

SPECIAL REPORT

How

To

**GET Your Home
Under Contract
Within 5 Days !**

Why

LEASE PURCHASE

**IS FAST
BECOMING
THE SELLER'S**

First Choice

as an alternative to the traditional way of Selling Your Home

Trying to sell your house in these current economic conditions can at the very least, be a hassle. Whether you list your home with a Realtor or try to sell it yourself today's real estate market presents major problems.

In today's real estate market there are several major problems that sellers must deal with whether they list their house with a Realtor or try to sell it themselves. Let's take a quick look at what they are.

1. **Buyers Market:** In today's market the buyers are in charge. The real estate market is flooded with homes. Buyers have the luxury of taking their time, looking at a ton of houses and making offers at bargain prices.
2. **Qualifying for Loans:** The banks have tightened up their qualifications for getting a loan to the point of near perfect credit scores and even proof of six months of payments in your bank account. You may get a buyer to sign on the dotted line but getting them approved for a loan is another matter.
3. **Time:** In the good old days of the nineties houses flew off the shelf and settled in a heart beat. Today the days on market time has doubled along with the time to process loans if you can get them.
4. **Equity:** Unfortunately many homeowners looking to sell their homes today find themselves in a situation where they have little, no or negative equity due to market conditions. The homes generally will go the short sale route which can take 6 months to a year to complete and may not result in a sale. In addition a short sale creates a negative on the seller's credit.
5. **Become a Landlord:** Many sellers finally resort to renting their home. I know all the pitfalls that are out there for homeowners that become landlords. The only advice I can give a homeowner is "It's generally a real bad idea."
6. **Sell it Yourself:** Homeowners that have not sold a home before really don't understand all the hassles involved with selling your own home. The details, the time, the showings, the paper work, the no shows, the haggling and the expenses.

The purpose of this report is to provide you with a better and easier way, an alternative that eliminates the problems and frustration that is stemming from our current depressed real estate market.

Lease Purchase

Q: Why should I consider lease purchase?

A: There are several advantages for you to consider.

1. Fair price for your property (no haggling).
2. Stops the money hemorrhage of mortgage payments.
3. All maintenance is delegated to us the tenant/buyer. This eliminates 2:00 AM. phone calls. That means someone is living on-site to watch your property (guard against vandalism fire danger, etc). That's like having a security guard living in your house who pays you rather than you having to pay him!
4. You remain on the deed. It's still your property until the option is exercised.
5. You continue to enjoy all the tax advantages. (check with your advisor on this)
6. Puts a new occupant (tenant/buyer) into the property quickly, rather than having to wait many months which is typical in today's market.
7. Saves you a lot of money by not having to advertise the property if you are selling it yourself.
8. No fees to pay (especially the 6%-7% Realtor commissions).
9. Helps you to qualify for new financing on your next home.
10. Doesn't matter what kind of mortgage you have. (assumable, non-assumable, etc)
11. Larger market of available buyers at all times, (good times or bad)

12. No reductions in sale price in order to get the home sold.
13. Will work if you have little, no or negative equity in your property.

Q: What is lease purchase?

A: A lease purchase is essentially a rental agreement combined with a purchase contract with pre-negotiated terms. The buyer leases the property for a specified period of time and then purchases the property before the end of the lease agreement. Sales price, length of rental, rent credits, escrow instructions, etc, are all contained in the agreement. Our objective is to find a buyer who will eventually qualify for a loan. We're not looking for a tenant but a buyer.

Q: What if the tenant/buyer tears up my house?

A: There's no way we can guarantee you a tenant/buyer won't damage your house since you or I won't be living with them. However, under the agreement we have with you, if that happened, we would repair it at our expense. When dealing with tenant/buyers damages are rarely a problem.

Q: When will you sell my house?

A: We can't give you an exact date. It will be up to the tenant/buyer to make the decision within the time frame they have. I can tell you we get paid when they buy, so obviously we'll be pushing them to do so quickly! In the meantime, your payments will be made, which relieves you of the financial burden while we're selling.

Q: How do I know you'll make my mortgage payments?

A: We can pay you directly and let you forward it to the mortgage company yourself, or you can choose for us to pay your lender directly. If we don't pay the lender they would immediately notify you. You're always on top of the situation, either way.

Q: 'Why don't I just list with a Realtor?

A: That's certainly an option, but obviously a Realtor won't make your house payments for you while they're attempting to sell your house in these troubled economic times. We're willing to make your payments, install a tenant/buyer in the house and maintain the home, all the while. We'll give it our personal attention and you can literally forget about it until the closing agent gives you a check

Q: What's the difference between renting my house and renting to own my house?

A: There's a big difference! With a lease purchase we require the tenant/buyer to put up a binder deposit that is to be applied towards the purchase of the property! If the tenant/buyer does not buy the property that deposit is non-refundable. This deposit also serves as an insurance policy against non-performance as well as damage to the property. This deposit pretty much assures that they are serious buyers and not renters.

Q: How can you or your program help me?

A: As real estate investors we know what homeowners are going through in these hard times trying sell their homes. You may be in the thinking about it stage. Maybe you've already tried listing your home with an agent or maybe you haven't decided to go that route yet. Our job is to provide a workable solution and follow through until your house is sold and you are cashed out. This will happen either when we purchase or when one of our qualified tenant/buyers does.

Consider your alternative

Unless you've been living under a rock you have to be aware of the massive problems associated with selling a home in today's depressed real estate market. Lease Purchase (rent to own) have been around for decades and they work in any market, good or bad.