



REAL ESTATE SOLUTIONS

WE WANT TO BUY YOUR PROPERTY

How Does Selling My Property with Terms Work and Why is it fast becoming the seller's 1st CHOICE When Selling Their Home!

I find myself answering this question daily so below is a summary of why selling your home with terms might be your best option. Aside from being a real estate investor I've been a licensed real estate agent for 12+ years and have been working with my own investments and specializing in lease purchase for the past few years. The market is constantly changing and in order to get **Top Dollar** for your property, sometimes you've got to change with it and be aware of your options.

Approximately 82% of the market cannot qualify **TODAY** for financing. That is a National number that is not improving. Alternatively, other buyers with good credit are looking for a way to buy now while they save more instead of renting while they save. Yet another group of people need **seasoning** as self-employed individuals. If you are selling with a Realtor or by owner, you are only marketing to 18%+- of the market. A smaller pool of buyers will obviously produce a lower price.

We can buy homes all cash with a quick close, but that is typically for distressed property, at a deep discount. We usually purchase with **lease/purchase or owner financing** – both of those with a short term cash out for you at close to **Full Market Value**. When we meet, we can decide the best purchase option for us. For property that is in great shape (which is 95% of what we purchase), we purchase it via a lease/purchase or owner financing (depending upon your underlying mortgage(s)).

We are **NOT acting as Realtors** offering a service and you will not pay us any fees. Many think these types of purchases are only for low-end homes or distressed sales. We actually handle homes from \$150,000 up to the Multi Million Dollar range.

There are many people out there that have cash to put down, have good incomes, but have had life events or other challenges that caused their credit to go down. Things like divorce, death in the family or seasoning needed for a new business.

The lease purchase means we are 100% responsible for maintenance, repairs, taxes, etc. after 30 days. The only thing you're responsible for is your insurance if it's not included in your mortgage payment (or if you don't have a mortgage) and it will change from a home owners' policy to a simple landlord policy which will reduce your costs slightly. If your insurance and taxes are currently escrowed, the monthly

lease will cover them. Your profit is locked in, predetermined ahead of time and will not change.

If you have no mortgage currently, we can even pay a premium above market value!

Who is this not a fit for?

This isn't a fit for anyone who has cash in the home that they need **NOW** to buy another home. It will still work but you would have to do a refinance, pull out cash needed and then secure a lease purchase with us to cover the new underlying mortgage.

What if I still have my loan and want to go buy another home and get a mortgage to do so?

Banks and mortgage companies vary on this one and you should shop around. I've seen them count your lease payment anywhere from 75%-100%. For example, if your mortgage payment is \$1000 and you are collecting only \$1000 on your lease, if they are only counting 75%, you will be credited for \$750 monthly income as far as your debt to income qualifying ratio and that means you have \$250 net debt. If they count 100% of your lease income it's a break even and will not at all affect you qualifying for a loan. There is a simple solution for this as well, which we can discuss.

Other Advantages:

- **Top sales price**
- **Stops the money hemorrhage of mortgage payments if applicable.**
- **All maintenance our responsibility.**
- **You still enjoy tax advantages of the depreciation if applicable.**
- **Almost immediate time frame instead of waiting 3, 6 or even 12 months.**
- **No advertising dollars out of your pocket.**
- **No fees out of your pocket.**
- **We don't care what kind of mortgage you have.**
- **No inspections and negotiating**