

Seller Information Packet

We BUY, SELL, RENOVATE and LEASE PROPERTY

Real Estate Investments, Management, and Renovations



Who WE Are:

We are not just professional investors; we are Certified Affordable Housing Providers – a national network of people dedicated to providing affordable housing in the communities in which they live.

We have been in business in the Dallas/Fort Worth area since 2002, and with over a decade of real estate ups and downs we have the knowledge and experience to help almost any seller in any situation find a solution that will solve their real estate concerns.

- We are a multi service company who has the ability to BUY, REPAIR, MARKET, and SELL HOMES.
- We work with Sellers who need to sell or want to sell, but do not want to wait six months to market and sell, repair and renovate their home, pay real estate commissions, wait for an approved buyer, or may not have the equity to sell.
- We have buyers who are prequalified for the Path to Homeownership Program and are waiting for a house just like yours.
- We work with all types of buyers and situations. The Path to Homeownership Program makes it possible for hard-working Americans to get into ownership and out of rentership, regardless of past credit or denial by the banks or mortgage companies.
- After they move in we continue to work with them so they can qualify for the best loan and interest rate possible, now or in the future.
- This gives us a very large pool of prequalified buyers who make great customers and allow us to buy and sell very quickly.



What WE Do:

We Work with Sellers who:

- Need a no hassle, friendly transaction
- Need a quick and flexible sale
- Need a fair price
- Need quick attention
- Need to sell a house needing repairs or updating.
- Need to be rid of a problem
- Need a quick offer
- Need fast CASH



How WE Can Help:

- We have the "know how"
- We have the contacts
 - o Attorneys
 - o Title Research
 - o Lenders
 - Repair Contractors
 - o Termite Inspector
 - o Insurance
 - Buyer Lists
- We have all of the paperwork so we can close when you need to.
- We are problem solvers who can make your payments evaporate and create win / win solutions.

FAST - FRIENDLY - FLEXIBLE



The <u>REAL</u> World for Sellers following the Traditional Selling Process

- It takes <u>6 months</u> on average to sell and close on your house while you continue to pay the house loan, principal, interest, taxes, and insurance.
- The average selling price is 97% of your listed price for a home ready to market and priced correctly.
- The average commission in North Texas is 6% of the sales price.
- The seller normally pays closing costs, which average 3% of the sale price.
- Other costs such as survey, maintenance, repairs and nuisance should also be considered.

Why Should You Follow Conventional Wisdom When You Want To Move Now?



The "Dirty Little Secret" the Realtor Doesn't Want YOU To Know!

It will cost you to sell your house.

Here are the NATIONAL AVERAGES:

Example of a traditional real estate transaction.

 Listing Price:
 \$100,000

 Selling Price
 \$97,000
 (3% below)

 Commission
 \$6,000
 (6% average)

 Closing Costs
 \$3,000
 (3% average)

 Other Costs
 \$5,000
 (5% average)

Net Sale: \$83,000

You <u>DON'T</u> Have To Continue To Make House

Payments, Pay Taxes, and Pay ALL These

(17% TOTAL)

Fees!

WE HAVE A BETTER WAY!!!

COST TO SELL WORKSHEET

Be Careful To Consider ALL Costs When Considering Selling

Example is Based on a \$100,000 Asking Price in Good Repair

				<u>Budget</u>	<u>Adjustments</u>
Real Estate Commission	69	%	(Usually 6% in our area)	\$6,000	\$
Buyer's Discount (Discount off as		% - 5%	(National Average 3%)	\$3,000	\$
Closing Costs	39	%	(Varies 2% - 4%)	\$3,000	\$
Holding Costs	Loan Payments During Marketing (\$650 X 6) (National Average Gross Marketing Time – 6 mos.)			\$3,900	\$
	Utilities		(Minimum \$100 X 6)	\$600	\$
	Insurance		(Vacancy Insurance 6 mos.)	\$300	\$
	Yard Maintenance/Cleaning (\$25 X 6)			\$150	\$
Marketing Costs	Appraisal		(Varies - \$275 to \$450)	\$375	\$
	Survey		(Average \$300)	\$300	\$
Theft	Budget at least insurance deductible			\$500	\$
Taxes	Property Taxes (\$3,000 per yr./12 X 6 mos.)			\$1,500	\$
Anticipated Repairs	Repairs & Improvements to Get Asking Price			\$1,750	\$
Inspection "Gotya's"	Repairs (Unforeseen items Buyer requires repaired before closing)			\$500	\$
Contract "Gotya's"	Home Shield Warranty			\$300	\$
Appliance Allowances	If Buyer requires you to pay for (Stove, Refrigerator, etc.)			\$500	\$
Termites Inspection	(Required in most contracts in states where termites exist)			\$150	\$
	Repairs	(If any d	lamage is found)	\$300	\$
	Treatment	(If evide	ence of termites found)	\$400	\$
Total Cost to Sell \$2				23,525	\$



How We Benefit YOU:

- We can close fast. If necessary, within 24 hours. Or, we can fit your schedule you move when you choose.
- We can take your property in "AS IS" condition.
- We can offer you a fair price.
- We can work with you on the timing of your move.
- We have solutions for you if your house needs repairs, relocating, behind on payments, divorce, job transfer, or just don't want to have renters destroy your home.
- Either both of us are FULLY SATISFIED with the agreement or we will part as friends and not do business together.

FAIR - HONEST - RELIABLE





Fort Worth (West), Texas
Robert and Stephanie D.

"Thanks for helping us get a quick and easy sale so we could move with my husband's promotion and not worry about the house."





Forest Hills, Texas

Jeffrey M.

"Thanks for making it so easy to sell. With mom getting sick the house was the last thing I wanted to worry about."





Fort Worth (South), Texas David S.

"I tried and tried to sell my house in every way I knew how and then my neighbor told me about you. And what do you know – I had my house sold in 48 hours. Thank you, it made my job transfer much easier."





Fort Worth (East), Texas

Donald and Sheila K.

"The mortgage company wouldn't work with us and we just don't know what we would have done without you. Thank you for stopping our foreclosure."



Types Of Offers WE Can Make

If Your Home has a Mortgage

- We'll take over your payments and give you debt relief.
- If there is enough equity after marketing and repairs, we can make payments to you for your equity.

If Your Home has no Mortgage

- We can offer to make payments to you for your equity.
- Pay CASH for your equity.

Customize An Offer For YOU

- If you must have cash, we can pay some Now and some Later.
- We'll give you a Balloon Payment when we sell.

Open to Other Possibilities - Let's Talk!



What WE Need to Make an Offer:

Just give us a call and we will discuss your situation!!

Afterwards we may need:

Your "HOUSE PAPERS" Including:

- Deed with Property Legal Description
- Mortgage Also could be named

"Security Deed" or

"All Inclusive Trust Deed"

- Mortgage Coupon Book or Latest Statement from Lender
- Any existing Survey
- Property Tax Bill
- Insurance Declaration Page
- Your original closing papers could also help

DEDICATED - DETERMINED - DEPENDABLE