so that the value of the land by itself is sufficient to cover the entire debt, or, by subdividing a portion, we could generate enough revenue to pay off the entire project entirely. Our **Perception of our Ability to Leverage** has no artificial limitations.

What Gives AmoroCorp An Edge Over Other Developers?

We've already discussed the approach that we take, and how radically different it is from the traditional "big developer" approach. We approach cities with a giving hand, not a big stick. We approach them asking how we can help, not telling them our demands. And they respond, with exceptional programs and incentives we might have never have even considered.

When we are given the land carte blanche to develop, and every part of the development is presold, we have no real cost basis in the property itself. We pay the city and our other partners upon final sale. This is truly as close to "**zero risk**" as humanly possible. And that's how we do business!

Most individual investors don't have enough money to adequately leverage for the greatest possible returns to this extent. Or, if they do have enough to leverage a multi-million dollar deal, it is so outside of their comfort zones they can't handle it. Oh, they can leverage small amounts, and so they get small returns.

NOT A REIT!

Investing in a Real Estate Investment Trust (or REIT) provides some leverage, but only by sacrificing control over your investments. Unlike REITs, our investors retain **100% Control** over their investment at all times, **through your own private Limited Liability Company (LLC).** AmoroCorp only acts as an intermediary, as a management company, doing all the legwork... but more on this later.

The bigger part of the problem is that most investors never consider all the other ways a property, or an entire development, can be **Leveraged.**

By creating major projects that allow multiple investors to participate, through their individual LLCs, we lower the financial barriers in real dollars. This not only helps smaller investors leverage their money better, but spreads risk, but means that having “enough” capital is an attainable goal for more investors. We create a **Leverage** pool of sorts, but with each investor maintaining complete control over their individual LLC and its involvement. Our client-investors are intimately involved with every deal, with thorough monthly reports on the income and the outgo of their **individual LLCs (Limited Liability Companies)**.

This gives you the best of both worlds: You can **Leverage** your available capital for the highest possible ROIs, and you get the advantage of a Team that is working every strategy and relationship possible to generate even higher returns, throughout the project.

We have found this gives the kind of balance our investor-client-partners tell us they’ve been looking for. Complete control over their money, but with a partner that handles all the details of the deal. Ultimately, they want what every investor wants at the end of the day... *no hassles and strong returns on their investments.*

The key to the Ability to Leverage lies in our willingness to think outside-the-box, and approach every transaction we do from a win-win-win perspective. Regardless of the types of investments and transactions in which you may be involved, if you consciously approach them all in this fashion, you will end up maximizing your **Leverage** potential in each one. And, even more opportunities will come your way. Our entire business philosophy is built on this, and we’ve proven it time and time again.

Deadly Perception **Number Six:** **The Size Of The Market**

Most of the *Deadly Perceptions* are self-limiting, and most can be overcome by mentally changing our perspective. The market space we have to work with is harder to alter. Most investors are simply not set up – physically, mentally, or emotionally -- to do real estate transactions outside of their geographic area, at least not on their own. Whenever you move from principality to principality, even on a local level, the differences and nuances of rules, regulations, local ordinances and laws range dramatically. It’s just too much for most small investors to handle. Plus, there’s the sense in real estate investing that one needs to personally keep a watchful eye over any property, and that becomes impossible the further you get from home (of course, there are good professional property management companies in every market... remember using experts!?)

Dealing with properties in another part of the state is hard enough. Even fewer investors ever grow beyond the boundaries of their own state line. And only a small number of companies nationwide have a serious presence in international developments.

These are clearly personal limitations we choose! But why choose to limit ourselves?

The Size of the Market is only limited by the self-imposed boundaries we establish for ourselves. These determine how fast we can grow our money, and how much profit we can expect on our deals. These boundaries also limit our growth, or expand it. If you are in an area that is currently experiencing only modest growth, then you are artificially held back from the best returns available in other areas of the country. Likewise, if your area is experiencing sky-high inflation in real

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estate, you are artificially limited as to the number of properties you can develop at any given time. There are always other areas where you can create more “bang for your buck,” if you are willing to venture beyond preconceived boundaries.

To illustrate this, the following Table lists some of the most recent figures on the “hot” national real estate market. Bear in mind, these percentages represent the increase in average home sale amounts in these markets – based on actual increases in sales prices – within the 12 months (and 60 months) prior to this Report (essentially from 2001-2005)

| Market | 5 Year | 1 Year |
|----------------|---------|--------|
| Washington, DC | 108.10% | 22.20% |
| California | 103% | 5.40% |
| Rhode Island | 97.60% | 17.10% |
| Nevada | 84.70% | 31.20% |
| Hawaii | 82.90% | 24.40% |
| Florida | 80.50% | 21.40% |
| Maryland | 77.90% | 21.00% |
| New Jersey | 76.50% | 15.80% |
| New Hampshire | 72.30% | 12.10% |
| Massachusetts | 71.80% | 11.60% |

While you may not see your region of the country here, there are ample opportunities in every city and town across America. Nationwide, these opportunities will continue for the next several years at least. By themselves, each of these areas has a greater average return rate than your passbook savings or CD. And, if you simply take advantage of these current trends to utilize your dormant equity, you can generate significant returns on your investment.

I know some investors who literally move from hot market to hot market, buying and

selling for a year or two, then moving on. I personally enjoy living where I live, and have no desire to uproot my family to chase the almighty dollar. So what’s the alternative?

I can’t answer for every investor in the country, but I can tell you how I addressed this issue with **AmoroCorp**. We created a crack team that analyzes trends and opportunities across the country. However, we realized early on that the “hottest” markets weren’t necessarily the ones we wanted to focus on. Remember, our core market is providing affordable houses... not “McMansions.” When you have the ability to **create your own Market Dynamics**, why not go where you can maximize those the most? Although we consider proposals from Economic Development Groups across the country, we prefer deals in quieter areas, like the Midwest and Southeast. Here, we find the biggest ban for OUR investors’ buck. We also find cities that aren’t in the spotlight generally are more willing to participate generously to secure affordable housing for their community.

We even consider deals from outside the country. For example, the government of St. Lucia recently contacted us to build several thousand affordable homes on their island. As of this writing, we have received a Letter of Intent from them, and not surprisingly, I’ve already been besieged by enough of our active investors to fund the entire project!

We have other pending requests which we are reviewing, and more arrive each week. I decided several years ago to remove every possible limitation on my success, and the success of my company and clients. The global market is my market, and I am willing to consider projects anywhere in the world.

Our model allows this scale of growth because we don’t try to manage every detail of every project from our “home office.”

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That by itself would limit our ability to grow. We assign qualified **Team Leaders** on the ground at every major development. Then we bring in local, knowledgeable people – contractors, attorneys, agents – to handle the finite details involved. This gives us local players familiar with the local turf, focused only on seeing their local project through successfully. Out of this process we have found many of our current **Team Leaders**, but just as important, we have had doors open because we ran our development as a local company, employing people within the city’s job market. This is icing on the cake for the local government officials, and this alone has greased many wheels politically for our projects. You see, there are good, solid reasons why our *win-win-win* approach works!

Our *win-win-win* approach opens the door to deals with very little competition!

I never really considered this aspect of it until I was working on a large, multi-million dollar project a couple of years ago. It occurred to me the sellers seemed more than willing to be flexible, so much so that I naturally had fleeting thoughts about waiting for the “other shoe” to drop: Where was the fly in this ointment?

There was nothing wrong with the deal. The sellers were motivated because only one or two serious contenders had come forth, and a couple of “serious” offers from major national contenders had already fallen through. It wasn’t a problem with the deal I was witnessing... I was simply seeing something I didn’t expect: a “highly-motivated seller” on a multi-million dollar project! This wasn’t some desperate homeowner behind on her mortgage, this was a large corporate assets team I was dealing with. I was amazed! As one of my mentors used to tell me, the air gets rarified when you are dealing in numbers with lots of zeros behind them!

By expanding my **Award-Winning Concepts of “creating a market,”** I had unexpectedly found my way into an area **99% of individual investors never, ever access.** This has given us the ability to create *some of the most incredible returns on investment imaginable...* and we keep getting better and better at the process!

Our perception of our market can limit – or expand – our returns on investment!

A former Executive Vice President related this story of a go-go engineering company he helped take public. The CEO announced that their goal was 10% growth in the coming year. Because their services were so highly technical, all of their outside sales were handled by engineers (I know, I could hardly believe that part either!), with the U.S. government as their top customer. Sure enough, a couple of weeks later one of the engineers was meeting with his government procurement contact, who announced their budget for the new year included \$14 million for the company’s products.

“Not so fast,” the engineer interrupted, “You bought \$12 million last year, so I can only sell you \$13.2 million this year!” Being an engineer, he had already calculated his ten percent! As ridiculous as it seems, it’s true. Not only that, the engineer got a bonus at the end of the year for reaching his goal with each of his clients, blindly costing the company untold millions in revenues!

We can artificially deflate our own returns by making assumptions about “our” **Market.** **Expanding our Market Size** begins by expanding our way of thinking about our real – or imagined, or habitual – limitations. Ultimately, we each establish the lines around our investments that determine how much – or how little -- return on investment

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we “allow ourselves” to receive. I encourage you to make those lines in sand, not granite!

I realize that most investors cannot look nationally or internationally to do their personal real estate investing. But then, very few invest in international stocks, except as a part of a bigger mutual fund or other approach. **AmoroCorp** can help by providing the right opportunities and resources to allow you to safely expand beyond your current markets into new and profitable ones. And, by having an expert Team to support you with the information, due diligence and hands-on detail work involved, you can have confidence in the investment decisions you make. Because we do all the legwork for you, YOU can raise your vision to opportunities across America and beyond our borders, and remove any arbitrary limitations on your investments once and for all.

What if you could “*make your own market?*” What percent return would you generate?

If you’ve ever invested in a single family home, you know that on specific real estate deals and projects, ROI can get pretty spectacular! Our projects often realize returns of **30%, 50%, even 100%** and more, because in real estate, not only is market value a factor, but also the condition, location, purchase price and selling price of a specific property.

At AmoroCorp, we add other elements that most investors never tap into: Government Partners

First of all, at **AmoroCorp**, we generally don’t deal in onesies or twosies... we work on a much larger scale, often developing entire wards of cities, entire communities, even regions of countries. We are not alone in this. There are other national development companies, many much larger in size and

scope. But here is the typical scenario pitched to a city EDG or CDC (Economic Development Group or Community Development Corporation):

“We’re BigDev Corp and we want to put in a 1000-room hotel and casino, and a 500 unit condominium. What will you GIVE us? It better be good, or we’ll take our project to the next county!”

Most companies come in with big sticks, and bully their way into the community. They use fear of loss of jobs, loss of opportunity, and more to coerce local and state governments to ante up or lose out. Plus, very few compete in the affordable housing market to the extent that **AmoroCorp** does.

At AmoroCorp, we approach real estate investing 180 DEGREES differently than other development companies, and this small change magnifies our profit on each project dramatically

“We’re AmoroCorp, what are YOU looking to achieve in this area? What are your needs and goals? Here’s how we can help, and we’d like to partner with you to achieve your goals.”

Our *win-win-win* approach completely changes the equation. Even though the difference may seem minor, word has spread through Economic Development Groups in America and overseas, that **AmoroCorp** “gets it.” Cities are responding by offering us unbelievable concessions and incentives. Why? Because we’re asking them questions they’ve never been asked before... and we genuinely want to work with them to achieve their goals. We will even share the profits with them, unlike almost any other company.

Cities – And Countries – Are Looking For This Kind Of Partnership

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Lois Ali oversees the redevelopment of the Hough District, Ward 7 in Cleveland, one of the largest, oldest and most diverse wards in the city. Here's how Lois describes our relationship.

“Ephren Taylor and **AmoroCorp** find solutions, and don't get bogged down when obstacles arise. If I were to choose one word to describe Ephren Taylor and **AmoroCorp**, it would be *integrity*. They do what they say, when they say they will. Communication lines are always open. They return calls and cover all the bases. The entire **AmoroCorp** staff does whatever it takes to make sure any difficulties along the way are handled professionally and quickly.”

“Of all the companies we were considering for this massive redevelopment effort, we selected AmoroCorp.”

“I only wish all of my investor-developer relationships over the years were as positive and productive as our experience with **AmoroCorp**.”

-- Lois Ali, Executive Director,
Consortium for Economic and Community Development, Cleveland, Ohio

AmoroCorp truly practices *win-win-win* in our projects. This has created unimaginable development and ROI opportunities such as the few I've listed in this Report. See for yourself: Look over the summary of other current projects in the **Appendix** at the end of this Report. (For up-to-date Proformas on current projects, **call 877-367-1463, or contact us at info@AmoroCorp.com**.)

The development goals of our city-partners become our own, and guess what the **Number One Development Need** of most urban governments is today?

The most requested area, and the one with the fewest active developers, is AFFORDABLE housing to attract homeowners, not renters!

Cities want to build a tax base of homeowners, not disinterested and transient renters. To do this they need housing that people can afford to buy. Not trash homes or slumlord blocks, but **beautiful, new, desirable homes** that will breathe life back into old commercial or residential areas. To accomplish this,

- ✓ Cities will deed us blocks of property for pennies on the dollar... **even give us blocks and blocks of property gratis!**
- ✓ Our city partners usually provide ALL the **fundamental utilities and infrastructure** — streets, curbs, water, sewer, and electrical service, and more.

Since many of the homebuyers are lower and middle income, they sometimes need assistance buying the homes. This is where our city partners really tip the scales! Using block grants and other means, our homebuyers often receive

- ✓ **Downpayment assistance** and
- ✓ **Property-tax abatements** for up to 20 years

And, since **banks are required under federal charter** to provide a certain number of loans in these lower income and not-quite-perfect credit markets,

- ✓ Cities direct buyers to us and function as official intermediaries to get financing approved on our housing, and to ensure
- ✓ **Our buyers are Pre-qualified and pre-approved, before we begin**

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So, the rhetorical question becomes,

- ***IF*** you had the land, infrastructure and all utilities given to you, and
- ***IF*** you had the added benefits of downpayment assistance, tax abatements and other incentives, and
- ***IF*** you had pre-qualified and pre-approved buyers for every home you built before you began...

Do you think you *might* have an edge over other “traditional” real estate investors in the market?

In fact, we do. We have an extraordinary edge. But it gets even better. In most cases, when a development project requires single-family homes, we have the ability to construct **high-quality, pre-fabricated housing** that looks and feels like a custom site-built home. These homes often have vaulted ceilings, granite countertops, double-insulated windows, and all the modern features any buyer would expect. But because the structural panels are pre-fabricated, we have up to **30% LESS Construction Costs, and our construction time is reduced from 6 months to 6-9 weeks!** This means better ROI, AND Faster Turnaround, which means our client-investors get more opportunities each year to create profits and raise their overall returns.

AmoroCorp has the ability to literally CREATE our own market values, regardless of general market conditions

What Kind Of Guarantee Is There?

It would be unethical to pretend that there are no risks in any investment. Every time a real estate investor buys a house, or someone invests in stocks or mutual funds or bonds, or any other investment, risks are involved.

And, if you are imagining investing in anything using life savings or money you could not afford to lose...Don't! We can't speak for other investment-oriented companies, but **AmoroCorp** only accept client-investors into our programs that can demonstrate they are able to invest risk-capital. We cannot eliminate every possible risk, but we **ABSOLUTELY CAN reduce our client-investors' risks to levels significantly below those of typical real estate investors.**

Many of the risks associated with real estate are avoidable, or already protected against as part of the normal steps in the purchase and sale process. For example, using licensed, third party Certified Appraisers, ones approved by the lending institutions to accurately evaluate the properties. Or making sure the property is covered from day one with comprehensive insurance, to protect against damage from fires, water or people.

But where traditional real estate investors, contractors and developers in any area have certain fixed costs in their properties, all of the factors described earlier combine to allow AmoroCorp to effectively LOWER our cost basis so dramatically.

If you remember, Michael and Ella Charles had an extensive background in banking and investments. Today they are involved in several **AmoroCorp** projects, including new home construction, rehabbing, the Kansas City Jazz District program, and more. For some they have used their available investment capital, for others their credit alone was enough.

“We feel as though we have been searching for **AmoroCorp** our whole adult investing life. We are VERY satisfied with the relationship and we are continuing invest with them. Our investments are generating more now than ever before.” -- *Michael and Ella Charles*

We have done everything to give our projects, and our client-investors the winning edge. Investment decisions are important, and should be carefully considered.

However, not actively investing the capital you have, or letting it languish in “safe” bank CDs or accounts earning mediocre returns, IS an investment decision of its own... a “default” negative decision: *not to lose*.

A Positive Investment Decision Is A Clear Choice To Invest To Win!

Deadly Perception **Number Seven:** **The Lack Of Confidence**

I can count on one hand the number of investors who have ever revealed the slightest shred of doubt about themselves... it’s all the details of individual deals and projects that they worry about! **Lack of Confidence** is one of the greatest deal-killers. While it may occasionally protect us from leaping off a cliff, more often it keeps us from scaling mountains of opportunity.

While Hollywood and television have glorified the type “A,” in-the-pits wheeler-dealer investor, the average investor is never comfortable letting millions of dollars flippantly ride on high-tension market movements. The reality is far from this fanciful depiction.

Most investors deal with all *Seven Deadly Perceptions* in one form or another, with an underlying fearing that their life’s savings may somehow be wiped out in a single act of bad judgment.

This rarely happens, unless an investor is over-invested in one small niche market and that market fails. As you read in the last chapter, AmoroCorp is not limited to one **Market**, or even one type of development.

When the dot-com bubble burst in 2000, the people who lost most of the money were the ones who bet the farm on unknown (and largely unprofitable dot-coms). Their analysts kept telling them to buy, buy, buy... analysts whose pay was based on the number of transactions they could sell, with no stake in their clients’ success or failure.

Even savvy real estate investors can be heard, joking nervously over coffee, about the “greater fool” theory, and how they hope they’re not the ones who buy at the “top” of the market. But to paraphrase our key question in the last chapter,

“When you can eliminate all of the primary risks, and create your own market within a market, add city backing and incentives for you and your buyers... there is very little reason for Lack of Confidence to rule in your investment decisions.”

This is one of the main reasons I have surrounded myself with quality, high-performance experts who had the experience and a vested interest in the success of our development projects. In fact, my team of professionals personally invest in our projects, so they share any risk of the investments along with our partner-clients. I look to them to provide me with the kind of key information necessary to make quality decisions. Someone wisely observed,

“Confidence, like art, never comes from having all the answers; it comes from being open to all the questions.”

When we shut ourselves off from qualified input and key information, our own personal

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Fears can chip away at our confidence. We can become indecisive, remaining passive observers while others make fortunes around us. We all know investors who have become overly risk-averse.

But risk itself is only one factor. What about confidence in the company itself?

Trust is a key element in any business relationship. When we are investing our time and money, talent and energy within a partnership, we have to trust the other partners will fulfill their commitments. It becomes hard when our past mistakes, or our “bad” relationships, cloud our confidence in future relationships.

AmoroCorp genuinely doesn't accept everyone who would like to invest in our high-return programs, usually because our investment goals simply don't mesh. We want long-term relationships, and client-partners who want the same.

In spite of all the assurances, in spite of all the affirming information, sometimes people will let bad experiences, or the **Fear** of bad experiences in the future (False Expectations Appearing Real), become a default reason to avoid new commitments. Millions of people are quick to tell you the areas in their lives where they will “never make that mistake again!” When this happens, people tend cut themselves off from other people -- and investments -- that can enrich our lives. This leads to avoidance and inaction, and to quote the great educator **Dale Carnegie**,

"Inaction breeds doubt and fear. Action breeds confidence and courage. If you want to conquer fear, do not sit home and think about it. Go out and get busy."

When our clients do their Due Diligence, they find we pop up everywhere. Our involvement with cities is no private matter. Likewise, when new cities hear about our

extensive **win-win-win** partnership developments, they check us out as well.

We are very committed, to create development programs for our city-partners that create quality communities, while providing all of our partners and shareholders the highest returns on investment available anywhere, while reducing all possible risks.

We are proving it's possible to do both: to run a profitable business performing socially-conscious development.

We do this by jointly-partnering with the cities and communities where our developments take place, receiving every possible monetary and tax advantage available as bulk buyers and developers of properties. In return, we share the profits with our city-partners as well as our client-investors, and bring jobs and new homeowners onto the cities' tax rolls.

Here's how Lois Ali described it:

“We verified the expertise of his (Ephren Taylor, AmoroCorp's) extensive support team, and concluded they were capable and had produced measurable results. Our attorney did additional background research and due diligence verification, and so did an independent analyst and consultant. I even did some of my own.

We looked at buildings he had purchased and developed, the water company he owned, and verified everything we were told. Everything about Ephren Taylor and his company checked out 100%, satisfying our board. Our board's recommendation got the full approval of city.”

-- Lois Ali, Executive Director for Cleveland's Consortium for Economic and Community Development

Whatever you do, start investing your money wisely. It makes no sense to accept

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ridiculously low, “secure” rates of return when safe, higher returns are all around you. There is no need to overextend yourself, or to be so invested in one niche that you risk it all on one throw of the dice. There is also no need to retreat into a negative “default” mode and miss incredible opportunities through simple indecision.

Conventional Wisdom Says...

- ✓ *Conventional wisdom says* to come into a community with a big stick and bludgeon the local government for incentives. It says you have to fight and scratch to get them to cooperate, and you need to plan on lengthy and hefty legal battles with government as well as communities in order to do a big project. Conventional wisdom says they are your adversary, and you must beat them to win.
- ✓ *Conventional wisdom says* to make the most money, build expensive high-dollar homes and huge resorts and golf course developments... that’s where the money is. Don’t invest in urban markets – conventional wisdom writes all such markets as “war zones.” Conventional wisdom says you can’t get financing, you can’t get qualified buyers, you can’t, you can’t, you can’t...
- ✓ *Conventional wisdom says* that you should be satisfied with low, 3%, 4%, 5% returns... these are safer. And it’s better to be safe than sorry. It says that the only way to get high returns is to increase risk. Conventional wisdom is literally too scared to consider **20%, 40%, 100% or more return on investment!**

Conventional Wisdom Is Almost Always Wrong!

Since 1999, AmoroCorp has proven that investing in beautiful, affordable single-family homes, in primarily urban markets,

can create **consistently high returns on investment of 20%, 40%, 100% or more... and do it two, three, even four times a year** for many of our investors.

We do all the legwork for you, and our municipal partners work on securing qualified buyers, while providing exceptional incentives for us that lower our cost basis and make each home a “sweetheart deal” for our buyers. And, along with the full backing and partnership of local governments, you are backed by **the strongest collateral available: physical “real” property, based on an independent Certified Appraisal, secured by a mortgage** with a deed (in the name of your LLC) held in escrow until it sells.

If you find a more secure way to do any financial transaction, please, let us know!

We even **Guarantee** your investment, and none of our investor-partners have ever lost a dime from any of our projects.

You Retain 100% Control

Our approach empowers our investor-partners with the confidence to make positive decisions. As mentioned earlier, unlike REITs, we set up a **Limited Liability Company (LLC)** for each investor-partner, over which **you retain total control**. You decide when and where your LLC’s funds will be invested, into whichever projects you have the most interest.

We act as a “one-stop-shop” management company, finding and negotiating with city and state (even international) governments for the very best financial position going in, having pre-approved buyers before we begin construction, and using a team of local experts in each market to oversee every detail of the project’s development. We handle all the site testing, construction, renovation when needed, and the eventual marketing and

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sales. And, we provide you with monthly reports showing the progress of your investment.

As the sole owner of your LLC, you can review actual proformas of past and expected gains, and you can decide which investments you want to get involved in. You can invest as part of a bigger picture, one with other investors who are joined with **AmoroCorp** to maximize their leverage and their available capital. This way we spread the risk and are able to invest in projects significantly greater than any of our individual investors may normally be able to participate in on their own.

The surest cure for Lack of Confidence is Positive, Appropriate Action. Be decisive!

Generally, when serious investors lack confidence in an investment, it really indicates they desire more information to make a qualified decision. If this Report has tweaked your interest, I encourage you to contact **AmoroCorp** and ask for the information you need to feel confident in your decision. You will NOT get a sales pitch when you call! As you see your initial investment grow exponentially, your confidence will grow as well. That is why most of our investors continue to reinvest in project after project, multiplying their original investment many hundreds of times over.

“I get to monitor my monthly investor reports and focus on planning long term, instead of getting tied into the day-to-day management hole. With the well-planned programs and integrity of this company, and the incredible returns on investment, I know this program will support our lifestyles for years to come.”

“We are in complete control of our LLC and the investments we take part in. They always give us the option to decide for ourselves whether or not we’re interested in a project. When we call the office with questions, we get live people with answers. When they say they’ll get back to you, you can count on it... often within minutes. This company has the best communications of any company we’ve ever dealt with, hands-down.” --Michael and Ella Charles

CONCLUSION

The *Seven Deadly Perceptions* aren't an indictment. This Report isn't meant to blame or condescend. Each of us has wrestled with one or more of the *Deadly Perceptions* in some aspect our lives. For investors, this means their presence is reflected in our investment decisions as well.

Likewise, **Fear** is no stranger to any mortal. Even great heroes honestly admit that courage isn't the absence of fear, but the *overcoming* of fear. Great men and women have always had to overcome the same fears and doubts that plague us all. **Fear of People** and **Fear of Failure** are great enemies of success.

Like fire, electricity and other great forces, **The Time Value of Money** is ambivalent. It can be our greatest enemy, or our greatest friend. It can put our money to work overtime, earning returns while we sleep. Or, it can silently eat away at our resources until we find ourselves in abject poverty, victims of our own ignorance in this absolute monetary law.

Choice. It's the central theme in Scriptures, and it is the key to everything good – and bad – in our lives.

- **Choice** means taking responsibility and taking positive, forward-moving actions. **Choice** can mean making positive investing decisions *to win*
- **Choice** can also mean defaulting to negative, “sit and hold” strategies and investing “not to lose”
- **Choice** may mean we are decisive, or indecisive, because indecisiveness is a decision itself. When we are indecisive, we are really making a decision to let

circumstances **happen to us**, and we yield any destiny or control in our lives, and ultimately, to be a victim of *I Shoulda, I Coulda, and If I da Only*.

In every case, the *Seven Deadly Perceptions* are sins of our own choosing

If we don't have **Time**, the bottom line is we choose where we spend the hours of our day. **Knowledge** and **Experience** are the result of conscious choices we make. Likewise, each of the other *Deadly Perceptions* are the result of the choices we make in our life.

What do YOU want?

If you want to gain the **Knowledge** and **Experience**, make the time. Find the **Capital** or budget yourself to begin creating it. Learn to **Leverage** what you have, and **Trust** yourself and rely on those around you with expertise you can use. Most of all, lift up your eyes and look beyond any **Market** limitations you may have arbitrarily set for yourself.

Ask yourself, “Do I want to become an active, engaged real estate investor? And, what does this mean in my life?” Do you want to invest the thousands of hours and dollars necessary to gain the **Knowledge and Experience** you need? Perhaps you already have all that you need to actively invest. In this case, do you want to spend your time working your investments like a second job — working for your money? Or, would it help to have a partner to share the burden? Someone to do all the work, while **your money works for you?**

After all, what is the BEST use of your available time?

Which brings us back to our original question:

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If I could show you a way to leverage your money, using the experience and time of noted experts in investing, using no more investment capital than you are currently investing now, with a private manager for your portfolio at no charge to you, and a guarantee of results... would you be interested?

Many of our investor-client-partners are actively engaged in many investments, yet they enjoy the luxury of *having an experienced partner to manage ALL of the day-to-day details of the individual projects*. They like being able to get monthly reports, without having to sweat legal and zoning issues, repairs, closings and other headaches. They may have bought and sold many properties on their own, but they much prefer seeing **20%, 40%, 100% return or more** on their investment, without spending hundreds of hours necessary to take each deal to closing.

“Managing rentals is like a second job... a constant headache. We don’t get enough cash-flow for landlording to make any sense for us. We may have great appreciation, but our profit is so thin it hardly covers our bills. In just a few transactions **AmoroCorp** has generated more cash flow than we’ve generated with all 6 of our rental properties in over a year.” -- *Gerhard & Rita Dupont*

Our clients who are still working at jobs find having an active partner is much more personal than relying on the company’s 401K investment contact to deal with. They tell us they like the fact that we don’t have terminal voicemail when they call; that they can get up-to-date information, and that we actually talk to them like adults, about the details of the projects they’re involved in. Many of the huge investment houses don’t consider many “average investors” in company retirement programs worth spending time on... they have bigger fish to fry than dealing with

individual 401Ks and IRA accounts. After all, the company – the employer – is their real customer... not the individual.

AmoroCorp’s “Direct Involvement” approach gives these clients a greater piece of mind than having a nameless, faceless company managing a mutual fund of hundreds of companies, and trusting that their decisions will ultimately result in a profit for their nest egg at some point in the future.

We also have single Moms and widowers who no longer feel inadequate in their investment strategies. While many had substantial investment accounts, many tell us for years they simply did whatever their financial advisor or insurance salesman told them, without really understanding the pros and cons of their decisions. Our *win-win-win* philosophy strikes a real chord in their lives. Plus, the fact that we consider no question too dumb, no answer too unimportant, is something they have longed for in an investment relationship.

Many of our clients share their sense of relief, of finally being able to reclaim the hours every day, time spent watching stocks and bonds and other investments go up and down, or worrying about tenants and other issues. Many are finding out the “Golden Years” can really be golden.

Dan and Sandy Dollarhide are good examples of this. Although only in their mid-fifties, Dan and Sandy are retired, living the American Dream, traveling in their 41-foot quad-slide motor home. And it all became possible when they began taking advantage of **AmoroCorp’s “Direct Involvement”**:

“We don’t want to be tied down to our investments or anything else. We could not enjoy the lifestyle we have if we were stuck overseeing property and spending hours each week managing investments.” -- *Dan and Sandy Dollarhide*

THE SEVEN *DEADLY PERCEPTIONS* THAT LIMIT MOST REAL ESTATE INVESTMENTS

But how much does it cost?

We don't charge for our services. Actually, we do share profits in each development with our partners, but the figures shown in this Report are all NET to our client-investors. When we join with you, we really do it ALL, and we don't get paid until you get paid.

So, back to the question... does this kind of relationship interest you?

If so, we need to get together. We cannot accept everybody that wants to partner with us. But we do consider anyone that wants to have this kind of partner relationship, and we will take the time to explore the possibilities with you. We select only investments with double digit and triple digit returns, and we're pretty successful at achieving this. If you are uncomfortable with these kinds of returns, it really wouldn't work out.

So if, on the other hand, you are tired of the paltry 3 or 4 % "tips" you get for letting banks and corporations use your money, let's talk. There's a dual purpose **Information Request** form in the **Appendix** and on our website www.AmoroCorp.com. It can also be used as an Application, but only if that is what you choose. Complete it and fax it or email it into our office. Then give us a call at **877-367-1463, or contact us at info@AmoroCorp.com**.

Your information is for you and us, nobody else. We don't share it and we don't sell it. We've found by getting these questions on your investment strategies and goals answered in advance, we don't have to waste your valuable time getting these fundamental questions answered on the phone. Remember the **Time Value of Money!**

Time is money, and money is time

And we always value your time. So when you call, You will not get a sales pitch from

some high-pressure salesperson. We'll answer your questions and help you determine if there is a fit for us to pursue a relationship.

There is no obligation when you call us with your questions or to discuss your goals. You don't have to pay us hundreds of dollars to review your portfolio (yes, some companies we know of charge for this!), and you aren't saying you're ready to set up an LLC and invest in projects with us just because you call. All you're saying is "***I'm interested, now tell me more.***" And we will.

I look forward to hearing back from you soon! Here's to your continued success!

Ephren Taylor

P.S. I've described some returns on investment that may sound incredible to you if you're used to 3 or 4% "secure" returns. I've given you a few examples, but on our website (www.AmoroCorp.com) and in the **Appendix** section of this Report you'll find even more actual case histories and client comments. I encourage you to take the time to read over some of these, and also request some up-to-date Proformas on specific projects, as more are added every month.

Since you have already invested the time to order this Special Report, even more of your valuable time to read it, I sincerely hope you will take a few extra minutes to complete the Form below and send it in. Or, fill it in on our site and email it to us. We'll set a no-obligation appointment to discuss your particular investment needs and see if there's a match with our ongoing programs. Time is money... take positive action and contact us today, and make your money start working overtime for you!

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APPENDICES

Appendix I: About Ephren W. Taylor II

As one of the youngest CEOs of any public company, Ephren Taylor brings a unique perspective to **AmoroCorp** built on years of successful business ventures. He has started and successfully raised millions in investment capital for seven companies, partnering closely with corporate giants including Citigroup, Sprint, Target and Wal-Mart to create workable programs with impressive results.

Mr. Taylor has become known in economic development circles as a real estate "*Market Maker*" and "*high-performance visionary with the ability to make things happen, when nobody else can.*"

Business Visionary And Innovator

Ephren Taylor started his first successful company developing 3D video games at age 12. At 16, Ephren won Microsoft's Teen TechFest Challenge, and using \$1,000 savings he started a job search engine for teens. A scholarship from the **Kauffman Center for Entrepreneurial Leadership** built his business skills.

He personally raised over \$250,000 in angel financing and the company grew into highly-successful GoFerretGo.com, valued at \$3.4 million when sold. The sale paved the way for creating COC Ventures, a faith-based initiative teaching church members investing and stewardship, and assisting congregations in investments that created dramatic returns.

His unique "outside-the-box" approaches turned traditional real estate investing upside-down. He realized real estate was an incredible vehicle for corporate ROI that could also restore value and hope into communities.

Empowering Communities With Socially Conscious Development

The concepts he developed for COC Ventures earned him the coveted **Kansas Entrepreneur of the Year** award in 2002 from the State of Kansas Department of Commerce, and led to the founding of Amoro Management Group, LLC, today's **Amoro Corporation**. Today, city, state, federal and even international governments actively seek out **AmoroCorp** to spearhead vast development and redevelopment projects. Often these projects include millions of dollars of real property for pennies on the dollar – even gratis – as well as extensive financial, tax and other incentives, with the cities as full partners.

Today, **AmoroCorp** is a publicly owned company with a diversified portfolio of real estate developments in the states of Tennessee, Ohio, Kansas and Missouri with over USD\$150,000,000 in projects currently under management. Other divisions include Green Mountain Springs Water, a third-generation bottled water company; Amoro Financial Group, a Licensed Mortgage Brokerage in Tennessee, Alaska and Colorado with plans to expand to 48 states by 2007; and Christian Capital Group, LLC continues to help churches meet long-term funding needs with real estate and other high-return investments, while providing capital for many **AmoroCorp** projects.

Team Builder

Although Ephren Taylor has already experienced more business triumphs than many successful businesspeople accomplish in a lifetime, he is no maverick. A major part of his success is his insistence on building a unified team of quality, high-performance people, many experts in their field. Together this team includes marketing, communication, banking and finance, real estate development and construction expertise, and represents over 225 years of experience. These combined strengths help **AmoroCorp** focus on the specific projects that earn the most revenue for investors, and provides Mr. Taylor with

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invaluable insights into the myriad of decisions facing any CEO.

Your Vision, Our Mission

Expanding the vision beyond churches to other nonprofits began in early 2006, when **AmoroCorp** was chosen by entertainment legend Snoop Dogg to create and manage his Snoop Youth Football League endowment fund. **AmoroCorp's** unique "*Credit-For-Charity*" program allows individuals to use their credit alone to give support with no cash out of their own pocket. Today, other entertainment and sports celebrities are looking to **AmoroCorp** to make their endowment visions a reality.

Through speaking engagements nationwide, Ephren Taylor continues to encourage audiences to take the necessary steps to reach success in their own lives, as well as in their houses of worship, schools, civic organizations, and communities. Mr. Taylor is the author of multiple books, including "How To Start A Company While Broke," "250 Tips For Real Estate Investing," "25 Myths of Stock Based Investing."

Previous Experience & Training

2001 – 2003, iNTouch Connections. Manager, IT Consulting division. 30 developers and IT consultants. Clients ranged from large pharmaceutical and insurance companies to small businesses.

2003 – Present, Christian Capital Group, LLC. Executive Trustee and Founder.

2002 – Present, Johnson County Church of Christ, Assistant Minister, Church Development. Ephren has helped to grow church membership and assisted in acquiring a \$500,000 facility.

1999-2001, GoFerretGo, LLC (formerly known as 4Teens Network). During high school, Ephren and a friend created this job search web portal for teens and college students. He wrote the business plan, presented to venture capital groups, managed marketing, website, call center and sales team. The team raised \$350,000 in

venture capital. After his partner left for college, Ephren raised another \$250,000 and served as company Chair. With a published market value of over \$3.4 million, GoFerretGo.com was recognized as the fourth ranked company of all teen companies nationwide.

1994 – 1998, Flame Software. Starting in middle school at age 12, Ephren created and sold a 3D video game and a Windows Notepad replacement program. He developed software for a top worldwide nutritional supplement company, and served as a beta tester for the Microsoft Gex video game project.

Education, Certifications & Awards

- 2002 Kansas University/Wichita State University, Graduate, Mini MBA Program
- Microsoft Certified Professional, Systems Engineer, Systems Administrator (Charter Member)
- 2002, Kansas Entrepreneur of the Year
- 2001, "100 Top Companies Run by Teens" (#4) by YoungBiz Magazine
- 2000, Winner, Microsoft "Top Teens in Technology," Teen Tech Fest
- 1999, Future Business Leaders of America, National Champion
- 1999, Future Business Leaders of America, State Champion
- 1999-2001, Guest Columnist for YoungBiz Magazine
- 1999, Entrepreg Scholarship winner, Kauffman Foundation

Press & Media

Ephren has been interviewed or written about in nearly 100 newspaper and magazine articles, The Wall Street Journal, Boston Globe, Microsoft.com, Ingrams Magazine, Entrepreneur.com, Kansas City Star, Pitch Magazine and others; as well as live radio and television interviews as an extraordinary young entrepreneur with a unique understanding of our current business marketplace.

Appendix II: About AmoroCorp

A **mor**o Corporation is a public company dedicated to generating the highest possible return on our investors' dollars. Our team represents over 225 years of expertise in construction, development, marketing, investing, legal, accounting, and other key areas. This "Total Team" Support results in some of the highest efficiencies and highest rates of return in the industry.

The company works closely with government Economic Development Groups across America and internationally, to create workable development and redevelopment programs that provide local solutions and long-term revenues for investors. **AmoroCorp** consistently delivers, and is considered a proven "Market Maker." Founder and CEO Ephren W. Taylor II is considered a "high-performance visionary with the ability to make things happen, when nobody else can."

In addition, **AmoroCorp's** charitable arm helps non-profit groups and houses of worship create ongoing revenue streams with high returns on investment. This approach transforms traditional endowment and donation programs and breathing new life into ministries and socially-conscious programs.

As an extraordinary entrepreneur since the age of 12, with a keen business mind, Ephren Taylor combines an eye for successful projects with an understanding of the business processes and strategies needed to make them succeed. (See Appendix III for recent business activities and projects)

AMOROCORP IN THE NEWS

Amoro Corporation, National Community-Building Partner With Cities, Now Publicly-Owned Company

Amoro Corporation (**AmoroCorp**) and Upside Development, Inc. (OTC: UPSD) announce a Share Exchange Agreement. Upon closing of the

share exchange transaction, all of the current officers and directors of Upside will resign, and **AmoroCorp** CEO Ephren Taylor appointed as the sole officer and director during the transition. **AmoroCorp** will continue the socially-conscious development partnerships with local, state and national governments that **AmoroCorp** has become known for. Currently **AmoroCorp** has over \$150,000,000 in assets under management. The Vision Statement for the new public company is:

**"Empowering Communities With
Socially Conscious Development"**

AmoroCorp Chosen By Entertainer Snoop Dogg To Create And Manage Endowment Fund For The Snoop Youth Football League

Amoro Corporation has been asked by Snoop Dogg's "Snoop Youth Football League" (SYFL) to develop an Endowment Fund to raise over \$1,000,000 for the league.

AmoroCorp presented Snoop with a \$10,000 "Seed Check" to kick off the national program at **Snooper Bowl II** on February 4th, 2006, before a halftime crowd of over 20,000 fans. Proceeds from the **SYFL Endowment Fund** will go towards football programs for youth and college scholarships.

Individuals who wish to support Snoop Dogg's YFL program can invest in the endowment fund, and the returns on their investment will continue to fund SYFL for decades to come. Even if someone has no funds to spare but has great credit, **AmoroCorp's** unique "Credit-For-Charity" program allows them to use their credit alone to help support Snoop Dogg's program, with no cash out of their own pocket.

Christian Capital Group, LLC Expanding Operations Across America

Christian Capital Group, LLC (CCG), the non-profit division of real estate and investment market leader **AmoroCorp**, has extended their investment and stewardship programs nationwide. The not-for-profit arm employs

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biblical principles to help individuals increase their financial resources through low risk investment opportunities.

For example, the organization helps individuals without liquid capital to support their house of worship or favorite charity using their good credit alone, through a unique "**Credit-For-Charity**" program. Up until now, the organization has only worked with groups in Michigan, North Carolina, Pennsylvania, and Tennessee. Now CCG has started land developments in Central Florida and has plans to begin development in Middle Tennessee as well as several other venues.

CCG believes that the principles they have designed will allow individuals, churches and other charitable institutions to branch out into numerous investment possibilities to fulfill their funding needs, regardless of the financial wherewithal of their members.

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Appendix III: Current Projects (Summer 2006)

Kansas City Historic Jazz District

Residential & Commercial

Kansas City, Missouri

Estimated Total Project Value \$42,000,000

Status: All property acquired, Revised PUD in July, 2006

Located in the historic 18th & Vine Jazz District, this development will serve to add new life and vigor to legendary real estate in Kansas City, Missouri., the crossroads of historic and modern Jazz. This area is home to the Jazz Museum, Negro Leagues Museum, Gem Theatre, and is considered one of the seminal historic birthplaces of Jazz music. The district is already undergoing major redevelopment. AmoroCorp was asked to take over an existing project of a major national bank, and has secured almost double the original footprint through additional acquisitions.

- 78 residential lots under contract in the Historic Jazz District of Kansas City.
- Phase I: 25 Single Family Homes \$ 5M
- Phase II: 120 Apts & Townhomes \$15M
- Phase III: 30 Condominiums \$12M
- Phase IV: Boutique” Commercial/Retail & Cultural Museum \$22M
- Plus Store Fronts & Multi-Level Parking
- Infrastructure and utilities are in place
- 25-year tax abatement

Housing construction on the first 25 homes is projected to start early September 2006, upon final acceptance of the PUD by the city. Phase I project completion timeline is under 12 months. A similar subdivision nearby, Monarch Estates (which AmoroCorp is buying out as well) has average comps in the low \$200,000’s.

Peregrine Falcon – 500 Home Development

Kansas City, Kansas

Estimated Total Project Value \$90,000,000

Status: All property acquired, land being cleared for Phase I

Kansas City, Kansas has partnered with AmoroCorp on this project, **with the city providing the land, utilities and other infrastructure gratis.**

With a new downtown Kansas City, Kansas in the planning stages, **Peregrine Falcon, located just 5 minutes north of Downtown**, represents an area ripe for development. Peregrine Falcon will provide upscale, “uptown” homes at “downtown” prices.

- Phase I: 100 Homes \$18M
- Phase II: 400 Homes \$72M

AmoroCorp is securing a \$750,000 bond, and will begin marketing, presales and development of the Phase I homes, each to sell for around \$150,000 (Currently have prequalified buyers). These are projected to be built and sold within 12 months.

Cleveland Hough Initiative (Seventh Ward) – 75 Home Modular Housing (*Renewable Program*)

Cleveland, Ohio

Estimated Total Project Value \$75,000,000

Status: Awaiting completion of receivership process for property transfer; Over 150 homebuyers have applied and been pre-qualified

AmoroCorp has partnered with the city of Cleveland to form a joint venture called The Hough Initiative, LLC, to revitalize the historic Seventh Ward. The CDC is a full partner in the development. This project will build about 75 homes a year in the city’s Seventh Ward.

- AmoroCorp holds 60% interest
- City is providing the land, 15-year property tax abatements, pre-approved buyers, and \$20,000 homebuyer downpayment assistance
- Phase I: Renovate 42 receivership homes \$2.1M
- Phase II: Build 70 new homes \$5.9M

Note: This is an ongoing partnership projected to build about 75 homes/year in the city’s 7th Ward.

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Cleveland's Seventh Ward is a widely-varied district including residential & commercial properties. The area is home to Historic "Millionaire Row" as well as moderate-income to very low income housing. This is a multi-site, mixed use development, consisting of residential and commercial properties.

The city has identified over 150 interested individuals who qualify for special incentives including down payment assistance, tax abatement's, and competitive interest rates backed by community investment banks.

Parable Heights 214-Unit Condominium Possible Senior Housing Component Kansas City, Missouri Raising \$2,500,000 Estimated Total Project Value \$16,000,000

Status: Under Contract

- 39 acres of prime development property
- Within the city limits of Kansas City, MO
- Already zoned for multi-family housing
- Infrastructure and utilities are in place
- Property inspected and certified free from any environmental concerns

The cost of the raw land is \$480,000. Estimated build-out is \$16,000,000 and will take approximately 18 months. KAI Architecture & Engineering is currently creating spec drawings for the buildings as condos.

This project is also pre-approved for favorable HUD financing as a 221 project. Under this program, for the first 3 years, the property would remain a *market rate rental facility* (\$700-\$900 per month) After the 36-month HUD waiting period, the units would be converted into condominiums and sold.

We are seeking to raise \$2,500,000 in private equity financing, and \$15 million debt financing from HUD or a similar lender. Equity investors will receive 35% of this project.

Monarch Manor – 20 Homes Kansas City, Missouri Estimated Total Project Value \$3,000,000

Status: Land acquired, under construction

Monarch Manor will provide AmoroCorp the opportunity to introduce "Taylor Made Homes" as a special brand product for urban core living. Monarch Manor is located on property once used as a ball field for the famous Kansas City Monarchs of the Negro Leagues. This project is projected to draw middle-income buyers to the urban core while "jump-starting" the market for neighboring Vine Street (Jazz District).

- Phase I: 10 SFH, 1300-1500 sq ft \$1.5M
- Phase II: 10 Single Family Homes \$1.5M

Other Government Developments

AmoroCorp is currently in negotiations for joint venture developments with the governments of Barbados, St Lucia, Inkster, MI (Detroit), Twinsburg, OH (Cleveland), New York City, NY.

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www.amorocorp.com
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Appendix IV: Sample Properties



Kearns Circle house (below), to show how much affordable home we are able to build in our chosen markets, compared to home costs in “hot” markets.

I. New Home (Completed)

Address: 798 Kearns Circle
Atoka (Memphis), TN 38004
Build Costs: \$165,000
Sell Price: \$198,000
ROI: \$33,000
Cash Used: \$10,000
Projected Net To Partner: \$20,000 (After fees)
Projected Timeframe: 6 Months

II. Existing Home (Completed)

We do often have rehab homes in areas of block development. Often, there is very little or no rehab to be done to resell these homes. The investor on this home utilized our **“Credit For Capital” program.**

Address: 2605 Garfield, Kansas City, MO
Purchase: \$43,000
Renovation: \$0.00
Sales Price: \$60,000
Cash Used: \$0.00 (“Credit For Capital”)
Projected Net: \$15,000 (After fees)
Projected Timeline: 3 Months

III. Existing Home (Completed)

Address: 6875 Raleigh Drive, IN
Purchase: \$85,000 (100% Seller Carry)
Renovation: \$0
Sales Price: \$120,000
Cash Used: \$15,000
Projected Net To Partner: \$20,000 (After Fees)
Projected Timeline: 3 Months

Current Developments

IV. Kansas City Historic Jazz District
Small Residential (See Appendix V for a Summary Proforma on this development)

Scattered Site Development, individual homes (figures below are for total site)

Address: Kansas City, MO
Purchase: \$500,000 (entire development)
Sales Price: \$1,092,000
Cash Used: \$500,000
Projected Net: \$592,000
Projected Timeline: 6 Months

V. Peregrine Falcon

This development consists of 122 Single Family Homes, 21 Townhouses
And a 3-Acre Community Center (see “Appendix III, Current Projects for more on Phase I of this development)

Purchase: \$0.00 / \$2M Land Infrastructure
Provided By City-Partner
Cash Outlay: \$600,000
Net Return: \$5,000,000 (Min.)

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Appendix V: Summarized Proforma Example

HISTORIC JAZZ DISTRICT OF KANSAS CITY RESIDENTIAL HOME DEVELOPMENT INVESTMENT PROSPECTUS MARCH 2006

INITIAL PROJECT OPERATIONAL DESCRIPTION AND FUNDING ANALYSIS AMORO CORPORATION (**AmoroCorp**)



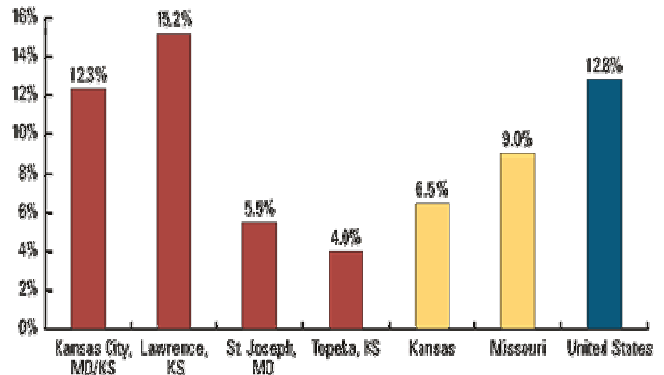
PROJECT NAME: Historic Jazz District Residential Home Development
LOCATION: Kansas City, Missouri
FUNDING NEEDS: \$600,000
TIMEFRAME: ≤ 12 MONTHS

PROJECT DESCRIPTION

AmoroCorp has located a lucrative real estate investment opportunity in the Kansas City, MO Historic Jazz District. Today **AmoroCorp** has purchased 78 residential lots at a significant discount of \$6,000 per lot. The average lot price for the area is roughly \$25,000, and while the purchased lots are small (it will require roughly two lots for each home within the development), **AmoroCorp** has still acquired the lots for roughly 50% of their market rates.

Through preliminary speculations, **AmoroCorp** is confident that these lots will yield 42 homes within the development. **AmoroCorp** has already contracted two local homebuilders to purchase the lots from **AmoroCorp** for roughly \$25,000 per home yielding lot (i.e. the builders will pay for 42 restructured lots), which will provide **AmoroCorp** with an instant return on its investment. From there the builders will

develop the homes on the lot, and resale them in bulk back to **AmoroCorp** for roughly 68% of their market price. **AmoroCorp** will then market and sale the homes to the general public. The homes will be built in two phases; phase one will yield 25 homes and the remaining 17 will be yielded from Phase Two. This provides **AmoroCorp** an opportunity to get homes sold, acquire the revenues and repurchase the remaining homes. The building time for each phase is projected to be between nine and twelve weeks, with a two-month intermediary period for **AmoroCorp** to initiate the sale of phase one home.



This entire process is projected to take less than 12 months providing **AmoroCorp** and its investors a very quick turnaround.

MARKET OVERVIEW

Kansas City, Missouri is a growth market in the Midwest due to the addition of numerous commercial entities who are investing heavily in the market, creating a need for employees. This is the predominant reason the local population has increase steadily the last 10 years. Money Magazine listed the Kansas City area as one of the “15 Most Desirable Places to Live.” Continued investment in the area by both large and small companies has created a stable market that is conducive to real estate development.

The selected project location is in high demand, with average property values, similar to the ones being constructed, yielding as much as \$200,000. To be conservative in projections **AmoroCorp** is only projecting average home sales of \$180,000. The local markets growth and the past performance of similar developments justifies this investment and provides an opportunity for rapid growth.

DEBT FINANCING ANALYSIS

AmoroCorp is currently heavily invested in this development, and believes that the equity funding that is being requested will be sufficient to support the completion of the project. At the current time, management is not actively seeking debt funding.

THE SEVEN *DEADLY PERCEPTIONS* THAT LIMIT MOST REAL ESTATE INVESTMENTS

EQUITY FUNDING

AmoroCorp is attempting to acquire \$600,000 to complete this project within a 12-month timeframe. This equity can be purchased in total or in equity blocks of \$25,000 each. Management is conservatively estimating a 40% return on the initial investment. The terms of the investment rate and deal are negotiable based on the terms set by the investors.

INVESTMENT OPPORTUNITY

AmoroCorp has provided an investment opportunity that is short-term and provides a high yield. The opportunity resides in a high growth area, and provides very attractive figures in that **AmoroCorp** will receive substantial profits from the lot sales, and then will receive even more profit from the actual sale of the homes.

Conservative projections outlined within this prospectus this will provide investors the opportunity to not only generate significant income from this project but also presents the opportunity for more business in the future with **AmoroCorp**.

PROJECT TIMELINE

March 2006 – Acquire and finalize all equity funding agreements

March 2006 – Sale the lots to the home builders

June 2006 – Purchase 25 homes from the builders at 68% of the market value

June 2006 – Begin selling the homes to the general public

August 2006 – Purchase the remaining homes from the homebuilders

December 2006–March 2007 – Complete the sale of the remaining homes

CAPITAL EXPENDITURES

AmoroCorp's capital expenditures will include initial purchase of the lots, and purchase of the homes from the home builders at two different intervals. Other capital expenditures may include land development and miscellaneous improvement costs.

KEY PROJECT PRINCIPALS

AmoroCorp will serve as the facilitator of this project, and is responsible for purchasing the lots, and for acquiring buyers for the homes once they are ready to be sold. Because this is a short-term project there likely will be no other sales professionals contracted for this project.

Home Builders – The mentioned homebuilders have already been contracted to purchase the lots and develop the homes. They have also agreed to resale the homes to **AmoroCorp** in two stages at the specified rate of \$147,000 per home, but after the \$25,000 they spend on the lots the actual amount that

AmoroCorp will pay the home builders will be \$122,000.

EXIT STRATEGIES

Because of the short-term nature of this project, the most likely method of exiting this project is through the sale of the homes to the general public; this will provide the largest return for **AmoroCorp** and its clients and will conclude this particular project.

Because the project deals with real estate the investors can be assured that in the event of dissolution, all of the real estate assets will be sold and the proceeds will go back to the investors.

APPENDIX: Financial Tables (Lot sales included in these projections)

| Revenues from Home Sales | |
|--------------------------|--------------------|
| Units | 42 |
| Gross Home Sales | \$7,560,000 |
| Gross Commissions | \$226,800.00 |
| COGS | \$5,124,000 |
| Net Profit | \$2,209,200 |
| Equity Breakout | |
| Equity Block Percentage | 38% |
| Equity Raise | \$600,000 |
| Minimum Buy In | \$50,000 |
| Units Available | 24 |
| Equity Returns Paid | \$839,496 |
| Equity ROI | \$239,496 |
| Equity Block ROI % | 40% |

Timeline \geq 12 Months

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Appendix VI: Case Histories

Case History: Economic Development Director Cleveland, Ohio

As Executive Director for Cleveland's **Consortium for Economic and Community Development**, Lois Ali works directly with community corporations to improve the overall quality of life for Cleveland's Hough District, or Seventh Ward. This may include building new housing, rehabbing older housing, or attracting new job or educational opportunities into the area.

After 20 years in property management and ten years in Economic Development, Lois has seen a lot of real estate developers, big national banks, local groups, regional alliances... all wanting a piece of the pie. "You hear a lot of promises, a lot of big talk. I've dealt with a lot of people over the years who have ulterior motives, or they claim to have money don't have. From over almost a year of working closely with Ephren Taylor and **AmoroCorp**, I am satisfied that they are the real thing."

Cleveland's Seventh Ward is unique, with incomes ranging from some of the lowest to some of the highest in the region. Cleveland's historic "millionaires row" is here, as well as boarded up shotgun homes, factory buildings and storefronts. Working with corporations and banks, Cleveland's 7th has created widely-imitated cooperative programs, with incentives for homeowners, lenders, developers, and employers. For example, one program offers 15-year property tax abatements, convincing many middle-class homeowners to move from higher tax areas into this lower tax area.

After going through the initial due diligence, Ephren Taylor presented **AmoroCorp**'s plan to the CCC board. "They were skeptical. They really grilled him, probably harder than other

developers. Ephren answered every question thoroughly and patiently, in detail."

"We verified the expertise of his extensive support team, and concluded they were capable and had produced measurable results. Our attorney did additional background research and due diligence verification, and so did an independent analyst and consultant. I even did some of my own. We looked at buildings he had purchased and developed, the water company he owned, and verified everything we were told. Everything about Ephren Taylor and his company checked out 100%, satisfying our board. Of all the companies we were considering for this massive redevelopment effort, we selected **AmoroCorp**. Our board's recommendation got the full approval of city."

"Ephren Taylor and **AmoroCorp** find solutions, and don't get bogged down when obstacles arise. If I were to choose one word to describe Ephren Taylor and **AmoroCorp**, it would be integrity. They do what they say, when they say they will. Communication lines are always open. They return calls and cover all the bases. The entire **AmoroCorp** staff does whatever it takes to make sure any difficulties along the way are handled professionally and quickly."

"I only wish all of my investor-developer relationships over the years were as positive and productive as our experience with **AmoroCorp**."

Case History:
**Financial Advisor and VP of
Banking Center for national bank
Investing to earn ongoing income to
maintain their lifestyle in early retirement**

Together Michael and Ella Charles have almost 60 years experience in every aspect of banking. As a Financial Advisor, Michael has a Series 7 Securities license and a life insurance license, but, “In the big banks, corporate dictates what Financial Advisors can talk with customers about, and we were limited to the bank’s own investment offerings, like mutual funds, annuities and such.”

Together, Michael and Ella have five children, and their youngest just recently graduated from High School. “We were looking for the next stage of our life and what it would bring.” Michael’s passion is teaching youth basketball. He’s done it for years, but always around his full-time job. His dream was to be able to give his time to these youth without the limitations a job, or that managing properties and other investments requires.

But what investments should they focus on? Michael wrestled with the answer to this question for months. “I knew the upsides and the downsides of every investment vehicle out there. That’s when a friend told me about **AmoroCorp** and Ephren Taylor.” He checked out the company thoroughly, and found they had returns of 30%, 50% and more. “That made me pay attention.”

“**AmoroCorp** is just what I was looking for: a complete ‘one stop shop’ – they do it all. Unlike most financial houses I’ve dealt with, nobody tried to sell me anything. There was no pressure on me to pick this one or that one. I appreciate how they don’t fit you into their box, but show you the options and let you choose.”

“I get to monitor my monthly investor reports and focus on planning long term, instead of getting tied into the day-to-day management hole. With the well-planned programs and integrity of this company, and the incredible returns on investment, I know this program will support our lifestyles for years to come.”

“When people ask me for advice now, I tell them in my experience, this company has consistently under promised and over delivered. I suggest for anybody that’s interested in making serious returns on their investments, take the time to talk with them and decide for yourself. This company takes the position of individualizing an investment plan for each and every client. Even if you’re in other investments now, it would be helpful to talk with them about how they could help you achieve your goals.”

“I am very pleased with our initial results, and I’m looking forward to reaping some of the bigger rewards the larger real estate projects provide. I originally looked at AmoroCorp as just real estate investors... I look at them now as competent all-around asset managers... there is a big difference!”

Case History:
Retired Couple, Experienced
Investors, Enjoying The USA In
Their Motorhome

Although only in their mid-fifties, Dan and Sandy are living the American Dream, traveling in their 41-foot quad-slide motorhome. As Sandy says, “The legacy for our 5 children and 5 grandchildren is more than money. We are showing by our example the value of investing and enjoying life. We don’t want to be tied down to our investments or anything else. We could not enjoy the lifestyle we have if we were stuck overseeing property and spending hours each week managing investments.”

Dan’s early retirement income alone wouldn’t make this life possible, even after 26 years with the state of Alaska. “We weren’t handed a fortune on a gold platter, and we knew we’d never win the lottery. We had to work for every dime we have. But now, because of **AmoroCorp**, we don’t have to work so hard to keep up with our investments... so we’re getting to enjoy the fruits of our labor while we still have the time.”

Dan and Sandy are the definition of diversification: In addition to the standard investment portfolio of stocks, bonds, mutual funds, they’ve owned a company producing logs for log homes, invested in farmland in Washington state and Alaska, and have owned several houses and rentals.

They set up their **AmoroCorp** LLC in October. Before the end of the year one of their first investments -- for \$20,000 -- returned over \$50,000. “And we did nothing at all but fund the deal! We don’t expect that kind of turnaround or ROI on all of our investments, but it was eye-opening to see how well this program really works! We’ve already seen double digit returns from our other investments with him as well.”

“We are in complete control of our LLC and the investments we take part in. They always give us the option to decide for ourselves whether or not we’re interested in a project. When we call the office with questions, we get live people with

answers. When they say they’ll get back to you, you can count on it... often within minutes. This company has the best communications of any company we’ve ever dealt with, hands-down.”

With all their business and real estate deals over the years, they’ve had their share of problems with other investment companies. “We’ve had NONE of those problems with **AmoroCorp**. Ephren Taylor and his company have proven to be people of real integrity. They’re doing all the work for us. Their team is second to none in finding, developing and managing projects.”

They first heard Ephren Taylor as a Keynote Speaker at an investment conference in Nashville, TN. “We were impressed. He structures the caliber of projects most real estate investors can only dream of. He creates the most incredible returns on investment for his client/partners I’ve ever seen in my 30+ years of investing. Ephren makes it all simple: He has the people, the resources, and he provides all the services. Sandy was the most skeptical initially. “I felt like it was reasonable to request documentation and facts, and we did serious due diligence... everything checked out.” Dan adds, “I told Sandy, ‘Ephren Taylor is the real deal.’”

Today the couple are involved in several **AmoroCorp** projects, including new home construction, rehabbing, the Kansas City Jazz District program, and more. For some they have used their available investment capital, for others their credit alone was enough. “We are VERY satisfied with the relationship and we are continuing invest with them. Our investments are generating more now than ever before. We feel as though we have been searching for **AmoroCorp** our whole adult investing life.”

Case History:
Airline Employee & Real Estate Investor
Investing Had Become A Stressful Second Job, Their Dream Of Retiring Early And Taking Control of Their Lives Seemed Unreachable.

Gerhard worked for airlines for 26 years, and was a policeman for 8 years before that. He and his wife Rita also owned several rental properties. "Managing rentals is like a second job... a constant headache. We don't get enough cash-flow for landlording to make any sense for us. We may have great appreciation, but our profit is so thin it hardly covers our bills. In just a few transactions **AmoroCorp** has generated more cash flow than we've generated with all 6 of our rental properties in over a year."

When a longtime friend told them about how profitable her transactions had been with **AmoroCorp**, "It sounded too good to be true. I'm a skeptic's skeptic at heart. Part of it is I'm a former policeman and always want to check out what people tell me for myself. Part of it is the European mindset: we're generally more reserved, more suspicious by nature. I decided to do my own background checking and see what I found."

After spending a couple of weeks doing his own background research, he called the **AmoroCorp** office. "I could tell right away Ephren Taylor understands investing inside-out, like nobody else I've ever met. I was especially impressed that he was smart enough to surround himself with experts in many areas."

Gerhard decided to do a short-term test with a \$115,000 equity line, and very quickly "I earned 5% direct return: \$6,000 in 45 days. Less than two months! I was stunned! On an annualized basis that's like 60% ROI. I had already beat my IRA and other investments! That first deal removed any doubt I had left."

"I've spent years working the stock market, 401K, IRA, currency trading -- you name it. Trying to manage our investments aggressively is difficult. In the end, we had a bunch of assets that all were performing poorly, and eating away at our family time."

At 48, one of Gerhard and Rita's primary goals is to retire by 50, "To be able to do what we want to do, when and where we want, without worrying about money."

Today, Gerhard has reinvested his original earnings, converted their low-yielding IRAs to fund their LLC set up by **AmoroCorp**, and put their credit score to work in the LLC as well. "When I realized I could use my credit like an investment account, I was amazed!"

"I don't consider these higher risk investments because of the intense legwork by the company's team of experts. Big banks do the same kinds of investing in large-scale developments, keep the lion's share and pay me a few percent interest. With **AmoroCorp** I'm an investment partner, sharing in the whole pie."

"The results tell it all: As my investments continue to grow, I'm selling off the rest of our other rental headaches to invest even more with **AmoroCorp**. This 'skeptic's skeptic' is totally convinced: My capital, in **AmoroCorp**'s hands, can earn much, much more than if I continued to struggle to manage it myself."

Appendix VII: Common Questions About Credit-For-Investment

What's the catch? Is there some long-term obligation on my part?

Not that we can see. You have no cost, and we do everything. Since your mortgage will be paid for up to two years (for any vacant months), and *You Get ALL The Profit From The Rents AND The Final Sale*, your risk is significantly less than a lone investor buying and selling property. Our management agreement is for 24 months, but you can sell your property at any time, cash out, and end the contract, with no penalty. You can keep your property at the end and continue to get the rental income as long as you want. We can continue to manage it for you, or you can make other arrangements... there's **no obligation to continue, and there's no obligation to do any other deals** (although you will want to, once you see how easily it all works!)

How do we do it?

Amoro Management partners with cities and financial institutions to improve the quality of living of thousands of families nationwide, by providing quality affordable housing. This allows us to acquire properties in bulk, often entire blocks of houses or lots which are owned by cities or banking institutions. Our city partners often pre-qualified renters and buyers, before we even begin! Our unique financial position in these properties provides an extra "cushion" we share with our client-investors, helping to reduce the influence of surrounding market swings or "bubbles."

So why do you need me?

By leveraging the resources of thousands of people around the country, we can use our cash reserves for things like appraisals, title and closing costs. It's a win-win proposition: We can do more developments, more people are able to acquire affordable homes, and more investors like yourself are able to profit, without using your own cash.

And there are no fees?

Our normal \$1500 upfront transaction fee per property is waived for the first transaction for all attendees at this presentation. That's \$1500 added directly to your bottom line. Our management company charges a 15% monthly fee out of the rent, which is standard in the industry. **You pay NO management fee any month the property is vacant, only when it is rented out... If you don't make money on the property that month, neither do we!**

How many of these houses can I do!? How much do I make on each one?

You may invest in up to 10 homes each year under the program, depending upon your credit. There is NO charge to give it a try: we'll even waive our standard \$1500 transaction fee on your first transaction to prove to you it works. That's like an EXTRA \$1500 profit in your pocket, just for trying the program out! Your profit depends on the property, and we give you a complete proforma on each.

Are these new homes, or rehabs? Where are the properties located?

We do some of both. For example, in one city we are currently partnered with, we will be building 70 affordable new homes, and rehabbing 42 city-owned homes. What's your preference? Most of our purchases are in "breadbasket of America" communities such as Kansas City, Cleveland, Memphis and other stable areas with modestly-priced homes.

What about my privacy and my credit information?

We will only use your information on properties you approve of, and with your permission. Plus, we will pay for complete Credit Privacy Protection Insurance, through a third party provider, for as long as you are in our program. If you ever decide to discontinue, you can even choose to continue the privacy service, at our reduced cost.

What if I want to invest cash, or rollover my IRA or 401K for tax-deferred investment?

We also have programs for cash and rollover investors. Depending upon how much you have to invest, we can offer you a guaranteed 10% or more annual income stream, or up to 20% or more in returns on individual projects. Our investment thresholds start at \$50,000 for the income stream program, and \$100,000 for the client-investor program.

What's my next step?

Come to our brief, 20-minute presentation and get your questions answered. We'll have advisors onsite with complete files of properties for you to review. All the property information must meet strict standards of some of the largest national lenders. If it's for you, we will handle all the details. You do nothing except enjoy your returns.

Appendix VIII: Application Form Part I: Standard Client-Partner

For More Information, Please Complete All Spaces In Sections 1 & 2. Please Print Legibly.
When Complete, Fax to (888) 216 8858, Then Call (877) 367 1463 To Speak With An Advisor

| | |
|---|--|
| <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. Suffix <input type="checkbox"/> Jr. <input type="checkbox"/> Sr. _____ _____ First Name Middle Last Name _____ Street Address (Physical Address) _____ City State Zip Code _____ (____) _____ (____) _____ Home Phone Cell Phone _____ E-Mail _____ Business Phone (____) _____ Business E-mail _____ <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired | <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. Suffix <input type="checkbox"/> Jr. <input type="checkbox"/> Sr. _____ _____ Spouse – First Name Middle Last Name _____ Street Address (Physical Address) _____ City State Zip Code _____ (____) _____ (____) _____ Home Phone Cell Phone _____ E-Mail _____ Business Phone (____) _____ Business E-mail _____ <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired |
|---|--|

2

For more information on AmoroCorp, our capital and our credit only investment programs, please complete the following:

Own Rent Other (explain) _____ **How long?** ___ years ___ months

Income less than \$50,000 \$50-\$75,000 \$75-\$100,000 \$100,000-150,000 \$150-200,000 \$200,000+

Estimated Net Worth \$ _____ **Current liquid investment capital:** Savings \$ _____ CD's \$ _____ Other _____

Do you have: a) **401K** Yes No Est. amt: \$ _____ With a current or past employer? Yes No Company _____

 b) **IRA** Yes No Self Directed? Yes No Traditional Amt: \$ _____ Roth Amt: \$ _____

What methods would you use to invest? Cash Rollover Credit

Describe your investment goals: _____

Do you consider yourself a long-term or short-term investor? _____

If asked, would you give a portion of your return to a charitable organization? If so, to whom? _____

3

Authorization Portion

By completing and signing this portion you authorize and consent to having AmoroCorp obtain your consumer credit score and report from consumer reporting agencies in order to consider you for our Programs.

Signature _____ Birthday _____, _____, _____ SS# _____ - _____ - _____ Date _____

Spouse _____ Birthday _____, _____, _____ SS# _____ - _____ - _____ Date _____

Past performance is not indicative of future results. This material is provided to inform clients and potential clients, and is based on data obtained from sources deemed to be reliable. It is not guaranteed as to accuracy and does not purport to be complete. This information is not intended to be used as the primary basis of investment decisions. Because of individual client requirements, it should not be construed as advice designed to meet the particular investment needs of any investor. AmoroCorp recommends individuals consult their financial advisor before making any financial decision. It is not a representation by us or an offer or the solicitation of an offer to sell or buy any security. For more complete information contact www.AmoroCorp.com 877.367.1463

Appendix IX: Accredited Investor Questionnaire

Instructions to Accredited Investor Questionnaire:

This Questionnaire is being given to each person or entity that has expressed an interest in making an investment in AMOROCORP INC (the "Company") through the purchase of the Company's Common Stock Shares. The purpose of this Questionnaire is to determine whether you meet the definition of an Accredited Investor set forth in Rule 501 of Regulation D under the Securities Act of 1933, as amended.

Your answers will, at all times, be kept strictly confidential, however, you hereby agree that the Company may present this Questionnaire to such parties as it deems appropriate in order to assure that the offer and sale to you will not result in violation of the exemption from registration under the Act which is being relied upon by the Company in connection with the sale of such Shares.

Completed Subscription Agreements with completed Investor Questionnaire and payment should be returned to: AMOROCORP INC., C/O David G. Zanardi, Esq., 11921 Freedom Drive, Suite 550, Reston, VA 20190.

A. INDIVIDUAL SUBSCRIBERS -- (CORPORATE, LLC, or PARTNERSHIP SUBSCRIBERS USE PART IIB).

1. Name: _____

2. Home Address (Principal residence address)

3. Employer: _____

Nature of Business: _____

Position: _____

Business Address: _____

Business Telephone Number: _____

4. (a) **Net Worth**, inclusive of the net worth of your spouse and the value of your principal residence, furnishings therein and personal automobiles, (It is important that you check the HIGHEST APPLICABLE AMOUNT).

- | | |
|---|---|
| <input type="checkbox"/> Less than \$75,000 | <input type="checkbox"/> \$350,000 to \$749,000 |
| <input type="checkbox"/> \$75,000 to \$100,000 | <input type="checkbox"/> \$750,000 to \$799,000 |
| <input type="checkbox"/> \$100,000 to \$249,000 | <input type="checkbox"/> \$800,000 to \$1,000,000 |
| <input type="checkbox"/> \$250,000 to \$349,000 | <input type="checkbox"/> over \$1,000,000 |

4 (b) **Net Worth**, inclusive of the net worth of your spouse but exclusive of the value of your principal residence, furnishings therein and personal automobiles.

- | | |
|---|---|
| <input type="checkbox"/> Less than \$75,000 | <input type="checkbox"/> \$350,000 to \$749,000 |
| <input type="checkbox"/> \$75,000 to \$100,000 | <input type="checkbox"/> \$750,000 to \$799,000 |
| <input type="checkbox"/> \$100,000 to \$249,000 | <input type="checkbox"/> \$800,000 to \$1,000,000 |
| <input type="checkbox"/> \$250,000 to \$349,000 | <input type="checkbox"/> over \$1,000,000 |

5. Indicate your income from all sources for the calendar years 2003, 2004 and the anticipated income for 2005. (It is important that you check the HIGHEST APPLICABLE AMOUNT)

- | | | |
|---|---|---|
| 2003 <input type="checkbox"/> \$60,000 to \$100,000 | 2004 <input type="checkbox"/> \$60,000 to \$100,000 | 2005 <input type="checkbox"/> \$60,000 to \$100,000 |
| <input type="checkbox"/> \$101,000 to \$199,000 | <input type="checkbox"/> \$101,000 to \$199,000 | <input type="checkbox"/> \$101,000 to \$199,000 |
| <input type="checkbox"/> \$200,000 and over | <input type="checkbox"/> \$200,000 and over | <input type="checkbox"/> \$200,000 and over |

THE SEVEN *DEADLY PERCEPTIONS* THAT LIMIT MOST REAL ESTATE INVESTMENTS

Past performance is not indicative of future results. This material is provided to inform clients and potential clients, and is based on data obtained from sources we deem to be reliable. It is not guaranteed as to accuracy and does not purport to be complete. This information is not intended to be used as the primary basis of investment decisions. Because of individual client requirements, it should not be construed as advice designed to meet the particular investment needs of any investor. **AmoroCorp** recommends individuals consult their financial advisor before making any financial decision. It is not a representation by us or an offer or the solicitation of an offer to sell or buy any security. For more complete information contact:

AMORO CORPORATION
(OTC:AORO)
2000 Mallory Lane, Suite 130-301
Franklin, TN 37067

Phone: (877) 367 1463

Fax: (888) 216 8858

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