

# Casa Deals Team





**Principal:**

**Felipe Soares**

Owner & President of Casa Deals

Business Consultant of REI network

Real Estate Agent of Early Bird Homes Team at eXp Realty

Firefighter/Paramedic for Carrollton Fire Rescue

Felipe Soares is a Real Estate Agent and Investor, Serial Entrepreneur, Internet Marketer, Business Consultant and Businessman.

Felipe has a very unique point of view for Real Estate. He wholeheartedly believes in a no ‘B.S.’ approach when it comes to getting the deal done and across the finish line. His direct, open and honest, transparent communication towards clients and associates are much appreciated by the people he comes in contact with.

When representing a client he always has their best interest in mind, he takes his fiduciary relationship very serious by being a high performer, aggressive and assertive on getting his client’s the results they deserve.

His main goal at the end of the day is to support Real Estate Investors and Entrepreneurs in achieving their financial goals by creating unique and attractive solutions and services for investors, home sellers, buyers and private lenders.

Felipe offers clients and JV partners a cutting-edge advantage with a proven real estate system used in his very own Real Estate business. He pours a great deal of his energy into helping “newbie and seasoned investors” unlock their true potential in business, marketing, productivity and personal development.

**Languages:**

English, Portuguese, Spanish

**Service Area & Market:**

North Texas - Dallas Fort Worth Metro

## Five Personal Random Facts About Felipe

- Favorite Quote: "Just Freaking Do it!!"
- Favorite Movie: Gladiator
- Favorite TV Show: Friends, Shark Tank, The Profit
- Favorite Sport: MMA / Jiu Jitsu
- Favorite Color: Graphite Grey

## Specialties:

Investment Properties, Distressed Properties, Rentals, Residential Rehabs and Redevelopment, Foreclosure Assistance, Owner Finance Transactions, Notes, Creative Real Estate Solutions, Listing Agent, Agent Support, Portfolio Sales, Funding, Technology, Online Marketing, Buyer's Agent and Consulting

## Contact

214.284.1733 cell

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[mail@casadeals.com](mailto:mail@casadeals.com)

[Schedule a phone call with Felipe. Book an appointment here](#)

[CasaDeals.com](http://CasaDeals.com)

[CasaDealsInvest.com](http://CasaDealsInvest.com)

[CasaDealsHomeBuyers.com](http://CasaDealsHomeBuyers.com)

[CasaDealsFunding.com](http://CasaDealsFunding.com)

[DFWEarlyBirdHomes.com](http://DFWEarlyBirdHomes.com)

[Linkedin.com/in/soaresfelipe](https://www.linkedin.com/in/soaresfelipe)

## Team Members:

*Updates coming soon!*

## Contractors and Project Managers:

*Updates coming soon!*

## Advisors & Partners:

*Updates coming soon!*

## Closing Attorney

Horne & Associates, P.C.

L. Scott Horne, Attorney at Law

L. Scott Horne is the foremost expert on the subject of owner finance in the State of Texas. L. Scott Horne takes great care with each and every client to make sure that the owner finance transaction goes smoothly and that all legal issues are effectively handled. With over 6000 successfully closed owner finance transactions over the past 25 years, Mr. Horne has the necessary experience to handle any and all issues within the owner finance marketplace.

With degrees in Civil Engineering from Texas A&M University and Law from South Texas College of Law coupled with practical experience in many fields of real estate as both an attorney and engineer, L. Scott Horne has acquired a diverse and practical foundation in real estate. His experience includes substantial residential and commercial real estate acquisitions, new home construction, mortgage banking, the secondary mortgage market place, property management, and residential and commercial development.

In addition to his affiliations as a Title Company Fee Attorney with multiple offices in the Dallas Ft. Worth area, his firm works with realtors and real estate investors in structuring and drafting creative real estate transactions as well as their other businesses needs. Mr. Horne's unique approach comes from hands-on experience through the variety of investment and asset based lending companies, mortgage banking and property tax lending operations, and home building companies that he operates and oversees.

<http://www.hornerealestatelaw.com/>



*Horne & Associates, P.C.*

## Foreclosure Services

Horne & Associates, P.C.

Tina Hill, Attorney at Law

Tina Hill has been associated with Horne and Associates since 2006 with her primary focus being assisting clients in structuring and closing residential transactions through both conventional and owner financing. Ms. Hill amassed her real estate experience working with Hurricane Rita and Katrina relocation loans for the Small Business Administration, as well as with local real estate investors and lenders. She understands the challenges, new laws and requirements facing real estate Buyers, Sellers, Realtors and Investors in today's economy.

Ms. Hill gained a no-nonsense approach to legal practice learned during prior positions clerking for the Chief Judge of the State of Mississippi Court of Appeals, and acting as a Special Assistant Attorney General/General Counsel to the State of Mississippi Contract Review Board. She looks forward to helping you meet and exceed your real estate goals no matter how big or small.

### Assistance for Lenders

Throughout Texas, Horne and Associates, P.C. assists institutional and personal lenders and homeowners associations with all steps of a foreclosure from initial Demand Letters all the way through the Auction. In Texas, the foreclosure process is relatively fast. Our state system allows a foreclosure to be completed within 41 days. Our attorneys' knowledge of Texas law and experience in the Texas real estate market can help you to take advantage of this process with maximum speed and efficiency.

Horne and Associates is also able to help after the foreclosure. We will facilitate the eviction process in the event that a tenant refuses to move out, and once the property is vacated, our marketing connections have been very successful in helping to market and sell foreclosed properties, even if they don't sell at auction.

We have the ability to handle foreclosures throughout the Dallas Ft. Worth Metroplex, Austin, Central Texas, Houston, San Antonio and possibly other areas. (Please contact us for other specific areas.)

<http://www.hornerealestatelaw.com/>

*Horne & Associates, P.C.*

## **Note Servicing**

August REI, LLC

August Loan Servicing

Whether you call it loan servicing, private note servicing, private loan servicing, contract servicing, cashflow servicing, seller-financed loan servicing or third party loan servicing. August Real Estate Investments, LLC (REI) can provide it!! Our business model focuses on one-on-one relationships delivering responsive personal service and customer care.

August REI is licensed by the Texas Department of Savings and Mortgage Lending, carries a fiduciary bond and provide standard loan servicing nationwide.

Our services include:

Monthly payment processing

Default control processing

Title clearing

Property tax reduction

Pre-foreclosure processing and REO management

Reporting to the credit bureaus based on loan status as of month end

Please contact us today for competitive pricing of your portfolio.

August REI provides the highest standard of contract collection services for our customers at an affordable rate. August REI offers a flat, monthly, per loan fee, which covers the full range of servicing and default functions. Fees for these services are withheld from the monthly remittance to the investor. There is never an “add-on” to the base pricing quoted.

Our expertise can provide:

Higher ratio of loan workouts - Quality workouts preserve portfolio value.

Intelligent decision-making from our team of experienced asset managers (utilizing proprietary, cutting-edge technology) resulting in a higher percentage of loan workouts performing over time.

Faster timeline for managing foreclosures and REO sales minimizing losses in a declining property market.

Valuation validation from our team of certified appraisers ensuring that properties are not undersold.

#### Outstanding Management Services:

24/7 online secure account access

Information received by 3pm is updated daily by 6pm

Mortgagor/Borrower

Hello or Welcome Letter to new clients

Mortgager/ Mortgagee

Monthly Statement via e-mail

Mailing of yearly coupon books or monthly billing statements via email

Collecting monthly P & I payments, taxes, insurance, and other escrow/impound payments as needed

Annual analysis of each account ensuring appropriate collection of escrow payments

Electronic payments and electronic deposit of funds to lender's account is available

Loan file set-up : Maintaining and safeguarding the loan files

Loan files due diligence reviews ensure all required documentation

Full-time, fully-staffed customer service available to respond to borrower questions via telephone, email, web-site, or regular mail

Maintaining and enforcing collection procedures to minimize, manage and mitigate delinquent accounts

Payment posting to borrower's accounts

Ensuring appropriate allocation applied to principal, interest, escrow and late charges

Communicating with property tax agencies, insurance agencies and others as needed.

Contacting the Borrower:

10 day & 30 day notice and collection calls.

Notice preparation and mailing

Reminder notice

Late notice

Delinquent notice

20 day foreclosure letter

Monthly delinquency report production by age

30 day, 60 day and 90 day

Loan payoff statement preparation

Including daily interest charge if applicable

Collateral verification

Real property

Securing the loan is insured to protect the lien holder's position

National credit bureaus reporting of borrower's payment record and history

Foreclosure and repossession tracking and managing process as needed

<http://augustrei.com/>



### **Residential Mortgage Loan Originator (RMLO)**

Texas Pride Lending

Grant Kemp/ Sarah Montes



Texas Pride Lending is your investor-friendly RML0/Mortgage Broker here to process seller financed transactions and keep sellers within the compliance requirements set forth by RESPA, Dodd-Frank, and all other legislation put in place for providing financing for a home mortgage.

We use our first hand and unrivaled knowledge of the Seller Financed market to help you succeed. Contact us today and let us see how we can best help you reach your goals!

#### ADVANTAGES OF OWNER FINANCING

##### Sell Your Property For Your Desired Asking Price

A buyer may be perfectly happy to pay market value (and maybe more) for a house that requires a smaller down payment and that a bank won't help them finance.

##### Charge a Higher Interest Rate Than a Bank Would Give

By charging a higher interest rate than a bank (say 8%, 9% or even 10%) you are, in effect, increasing the overall sales price of the property, and making the note more attractive for an investor.

##### Faster Sale

You can sell a home with owner financing a lot quicker than with bank financing and there can be tax advantages in spreading the buyer's payments out over time (talk with an accountant about that).

##### Great Monthly Cash Flow Investment

Many owners simply like the idea that they can receive a monthly income and a high interest rate from a property even after they have sold it - and no longer have to worry about repairing leaky roofs or replacing dead water heaters.

##### Sell The Note To An Investor

A seller who owner financed the deal also has the option of selling that note to an investor for cash either right after closing or after waiting a number of months or years (give me a call or email and I can get you more information about selling your note).

##### Dodd Frank Act Requires Seller/Lender to

##### Verify Borrowers ability to pay

In an amendment to the Truth in Lending Act Chapter 2, the Owner Finance Seller/Lender is required by minimum standards now in place:

Creditor (Seller/Lender) must verify and document the consumers ability to repay the loan including taxes, insurance and other assessments

If there are multiple loans, i.e. 1st and 2nd creditor must verify and document the consumers ability to repay both loans

Determination must include consideration of:

Consumer's Credit History

Current Income

Expected Income

Current Obligations

Debt-to-Income Ratio or Residual Income after non-mortgage related debt and mortgage related debt.

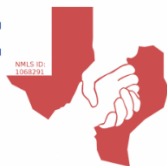
Employment Status

Other financial resources other than the consumers equity in the dwelling

<http://www.texaspridelending.com/>

**TEXAS PRIDE  
LENDING**

Because Texas is home.



### **Hazard and Rental Insurance**

Insurance focused on the real estate investor

<http://reiguard.com/>



