

How it Works

7 Steps to Selling Us Your Property

1. Decide that you're interested in selling.

Even if you're not ready to move or sell immediately, if you are thinking of selling then let's find out now what we can do for you before investing a lot of time or money pursuing traditional routes of fixing it up, marketing it yourself, listing it with an agent or renting it out.

2. Provide us with property details

We will then be able to do some of our preliminary research and make our plans which will help us determine what we can offer.

3. Schedule a time to discuss your preferences, desires and goals with us.

We prefer to meet at the property to see it, but we can also meet at a coffee shop or speak by phone. If you have occupants you wish not to disturb, we can inspect the property after we agree on the terms of the sale. The more we know about what you hope to do and when, the easier it is to get you what you want.

4. Give us a few days to crunch our numbers, finalize our market research and determine exactly what is the best we can offer you.

5. Schedule a time to discuss our offer and get any of your questions answered.

Once we have a general agreement we will then prepare a sales agreement to work out the finer details such as closing date, possession date, personal property included and any conditions to be satisfied prior to closing such as appraisal, inspection, etc.

6. Sign agreement and prepare for closing

We're happy to give you 7 days after accepting our written agreement to seek family or professional advice as needed. We will begin the closing process contacting the escrow agent, ordering the title report and scheduling any needed inspections.

7. Close the sale of your property!



9 Advantages You Can Enjoy

Sell your property as is for top dollar and close on the date of your choice

We buy houses. And each month we seek to buy more homes here in the surrounding local area. Consider our offer before trying to sell it on your own or through a real estate agent. Some of the benefits we can help you enjoy when selling include:

1. Close on the date of your choice
2. Avoid fix up, repair or remodeling expenses
3. Avoid marketing and selling costs
4. Sell quickly and easily for top dollar
5. We buy all types of residential real estate
6. Overcome challenges of selling investment property
7. Convert your entire portfolio into cash or passive income
8. Find a new home before selling
9. Learn what your property is worth

Any offer we make you is guaranteed for 7 days, allowing you to think about it, get family or professional advice, or explore your other options. We don't even mind if you shop our offer around. If you can get a better deal-- take it!

1. Close on the Date of Your Choice

Trying to coordinate a sale with a buyer's ability to close can be frustrating. Unlike other home buyers, we won't be moving into your property. What if you get fortunate and find a buyer, but then they...

- Change their mind?
- Are obligated to more time on a lease?
- Are not approved in time for their new financing?
- Need to sell their other home first?
- Try to renegotiate a better deal at the last minute?

And what if you 'e not ready to sell or move when your buyer is wanting to close? You can avoid all these challenges when we buy your property... closing whenever you want... whether it's next week or 3 months from now. In fact, we can close right away to get you your cash proceeds now and then let you to stay for as long as you need.



2. Avoid Fix Up, Repair or Remodeling Expenses

We can buy your property as is. There's no need to spend time and money doing improvements just to please a picky buyer, or to sell faster, or to get a higher price. We can buy your property quickly and for top dollar without you going through this trouble or expense.

3. Avoid Marketing and Selling Costs

We can quickly make you an offer and handle all the paperwork prior to turning it over to a closing agent. We do not charge any fees or commissions. You'll save on holding costs if your property is vacant and advertising costs if selling on your own "by owner."

If you're currently under contract to sell with a real estate agent then you'll be obligated to pay your agent if we buy while the listing agreement is active. There's no need to pay a real estate agent to find you a buyer when you've already found us on your own. If needed, we can close after your agreement has expired with your agent.

4. Sell Quickly and Easily for Top Dollar

The quickest and easiest way to sell your property for top dollar is to have us buy it. Unlike other investors, we're professional home buyers with a long-term "buy and hold" approach. We can usually offer you a sale price higher than you could ever hope to get from any other buyer.

Avoid the costs, competition, uncertainty and inconvenience of selling your property. Why market your home to find a buyer when we might already be the buyer you're looking for?

5. We Buy All Types of Residential Real Estate

- Primary residences or second homes
- Townhomes and condos
- Modular, manufactured and mobile homes with land
- 2 to 5+ unit buildings
- Other rental or income properties
- Apartment complexes

6. Overcome Challenges of Selling Investment Property

Selling a rental unit, income property or vacant house can be a little more challenging than selling a home you live in. We offer great solutions if you want to sell without disturbing existing tenants or occupants... and get top dollar without doing repairs or remodeling. We can also show you ways to avoid or delay a potential tax liability or generate reliable monthly real estate income without landlord headaches.



7. Convert Your Entire Portfolio into Cash or Passive Income

Do you own multiple properties? At some point you may decide it's time to turn the fruits of your savvy investing and labor into cash or income for more time freedom. We specialize in working with retiring landlords, family estates and inherited properties. There's no limit to the number of properties we can buy due to our national alliance with investment and money partners. Let us help you:

- Get top dollar for your properties
- Turn your equity into cash and time freedom
- Eliminate landlording headaches
- Convert rental income into secured, reliable, hands-free income

8. Find a New Home before Selling

Many of the sellers we buy from are downsizing, upsizing, relocating or seeking a fresh new start. We normally have several homes available (or coming up soon) for sale or for rent. So we might also be able to trade properties.

9. Learn What Your Property is Worth

After doing some research on recent comparable sales and inspecting the property, we'll gladly share our home value analysis with you. After that we can tell you what we think the property is worth, and what we can pay you, many times more than full market value.

Our offers are based on the current market value, housing market trends, our plans for the property. Buy due to our long-term buy and hold approach we also consider projected future value and rent increases which can push up our offer price to very attractive levels.

If we don't both agree on the value, that's OK. We can always buy based on an acceptable independent certified appraisal. If our offer is not acceptable, that's OK too. Our deal has to make sense for both of us. Sure, we need to make a profit, but we're in a position where we can wait many years for it.

Our property value analysis reveals:

- What your house is worth today
- What's your active competition
- What price should you ask if selling on your own
- What can we pay you for your property now

Armed with this type of knowledge, you'll can more easily decide whether you want to sell to us, or list with an agent, or sell on your own, or maybe even wait and sell later.



How We Calculate Our Offers

How and why we can offer you more
than any other buyer

We are providing you with several options to consider with different prices and terms.

As professional home buyers we can pay you all cash if you were not in a position to consider taking back a real estate note secured by the property. However, as with other investors paying all cash, we would need to get buy at a discounted price to make a profit due to the cost of raising the cash from our network of nationwide money partners.

The advantage for you is we do not intent to “flip” you property but instead buy and hold long-term. Therefore we take into account property appreciation and market rent increases over time. The longer you can wait for some of you equity the more we can offer you when selling today.

In a nutshell, our prices to you our calculated on:

- Future value of property at note maturity
- Less all buy, hold and sell expenses
- Less a target profit at note maturity

To protect our money partners, you and ourselves, we carefully and meticulously crunch all of our numbers and only make promises we are confident we can keep. In a sense we start in the future and work backwards. Considerations include:

1. Projected value of the property at the end of the note term

The longer you go on a note the higher price we can offer.

2. Cash now we need to buy, fix up and occupy

The less cash we need the higher price and monthly payment we can offer.

3. Cash flow from rents -- net after all monthly expenses

The most we offer as a monthly note payment is our net cash flow. If you want to collect less and leave us with some positive cash flow than it can increase our offer price.

4. Interest on your note

We can pay any interest rate you want. However we can demonstrate how you will normally save on taxes by accepting a higher price verses higher interest. The monthly payment is limited to our net cash flow so increasing the interest would not increase your monthly payment. It is usually best to get a higher price since real estate capital gains are



taxed at a lower rate than interest income, or not taxed at all. Interest we offer is calculated at current rates published by the IRS each month.

5. Costs of taxes, insurance, vacancies, maintenance, repairs and management

We incorporate professional property management and tenant incentive programs to reduce our expenses. You benefit with a higher monthly note payment and sales price.

6. Cash later to you as a balloon payment due at maturity

This amount is determined by the price, down payment, monthly payment and interest rate. While a normal mortgage is 30 years, we instead prefer offer 9, 15 or 20 years with a balloon payment due at the end.

7. Profit target we seek by end of the note term.

This is a fixed amount based on the term of your note. At the end of the term we are prepared to sell or refinance the property to pay you off in full.



5 Benefits of Seller Financing

Consider selling above market value and avoid traditional transaction costs before settling for less

1. Cash now at closing

Whatever down payment option you choose means cash to you at closing. As you will see, the less cash you want or need at closing the more we can offer.

2. Cash flow each month

If you sold your property for all cash, and where not in a position to take some of your equity in a seller carryback real estate note, then the question is how much less would net after traditional selling costs? Then what type of safe return could you get on those net proceeds?

The advantage of note income is it's passive. You simply receive a reliable payment each month. And by doing so you get a higher sales price and avoid the most common selling costs. The net difference in what you might net traditionally and the price we agree on is a sizable premium which represents a reward for financing some or all of your equity.

If you are doing any estate planning, it might be more desirable to pass on a real estate note with a reliable, passive income stream than a property the needs to be sold or managed.

3. Cash later balloon payment

Your seller carryback note will have a maturity date after an agreed number of years. The unpaid balance on the maturity date becomes due and payable. This is a nice "nest egg" you can count on, protected by a lien on the property, which you can look forward to or pass on to your heirs.

4. Higher sales price

If you decide you like the benefits of seller financing then you can choose one of our premium price offers. As you will see, the longer you are willing to go, or the less money down you require, the higher price we can offer you today.

5. Tax benefits of an installment sale

Selling any home you have lived in 2 out of the last 5 years usually qualifies for tax free gains of \$250,000, or \$500,000 if married. If you have capital gains from selling an investment property you can defer much of taxes due on the gain, spread out over the term of the seller carryback note.

