SPECIAL REPORT How To

GET Your Home Under Contract Within 5 Days!

1.We Can Pay All Cash
 2.We Stop Pre-Foreclosures
 3.We Can Make Up Payments
 4.We Can Buy No-Equity Homes
 5.We Can Take Over Mortgages

 Or
 The Most Popular Program....
 Lease Purchase.

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. Today's 2024 market continues to feel the impact of the higher mortgage rates making home sales at multi-decades lows.
- 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 ninety's houses flew off the shelf and settled in a heartbeat. Today the days on market time have doubled along with the time to process loans if you can get them.
- 4. Equity: fortunately, many homeowners looking to sell their homes today find themselves in a situation where they have equity but still have a hard time selling their home due to lack of qualified buyers who are still recovering from a job loss due to Covid and credit issues. Some owners even had to take out second mortgages to keep them afloat due to their own job loss but unfortunately some 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 paperwork, 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 real estate market problems.

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 for a credit worthy renter, 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 wanting a chance to own a home while improving their credit to qualify for a mortgage.

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 a 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 have an escrowed account to make the payments, (of course at your expense), or you can choose for us to pay your lender directly. If we don't pay the lender, they will 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 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 that some homeowners could be going through difficult times or be in a not so ideal market condition trying to sell their home. Maybe you've already tried listing your home with an agent but felt it was very intrusive with looky-loos 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!

Selling a home in any market causes stress, like what if the deal falls out of escrow at the last minute after months on the market. Lease Purchase (rent to own) have been around for decades, and they work in any market, good or bad.

By using a Lease Purchase, we can solve your problem as well as the buyers. It's the best way out there today to get the job done! It gets you the most money in the end without all the selling fees that go along with traditional home sales.

We specialize in buying homes using lease and purchase programs to provide win/win solutions for buyers and sellers. This is what we have been doing for years and it's what we do best. We obviously intend to make a profit. However, our profit comes from the buyer, not from you.

The Bottom Line

We take care of the monthly payments, take on all the responsibility for the maintenance and upkeep of your property, find a qualified buyer, get them to the closing table and liquidate your assets before it becomes a liability! And we never ask you for a dime. Now seriously, does it get any better than that?

We know this is a lot of information to digest at one time, but if you're still with us, chances are you're interested in doing what it takes to get your house sold quickly. We do not know of a better way to sell your house in these bad economic times.

If you're ready to act now or if you have some questions, you can call or text me, Kelly 951-846-6116

NeighborlyHouseBuyer@Gmail.com

HomeRescueSystems@gmail.com

P.S. We're local, right here in the Inland Empire area and can-do surrounding areas.P.S.S. Call me this evening between 6;00 PM and 9:00 PM Just call or text me and I'll be there to answer you either way.

Kelly

Remember: It never hurts to explore the possibilities!