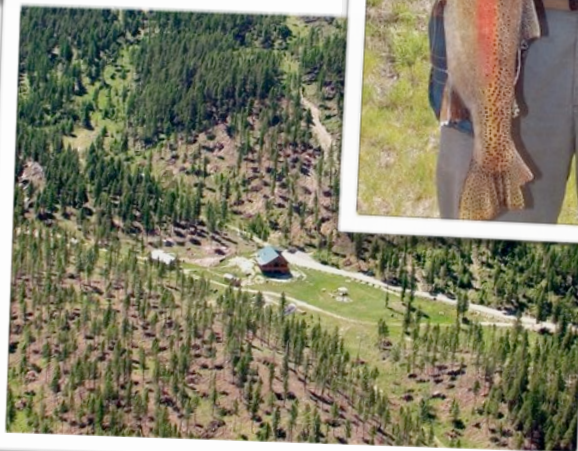
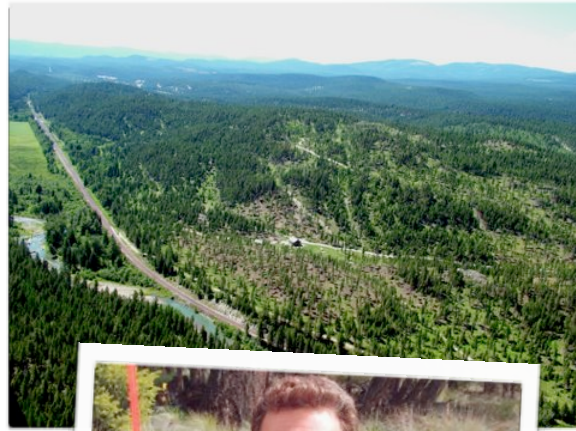


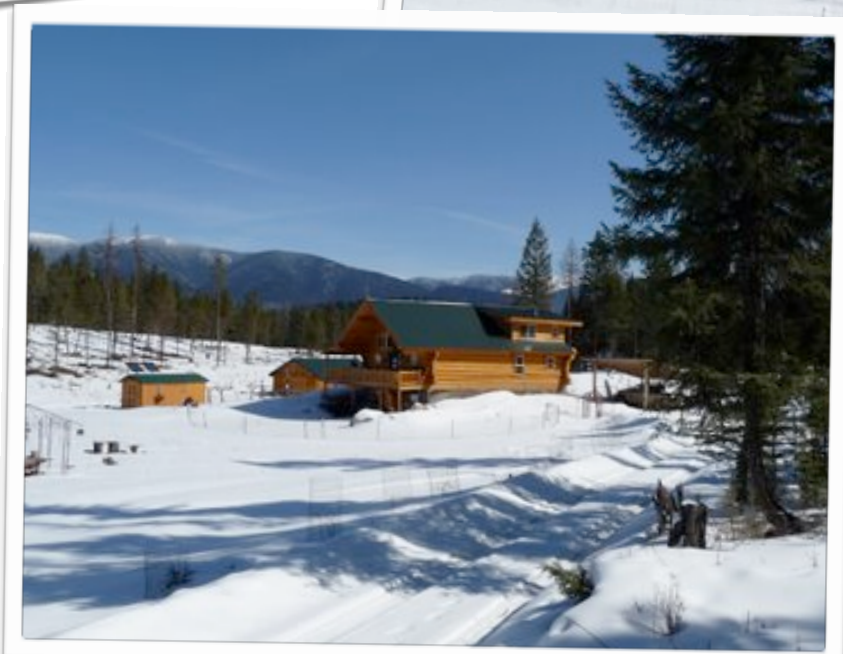
# Montana Land

Rich Scheben



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## My Montana Place

# Montana Land

Rich Scheben

May 2010

To whom it may concern:

Thanks for your interest in my land and I hope we can do business together! This letter will hopefully give you a better understanding of this special opportunity. This is a situation that NO lender or bank would EVER consider!

First of all, I could be willing to reduce the down payment substantially. Most banks or lenders in this area requires 25% to 30% down for a loan on land.

Secondly, I would consider you to have “manageability” over your investment. For example, adding a guest home, septic and drain field, well, electricity, driveway, parking-out some timber, pruning of trees ... all or part to be negotiated.

Third, I will consider holding the paper at a reasonable interest rate while RETURNING your principle. Yes, you read that correctly! This amount could be taken off the selling price or if the future lender agrees, be part of your DOWN PAYMENT. I will have your payments go through an escrow/title company so records will show your honesty and diligence. This will give an opportunity for your credit to shine when you “balloon me out.” I will help you the best way I can to make your dream property become a reality.

You as a prospective owner could have the ability to camp and recreate on the property, while you are in the process of purchasing. All the above, including the time to “balloon payment” me out is negotiable.

Today, there is a lot of ambiguity regarding investing! The stock market, for example, is extremely volatile and “artificially inflated”. Why buy INTANGIBLE pieces of paper when you have no control over decisions. In addition, our supreme court has recently given corporations too many privileges, like those of individuals. For example, you buy a stock and they have total control over your money with no accountability for your risks. They can give it to lobbyists, other investors or give million dollar bonuses to their executive buddies. You have zero “manageability” over your investment portfolio.

In addition, I feel that major inflation is on the way to pay for all of our “government programs.” Unfortunately, too many people today are taking out of the “kitty” and have not put any money into the “kitty.” This includes our own congressmen who take money out of our Social Security System and replace it with IOU’s.

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A great hedge for inflation is N.W. Montana acreage! Natural resources, privacy, recreation (90% National Forest Service land in northern Lincoln County), lowest elevation in the state of Montana, and beautiful British Columbia adjacency are just a few of the many benefits.

Another factor which I feel makes N.W. Montana property a prime investment is because our southern borders in America are inundated with crime, over population, and a decreasing supply of natural resources--especially water. There is an obvious trend of people trying to leave the southern states and urban America. Self-sufficiency is now a privilege mostly only possible with land ownership!

If you consider the recent Real Estate bubble--99% of the foreclosures were HOUSES on one acre or less. It is very, very rare to see it happen to acreage; especially N.W. Montana. Such properties were usually snapped up by family, neighbors, investors or people like you and me who just wanted a higher quality of life. Mostly folks who love nature and privacy!

This is a new idea I have thought about for many months and have decided to implement a pilot program. I am not a realtor, just a modest land owner. My idea would work for one buyer/investor or ten. It all depends on your goals. This is a great way to include a friend or help out your children. Everything will be "on paper" so there will not be any "disagreements" during the course of the contract. I am open minded and would consider "tweaking" our contract over the initial period. I have **two acre** to **twenty acre** parcels available.

If you need more specificity please contact me at your convenience.

Sincerely,

Rich Scheben

(406) 889-5887