

The Millionaire's Secret Asset Protection Blueprint:



How to Go Invisible and
Protect Your Wealth
Like the Ultra-Rich

Lou Brown





The Shocking Truth About Your Financial Vulnerability

Listen up, friend...

Every single day in the United States alone, 109,589 lawsuits are filed.

That's not a typo. That's over 82,000 people every day waking up and deciding to sue somebody. And if you're a real estate investor, business owner, or anyone with assets in your name, you're walking around with a giant target on your back.

I'm Lou Brown, and I've been in the real estate game for over 40 years. I've seen too many good people lose homes, savings, and entire portfolios because they didn't know what I'm about to share with you.

The "Lose Everything Card" Is Real

Remember playing Monopoly as a kid? There was always that chance card that could wipe you out - the "lose everything" card. Well, guess what? In real life, that card exists, and you could draw it any day.

Just last week, I got a call from an investor in Memphis who said something that stuck with me: "Lou, you told me 20 years ago that the name of the game is survival. That advice has saved my business multiple times."

Survival. That's what this is really about.

Are You a Target? (Take This Quick Test)

Put a checkmark next to anything that applies to you:

- ☐ You own your home in your personal name
- ☐ Your rental properties are in your name
- ☐ Your vehicles are titled to you personally
- ☐ You have bank accounts in your own name
- ☐ You own stocks, bonds, or investments in your name
- ☐ You've been told "just get an LLC" and you'll be fine

If you checked even ONE box, you are a sitting duck.

Here's the brutal truth: It costs as little as \$60 to \$250 to file a lawsuit against you (depending on your state), but the average cost to defend a lawsuit for a small business is \$100,000.

Think about that for a moment. Someone can destroy your life's work for less than the cost of a nice dinner, while you'll spend six figures just trying to defend yourself.

The Search Engine Test

Don't believe me? Go to Google right now and search "how to sue your landlord."

When we did this search, we found over 1,150,000 results in 36 seconds. Over a million websites teaching people exactly how to come after you.

With AI now, it's even easier. Tenants can ask ChatGPT: "How do I sue my landlord in [your state]?" and get step-by-step instructions, recommended attorneys, and even sample legal documents.

The system isn't just broken - it's designed to make you lose.





The Million-Dollar Mistakes That Destroy Wealth

Most investors make the same fatal errors that leave them completely exposed. I see it every day, and frankly, it breaks my heart because these mistakes are so easily avoided.

Mistake #1: The "All Eggs in One Basket" Disaster

Your attorney probably told you: "Get yourself an LLC. That'll protect you."

Wrong.

Here's what really happens: You put all your properties - let's say 10 rental houses - into one LLC. You think you're protected. Then one day, little Johnny slips and falls down the back staircase of one property. His parents sue.

But here's the kicker - they don't sue YOU anymore. Why would they? You don't own anything. Instead, they sue your LLC. The LLC that owns ALL 10 properties.

One lawsuit. One basket. Everything gone.

As one of my webinar attendees, Cheryl, correctly identified: "Putting all assets into one LLC" is the #1 mistake investors make.

The California LLC Trap

If you're in California and your attorney convinced you to set up 10 separate LLCs (one for each property), congratulations - you just signed up for:

- **\$8,000 per year** in franchise taxes alone ($\$800 \times 10$ LLCs)
- 10 separate tax returns to file annually
- 10 sets of annual fees and compliance requirements
- 10 chances for paperwork mistakes that could pierce your protection

Compare that to what I'm going to show you: **No annual fees, no annual tax returns, no franchise taxes.**



Mistake #2: Having Assets in Your Own Name - The "Sitting Duck Syndrome"

Maybe you were raised to be proud of ownership. Maybe seeing your name on that deed gives you a sense of accomplishment.

In America today, that pride will bankrupt you.

When your name is on public records, here's what lawsuit predators can find about you in minutes:

- ✓ Every property you own and its estimated value
- ✓ How much you owe on each mortgage
- ✓ Whether properties are paid off (making you an even bigger target)
- ✓ Your home address and estimated net worth
- ✓ Vehicle registrations and values

It's like posting a sign in your front yard: "SUE ME - I'VE GOT STUFF TO TAKE!"



Real Example: The Professional Lawsuit Predator

Meet Ms. McComb, featured in a Wall Street Journal article. She's a former actress with a law degree - and that's exactly as dangerous as it sounds.

Her track record:

- Nearly 50 lawsuits against neighbors, tenants, and department stores
- 9 automobile accidents (what are the odds?)
- Sued her neighbor over a bouncing basketball and got a \$5,000 settlement
- Sued the same San Francisco department store THREE TIMES for slip-and-fall incidents
- Once it worked, she went back for more

People like Ms. McComb are out there right now, researching property owners, looking for their next payday. **Don't be their next victim.**

The American Lawsuit Advantage

Here's something most people don't know: In 95% of the world, if you sue someone and lose, you have to pay BOTH sides' attorney fees.

Not in America.

In America, it's every person for themselves. Even if you win, you still pay your own legal bills. This creates what I call the "lawsuit lottery" - people can take shots at you with almost no downside risk.

The bottom line: If you own assets in your name, you're not a real estate investor - you're a lawsuit magnet walking around in a target-rich environment.



Meet the Professional Lawsuit Predators

You need to understand who's hunting you and how they operate. Knowledge is your first line of defense.

The Ms. McComb Playbook

This Wall Street Journal case study will open your eyes to how the lawsuit lottery really works:

The Setup: One-time actress with law degree (dangerous combination)

The Business Model: Professional lawsuit filer

The Results: Nearly 50 lawsuits and counting

Her Greatest Hits:

The Basketball Incident

Sued her neighbor over the sound of a bouncing basketball. Result? \$5,000 nuisance settlement from the insurance company.

The Triple Play

Found one San Francisco department store that settled her first slip-and-fall claim. What did she do? Went back and sued them TWO MORE TIMES for additional "slip-and-fall" incidents.

The Car Crash Career

Been involved in 9 automobile accidents. Nine! Ever heard of people who slam on their brakes so you rear-end them? Welcome to lawsuit lottery tactics.

The Lesson:

Once these predators find a system that works, they repeat it over and over. And if your assets are sitting there unprotected, you're their next payday.

The Headlines That Should Terrify You

These are REAL lawsuit headlines I've collected:

"Tourist Sues Hotel Claiming Swimming Pool Got Her Daughter Pregnant"

(Yes, you read that correctly)

"Double Murderer Sues to Claim His Victim's Classic Chevy Pickup"

(The legal system allowed this to proceed)

"Holocaust Denier Sues Auschwitz Survivor Alleging Memoir Contains Fantastical Tales"

(There's no bottom to how low people will go)

"Illegal Immigrant Sues Rancher Who Stopped Them on His Property and Turned Them Over to Border Patrol"

(He was protecting his own property and got sued for it)

The Million-Dollar Verdicts

While those cases sound crazy, here are the ones that should really worry you:

- **\$2.9 million** - McDonald's hot coffee case
- **\$4.3 million** - Damages awarded to criminal
- **\$4 million** - Water slide incident
- **\$1.8 million** - Dog vs. cyclist accident
- **\$3.1 million** - Car crash settlement

As real estate investor Vitus Jusskass puts it: "At some point, if you're into real estate, you're going to get sued. We're easy prey."

But here's where Vitus is wrong: He says there's no way to avoid the lawsuit.

I'm here to tell you there absolutely IS a way. And it starts with making yourself invisible.



How They Hunt You

Modern lawsuit predators are sophisticated. Here's their research process:

- Step 1:** Search public property records online
- Step 2:** Identify properties with significant equity
- Step 3:** Cross-reference owner names with other assets
- Step 4:** Calculate total net worth and insurance coverage
- Step 5:** Engineer an "incident" or find a technical violation
- Step 6:** File lawsuit and demand settlement

The entire process can be done from a laptop in someone's living room.

Your defense: Don't be on their list in the first place.

The Four P's of Bulletproof Protection

After 40+ years in this business and more threats from lawyers than I care to remember, I've developed what I call the "Four P's Framework" - the same system ultra-wealthy families use to stay invisible and protect their fortunes.



1. PRIVACY - Go Invisible Like the Mega-Rich

The Golden Rule: If they can't find it, they can't take it.

When I deed a property into trust, I don't just move ownership - I make it strategically invisible. Let me give you my favorite example:

The Sister Mary Frances Trust

Picture this: A lawsuit predator looks up your rental property and sees it's owned by "The Sister Mary Frances Trust."

What's their first thought? "Holy cow, I don't want to mess with Sister Mary Frances or the Catholic Church. Who wants to sue the nuns?"

Strategic naming works. I've been doing this since 1982, and I can tell you - attorneys think twice before going after creatively named trusts.

Privacy Benefits You Get Immediately:

- ✓ Your name disappears from public property records
- ✓ Asset searches come up empty
- ✓ Predators move on to easier targets
- ✓ You can buy and sell without anyone tracking your moves



2. PROTECTION - Bulletproof Assets from Lawsuits

The Divide and Conquer Strategy

Instead of putting 10 properties in one LLC (where one lawsuit kills everything), I teach you to put each property in its own separate trust.

Here's what happens when they try to sue you:

Lawsuit Predator: "We want to sue Lou Brown for this slip-and-fall."

My Response: "I don't own that property. The Maple Street Trust owns it, and I'm just the manager."

Lawsuit Predator: "Well then, we'll sue the trust."

My Response: "Good luck with that."

Why Trusts Are Lawsuit-Proof:

- The trust owns the asset, not you
- If they get through the first trust, they find... another trust

- Legal costs skyrocket trying to unwind multiple entities
- Most attorneys abandon the case when they see the structure

Real Example: Just happened to me. A tree fell on one of my duplexes during a storm. The non-paying tenant (who we were already evicting) claimed she was in the tub when drywall fell on her.

Attorney called: "We want your insurance information."

My response: "I'm just the manager. A trust owns this property."

Result: **The attorney hung up and I never heard from them again.**



3. PROBATE AVOIDANCE - Preserve Wealth for Heirs

The \$28,400 Lesson

My good friend Kevin Shriver learned this the hard way. His parents put their farm ground in trust but left everything else in their personal names.

When his father died in 2017: **"My mom got the pleasure of writing out a check for \$28,400 for probate."**

When his mother died in 2022 with everything properly in trust: **"No probate. Everything just went 50-50 to my brother and me."**

Here's How Probate Destroys Families:

The Traditional Way (Guaranteed Probate):

- Months or years of court proceedings
- Thousands in attorney fees
- Family fighting over assets
- Everything becomes public record
- 3-7% of estate value lost to costs

The Trust Way (No Probate):

- Assets transfer instantly at death
- No courts, no judges, no delays
- Complete privacy maintained
- Zero additional costs
- Family harmony preserved

Critical Point: If you have an LLC, corporation, or limited partnership, you are GUARANTEED to go through probate. Only trusts avoid it completely.



4. PROFITS - Generate Income Using Creative Strategies

The \$50,000+ Per Deal Advantage

This is where most people's minds get blown. Not only do trusts protect you - they actually make you money.

The "Subject To" Secret

In 1982, Congress passed a law giving banks the right to call loans due when properties are sold. But they included ONE exception: **transfers to trust for estate planning purposes.**

What this means for you:

- Take over existing financing without bank approval
- No credit checks or income verification
- No loan application fees or closing costs
- Keep the seller's low interest rate
- Save \$20,000-\$50,000+ per transaction

Real Example: The house I'm sitting in right now in Florida was purchased exactly this way. The seller moved to Texas, had payments they wanted to get rid of. Instead of going to a bank and paying tens of thousands in closing costs, I simply took over their existing financing.

Other Profit Centers:

- ✓ Sell beneficial interests instead of properties (no transfer taxes)
- ✓ Partner using trusts for joint ventures
- ✓ Use your IRA to invest in real estate through trusts
- ✓ Create private lending opportunities
- ✓ Slash your taxes with flow-through benefits

The Bottom Line: While your competitors are paying massive closing costs and attorney fees, you're building wealth using strategies the ultra-rich have used for centuries.



Real-World Protection Success Stories

Let me share some real stories from my students and my own experience. These aren't theoretical - these are actual lawsuits that could have destroyed everything, but didn't because of proper protection.

Case Study #1: The Tree Incident (My Personal Experience)

The Setup: Hurricane winds knocked down an 8-ton tree onto one of my duplexes. It didn't destroy the building, but it did cause some drywall to fall into the bathtub.

The Problem: The tenant hadn't been paying rent. We'd already gone to court and gotten an eviction order. But suddenly, after the tree incident, this tenant claimed she was "laying in the tub" when the drywall fell on her.

The Attack: Attorney calls and says: "Mr. Brown, we want your insurance information. We're filing a claim for our client's injuries."

My Response: "Who is this? Well, the owners have hired me as the manager, and I'm not at liberty to give you any information about that."

Attorney: "Well, who are the owners?"

My Response: "A trust is the owner."

The Result: The attorney stopped talking and literally hung up on me. That was the last time I ever heard from those people or anything about that incident.

Why This Worked:

- I wasn't the owner, so they couldn't sue me personally
- The trust owned the property, not me
- I was just the manager with no personal liability
- The attorney knew trying to sue a properly structured trust would be expensive and difficult

Case Study #2: The Severed Arm Horror Story

The Student: One of my asset protection students who had properly protected her properties..

The Incident: A contractor was moving a stove up the back staircase of her rental property. He strapped this heavy stove to his back, got to the top, lost his balance, and fell backwards through a large plate glass window.

The Injury: The man literally cut off his arm. Life-altering, devastating injury.

The Natural Reaction: Your heart goes out to someone who suffers like this, but legally, it wasn't the property owner's fault. The contractor took on more than he should have, should have had help, should have done it differently.

What Could Have Happened: If this property had been in her personal name, she could have lost everything she'd worked for her entire life. Her house, her other properties, her savings - all of it could have been seized to pay a massive judgment.

What Actually Happened: Because the property was properly held in trust and encumbered correctly, she never got sued. The attorneys looked at the situation and decided it wasn't worth pursuing.

Her Response: "Taking Lou's class and implementing his system literally saved my entire portfolio."

Case Study #3: The Waterfall Tragedy

The Property: A resort in the North Georgia mountains owned by a friend of mine.

The Incident: A 12-year-old boy went to the top of a waterfall on the property, fell down, and tragically died.

The Potential Exposure: This is exactly the type of tragedy that destroys property owners. The emotional impact, the media attention, the astronomical liability - it should have been a multi-million dollar lawsuit that would have taken everything.

The Protection: Fortunately, the property was properly held in trust and fully encumbered.

The Result: The attorneys looked at the structure, realized how difficult and expensive it would be to pursue, and decided not to mess with it.

The Outcome: My friend still owns that resort to this day, and it continues to provide income for his family.

Case Study #4: Kevin Shriver's Car Accident

The Recent Incident: Just two weeks before our webinar, Kevin was involved in a serious car accident. His truck was damaged, the other person's car was totaled.

Kevin's Words: "The beauty about it is, when you have everything in trusts, it sure gives you peace of mind. Every time you get in a vehicle, that's a 65 mile an hour bullet you're driving down the road. You think it's gonna happen to everybody else, but man, it happened so fast, I didn't even know what happened."

The Protection: Because Kevin has lived in "the trust world" since 2010, he's basically a ghost on paper.

His Result: "Thankfully, nobody was hurt. You can always replace vehicles. But it gives you a lot of peace of mind when your vehicles and everything that you control, not own, is in trust. Because you're basically a ghost."

The Common Thread

Notice what all these success stories have in common:

1. **The predators couldn't find easy targets**
2. **The legal costs to pursue were too high**
3. **The potential recovery was uncertain**
4. **The property owners stayed protected and solvent**

This isn't luck - this is strategy.

As I always say: "Intellectuals solve problems, geniuses prevent them." - Albert Einstein

Don't wait until you're facing a lawsuit to protect yourself. By then, it's too late.





The Land Trust Advantage 30+ Benefits

After studying about 30 different kinds of trusts, I discovered that most people need ONE specific type that does things other trusts simply cannot do. It's called a Land Trust, and it's been the foundation of my asset protection system since 1982.

Why Land Trusts Beat Everything Else

The Big Difference: In most trusts, the trustee has all the control. But in a land trust, it's the **beneficiary** who has the control. The beneficiary tells the trustee what to do, and the trustee is supposed to do nothing until told by the beneficiary.

Think about that power structure. **You maintain complete control while becoming invisible on public records.**

No Annual Fees, Dues, or Tax Returns

Remember that California LLC trap I mentioned? Here's the beautiful contrast:

10 California LLCs:

- \$8,000 per year in franchise taxes
- 10 separate tax returns annually
- 10 sets of annual compliance requirements
- Ongoing attorney and CPA fees

10 Land Trusts:

- **\$0 in annual fees**
- **\$0 in franchise taxes**
- **Only 1 tax return** (the beneficiary files it)
- **No ongoing compliance costs**

As my student Kevin Shriver puts it: "An LLC - every property you have in a separate LLC has to have a separate tax return. The beauty of the trust is you can have 50 properties, 100 properties, and you just have one tax return with the land trust."



The Money-Making Applications

1. The "Subject To" Goldmine

The 1982 Game-Changer: Congress gave banks the right to call loans due when properties sell, BUT they included an exception for transfers to trust for estate planning purposes.

What This Means: You can legally take over existing financing without triggering the due-on-sale clause.

Real Example: I bought my first property at 18 years old this way. Put it under contract when I was 18, closed right after my 19th birthday by taking over existing financing. I only had to pay \$45 to take over a loan that had been paid on for 15 years.

Today's Application: Instead of going to a bank and paying \$20,000-\$50,000 in closing costs, you simply step into the seller's existing loan and make the next payment.

2. Sell the Beneficial Interest (Not the Property)

Here's where people's minds get blown. You can actually **sell your beneficial interest in the trust** to a new buyer instead of selling the property itself.

The Benefits:

- Buyer takes over existing financing
- No transfer taxes in many states
- No new loan applications or closing costs
- Keeps the existing low interest rate
- Private transaction (not public record)

Student Success: One of my webinar attendees, Cheryl, figured this out and asked: "If you have a land trust, can you sell the trust rather than selling the property?"

My response: "Cheryl, you broke the code, baby!"

3. IRA Real Estate Investing

Your IRA can invest in real estate through trusts while keeping your name completely off public records. Your IRA becomes the beneficiary of the trust that owns the property.

The Advantage: Real estate investing with retirement funds while maintaining complete privacy protection.

Privacy and Protection Benefits

Strategic Naming Power

I can name my trusts anything I choose:

- The Sister Mary Frances Trust
- The Charitable Foundation Trust
- The Family Heritage Trust
- The Community Development Trust

The Psychology: When predators see these names on public records, they think twice about who they're messing with.

The "Divide and Conquer" Protection

Instead of owning 10 properties in one entity (where one lawsuit takes everything), each property goes in its own trust:

- 123 Main Street Trust
- 456 Oak Avenue Trust
- 789 Pine Street Trust
- And so on...

The Result: If someone slips and falls at 123 Main Street, they can only go after the 123 Main Street Trust. Your other 9 properties are completely protected.

Converting Real Estate to Personal Property

This is a technical benefit that creates major advantages:

Traditional Way: Real estate is... real estate (subject to real estate laws, taxes, and regulations)

Land Trust Way: Your beneficial interest becomes personal property (subject to more favorable personal property rules)

Flow-Through Tax Benefits

Critical Point: You keep ALL the same tax benefits you had before:

- ✓ Depreciation deductions
- ✓ Repair and maintenance write-offs
- ✓ Interest deductions
- ✓ Property tax deductions
- ✓ Homestead exemptions
- ✓ 1031 exchange capabilities

The Difference: You get all these benefits while being invisible on public records.



Recognized in All 50 States

The Legal Foundation: All states have trust statutes. Even if your state doesn't have specific "land trust" laws, it recognizes trusts as valid contracts.

My Approach: I write my trusts to meet the most stringent requirements (Tennessee's), so they work everywhere else with even fewer restrictions.



The Einstein Principle of Wealth Protection

"Intellectuals solve problems, geniuses prevent them." - Albert Einstein

Einstein understood something most people miss: **The best time to solve a problem is before it becomes a problem.**

Prevention vs. Reaction

Most People's Approach:

1. Build wealth with no protection
2. Get sued or threatened
3. Panic and call an attorney
4. Pay massive legal fees to fight
5. Lose everything or settle for huge amounts

6. Start over (if possible)

The Genius Approach:

1. Build wealth with protection in place
2. Stay invisible to predators
3. If someone tries to sue, they hit a wall
4. Move on with life and continue building wealth

The Reality: Many things I'll teach you provide asset protection BEFORE a claim arises, but few things work AFTER. The time to protect yourself was yesterday. The second-best time is right now.

The Trump Tax Return Example

Here's a perfect example of how the ultra-wealthy use trusts for protection:

The Setup: For years, politicians and media demanded Trump release his tax returns. They hounded him relentlessly.

The Pressure: Finally, a judge ordered him to turn over his tax returns.

Trump's Response: "I can't."

The Judge: "Why can't you?"

Trump's Answer: "It's in trust."

The Result: Have you heard ONE WORD about Trump's taxes since he said that? Complete media silence.

Why? Because the elites realize if Trump starts giving up information about trusts, they'll have to give up theirs too. They're not going to let that happen.

The Lesson: Trusts are THE protected entity that even the government respects.

The FinCEN Scare (And Why Trusts Are Still Protected)

The Threat: The government tried to implement new disclosure requirements for LLCs, corporations, and partnerships.

The Exception: Guess what entity was specifically EXEMPTED from these disclosure requirements? **The exact type of trusts I teach.**

The Message: While other entities face increasing scrutiny and regulation, trusts remain protected and private.



Real-World Prevention Examples

Preventing the Lawsuit Before It Starts

Scenario: Tenant slips and falls on your property.

Traditional Approach: They research you, find you own 10 properties worth \$2 million, and sue you for everything.

Trust Approach: They research the property, find it's owned by "The Community Safety Trust," can't find the beneficial owner, and their attorney advises them it would cost more to pursue than they could recover.

Result: No lawsuit filed.

Preventing Probate Disasters

Traditional Approach: You die, your family spends 6-18 months in probate court, pays tens of thousands in fees, and family members fight over assets.

Trust Approach: The moment you die, assets automatically transfer to your designated beneficiaries. No courts, no attorneys, no delays, no fights.

Real Example: My stepfather Gordon had a "naked trust" - a trust with nothing in it. When I realized this on his deathbed, we quickly moved his house, car, and bank accounts into the trust. When he died, my mother got everything instantly. When she died 5 years later, I inherited everything with zero probate costs or delays.

The Fraudulent Transfer Trap

Critical Timing Issue: What you do AFTER a claim arises can be undone by "fraudulent transfer" laws.

The Law: If you transfer assets to avoid a specific lawsuit, courts can reverse those transfers and take the assets anyway.

The Solution: Transfer assets into protection BEFORE any claims exist. This is considered legitimate estate planning, not fraudulent transfer.

The Point at Which Claims Arise: Claims exist much earlier than most people think - often before you receive any demand letter or lawsuit papers.

Why Attorneys Don't Teach This

The Business Model Problem: If attorneys taught everyone how to protect themselves with simple trusts, they'd lose two major revenue sources:

1. **Defense Fees:** No lawsuits = no \$100,000+ defense bills
2. **Probate Fees:** No probate = no estate administration fees

The Knowledge Gap: Most attorneys know very little about the strategic use of trusts. They learned corporations and LLCs in law school, so that's what they recommend.

My Discovery: When I was forced to learn about trusts in 1982, I was shocked at how few attorneys truly understood them. That's still true today.



The Survival Mindset

The Memphis Message: Just this week, I received a message from a gentleman in Memphis who's been using my system for over 20 years. He wrote:

"Lou, I will never forget when you taught me this thing that has stuck with me throughout my career: The name of the game is survival. That advice has saved my business multiple times."

The Point: If you can survive, you can continue playing the game. If you get wiped out by one lawsuit, game over.

Your Choice: You can either be an intellectual who solves problems after they happen, or a genius who prevents them from happening in the first place.

The ultra-wealthy figured this out long ago. Now it's your turn.



Your Step-by-Step Action Plan

Okay, friend, I've shown you the problems and the solutions. Now let's get you protected. Here's exactly what you need to do, in the right order.

Phase 1: Inventory Your Exposure (Do This Today)

Get a piece of paper and write down everything you own in your personal name:

Real Estate: ☐ Your primary residence

- ☐ Rental properties
- ☐ Vacant land
- ☐ Commercial properties
- ☐ Time shares

Personal Property: ☐ Bank accounts (checking, savings, CDs)

- ☐ Investment accounts (stocks, bonds, mutual funds)
- ☐ Vehicles (cars, trucks, motorcycles, boats, RVs)

- Business assets
- Collections (guns, coins, art, etc.)

Business Entities: □ LLCs with multiple properties
 □ Corporations
 □ Partnerships

Now ask yourself: If someone sued me tomorrow and got a judgment, what could they take?

Everything on that list.

Phase 2: Calculate Your Target Value

The Predator's Math: Lawsuit predators do quick research to determine if you're worth pursuing.

Their Calculation:

- Total visible assets: \$_____
- Minus obvious debts: \$_____
- Estimated net worth: \$_____
- Estimated insurance coverage: \$_____

If your net worth exceeds \$100,000, you're a target.

If it exceeds \$500,000, you're a prime target.

If it exceeds \$1 million, you're being hunted.

Phase 3: The Funding Critical Error (Learn From Gordon's Mistake)

Gordon's Story: My stepfather had a trust document sitting in his filing cabinet. On his deathbed, he told me, "I've got it in trust."

The Problem: When I looked at his trust, it was completely empty. He had the paperwork but never moved any assets into it - what I call a "naked trust."

The Near-Disaster: If we hadn't acted quickly to fund the trust before he died, my mother would have faced full probate on everything.

The Lesson: Documentation without funding equals zero protection.

Phase 4: Plan Your Trust Structure

Based on what I've taught thousands of students, here's the optimal structure:

For Each Real Estate Property:

- **Individual Land Trust** (123 Main Street Trust, 456 Oak Avenue Trust, etc.)
- **Strategic naming** (avoid your name or family name)
- **Proper trustee selection** (never be your own trustee)
- **Clear beneficiary designation**

For Personal Property:

- **Personal Property Trusts** for bank accounts, investments, collections
- **Separate trusts** for vehicles (can be grouped by family member)
- **Management trust** for business operations

For Overall Estate Planning:

- **Living Trust** as the ultimate beneficiary of other trusts
- **Proper succession planning** for when you're gone

Phase 5: Choose Your Protection Strategy

Trustee Selection Strategy:

Never use: Yourself, your spouse, your kids, your business partner

Consider using: Trusted friend in another state, professional trustee service, family member who understands the system

Naming Strategy:

Avoid: "John Smith Family Trust," "Smith Real Estate Holdings"

Use: "Community Development Trust," "Heritage Foundation Trust," "Charitable Holdings Trust"

My Favorite: "Sister Mary Frances Trust" (who wants to sue the nuns?)

Privacy Strategy:

- Different trustee for each property trust

- Trustees located in different states when possible
- Beneficiaries kept private and off public records
- Management agreements to maintain operational control

What Happens Monday Morning

When you complete your trust setup correctly, here's what changes immediately:

Public Records Search Results:

- **Before:** "John Smith owns 123 Main Street, purchased for \$200,000, mortgage balance \$85,000, estimated equity \$115,000"
- **After:** "123 Main Street Trust owns property, trustee: Jane Wilson (address in different state), no visible beneficial owner"

Asset Search Results:

- **Before:** "John Smith also owns vehicles worth \$75,000 and has accounts at First National Bank"
- **After:** "No additional assets found under John Smith name"

Predator's Decision: "This is too complicated and expensive to pursue. Let's find an easier target."

The Monday Morning Courthouse Trip

What You'll Record: A simple deed transferring property from your name to your trust name.

The Cost: In Georgia, for example: \$10 for the first page, \$2 for each additional page. Total cost: about \$16.

What You Get: A \$16 insurance policy that you never have to renew, protecting you from lawsuits that could cost millions.

The Analogy: It's like a smoke detector for your wealth. You hope you never need it, but you'll be grateful it's there if danger strikes.



Warning: What This Report Cannot Do

Before you take action, you need to understand the limitations of this educational report and the realities of asset protection law.

Legal Disclaimers & Critical Limitations

This Report Provides Educational Information Only

I'm not an attorney, and this report doesn't constitute legal advice. Laws vary by state, and your specific situation may require different strategies than what I've outlined here.

Not a Substitute for Proper Implementation

Reading about asset protection and actually implementing it are two completely different things. You can't just download forms from the internet and expect to be protected.

Asset Protection Must Be Implemented BEFORE Claims Arise

This is absolutely critical. Once someone threatens to sue you or files a lawsuit, any transfers

you make can be challenged as "fraudulent transfers" designed to avoid that specific claim.

State Law Variations Matter

While trusts are recognized everywhere, the specific requirements and advantages vary by state. What works perfectly in Georgia might need modifications in California or New York.

The Fraudulent Transfer Time Bomb

The Law: If you transfer assets after a claim arises (or when you know a claim is likely), courts can "set aside" those transfers and take the assets anyway.

When Claims "Arise": Much earlier than you think:

- When an incident occurs (slip and fall, car accident, etc.)
- When a dispute starts with a tenant or contractor
- When a business relationship goes bad
- When you receive any threat of legal action

The Safe Zone: Transfers made for legitimate estate planning purposes, before any claims exist, are generally protected.

The Timing Rule: The best time to protect yourself was 10 years ago. The second-best time is right now, before anything happens.

What You Still Need

Proper Documentation: Generic trust forms won't work. You need documents specifically designed for asset protection with all the right provisions and protections built in.

State-Specific Requirements: Understanding your state's trust laws, recording requirements, and tax implications.

Strategic Implementation: Knowing which assets to put where, how to name your trusts, who to use as trustees, and how to maintain control while staying protected.

Ongoing Management: Understanding how to operate your trusts, handle tax returns, manage properties, refinance when needed, and eventually transfer to heirs.

Professional Guidance: While you can learn to do this yourself, you need proper training to avoid costly mistakes.

The "Do-It-Yourself" Trap

The Temptation: "I'll just find some trust forms online and fill them out myself."

The Reality: I've seen too many people try this approach and create expensive problems:

- Trust documents that don't provide actual protection
- Improper funding that leaves assets exposed
- Tax problems from incorrect beneficiary structures
- Family conflicts from unclear succession planning

The Solution: Learn the system properly, with hands-on training, step-by-step implementation, and ongoing support.

What Happens If You Do Nothing

Let me be brutally honest about what you're risking:

Scenario 1 - The Lawsuit: One slip-and-fall, one car accident, one angry tenant, and everything you've built over decades can be gone in months.

Scenario 2 - The Probate Disaster: You die without proper planning, and your family spends 6-18 months in probate court, paying tens of thousands in fees while grieving your loss.

Scenario 3 - The Business Killer: One lawsuit against your business takes not just the business assets, but your personal assets too because everything's connected.

Scenario 4 - The Retirement Wipeout: Just when you should be enjoying your golden years, a lawsuit forces you to liquidate everything and start over.

The Point of No Return

Here's what I've learned in 40+ years: There are two types of real estate investors - those who have been sued and those who will be sued.

The Question: When your turn comes, will you be protected or will you be another casualty?

The Choice: You can either take action now while you have time and options, or wait until it's too late and become another statistic.

Don't let this report sit on your desk or in your downloads folder. **Information without implementation is worthless.**

Your Next Step

I've given you the education. Now you need the implementation. Here's how to get fully protected and start building wealth like the ultra-rich do.



Announcing: The Ultimate Trust Masterclass

FREE Live Training with Lou Brown

Thursday, April 9, 2026

8pm Eastern (5pm Pacific) | 90 minutes | via Zoom

Register Free: StreetSmartInvestor.com/trusts

In just 90 minutes, Lou will show you exactly how to implement everything you've learned in this report... step by step.

What You'll Discover:

- How to become invisible to lawsuit predators searching public records
- Why LLCs don't protect you the way you think (and what works better)
- The "control everything, own nothing" strategy the wealthy have used for generations
- How to skip probate and pass wealth to your family instantly
- Lou's layered trust structure that makes attorneys hang up and walk away

Plus: Everyone who attends receives Lou's Trust Protection Guide free.



The Bottom Line:

You're going to deal with asset protection eventually. The only question is: Will you handle it proactively for a few hours of your time... or reactively after a lawsuit costs you \$100,000 to defend?

This free masterclass is your chance to learn directly from someone who's been doing this successfully since 1982.

Register Free: StreetSmartInvestor.com/trusts

About Lou Brown



40+ Year Track Record of Success

Lou Brown has been buying, holding, and selling real estate profitably for over four decades. Since 1982, when Congress forced him to learn about trusts to continue his real estate business, he has become the nation's leading expert on using trusts for asset protection and wealth building.

His Background:

- Started investing at age 18 with his first "subject to" purchase
- Forced to master trusts in 1982 when new laws threatened his business model
- Developed the Street Smart System used by thousands of investors nationwide
- Author of international bestseller "Buy, Hold, Sell"
- Licensed trust system users in all 50 states

Why Lou Teaches Asset Protection

"I've seen too many good people lose everything because they didn't know what I know. After 40+ years of staying out of court and off the radar, I feel obligated to share these strategies with others."

Lou doesn't teach asset protection as a side business - it's been the foundation of his real estate empire since the 1980s. Everything he teaches, he uses personally.

Student Success Stories

Kevin Shriver (15-Year Student): Built a multi-million-dollar portfolio without ever getting a bank loan, using Lou's creative financing and trust protection strategies.

Memphis Investor (20-Year Student): Recently wrote: "Lou, I will never forget when you taught me that the name of the game is survival. That advice has saved my business multiple times."

Thousands of Others: Have successfully implemented Lou's system to protect their wealth and build generational assets.

Contact Information

Street Smart Systems

4426-B Hugh Howell Rd #200
Tucker, GA 30084 * **1-800-578-8580**

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Did you miss it? Call 1-800-578-8580 for your options

"Yeah, baby! Your wealth is too important to leave unprotected. The ultra-rich have been using these strategies for centuries. Now it's your turn to join them." – Lou Brown