

Lease Purchase

why lease purchase is fast becoming the seller's

FIRST CHOICE

SELLING YOUR HOME

Fast, Easily and Efficiently

**An Alternative to
Traditional Methods**

Dear Seller,

We specialize in selling homes using a Lease and Purchase program to provide “win-win” solutions for buyers and sellers. This is what we have been doing for more than 14 years and this is what we do best. We obviously intend to make a profit when we produce; however, my profit comes from my buyer, not you.

Now, we would like to give you a few examples of how we might be able to help you.

In some cases, my buyer comes to closing with the ability to pay off your mortgage, and you receive your equity at that time. This would be a best-case scenario.

Another way would be to let my qualified buyer assume your existing mortgage with you being released from any liability for that mortgage. An individual can qualify on your mortgage based on a formula, which considers their credit, income and debt load.

We have worked with a number of mortgage companies in the past and know exactly what they are looking for in a prospective applicant. We only work with buyers who can eventually qualify for a mortgage so you can get paid.

Most of the time it simply makes more sense to have my buyer lease the house while we're waiting to close. Perhaps the buyer needs time to accumulate the down payment, close on the sale of their old home in another city, or pay off the loan on a car before they can qualify. Whatever the reason, leasing to a buyer not only assures you won't have to bear the burden of monthly mortgage payments prior to closing, but it also makes it easier for the new buyer to move forward with qualifying for the transaction.

The best part is your mortgage does not have to be assumable for this to work! Regardless of the type of loan that you have on your house... assumable... non assumable... assumable with qualifying... VA... FHA... or conventional; our lease and purchase program works for all transactions.

The Bottom Line

We take care of your monthly payments, take on all responsibility for the maintenance and upkeep of your property, find a qualified buyer, get them to the closing table and liquidate your asset before it becomes a liability! Now seriously, does it get any better than that?

Trying to sell your house can at the very least be a hassle. People who have never tried to sell a home themselves just don't understand all that's involved. The details, the time, the waiting, the people that don't show up after they have made an appointment, the haggling, the closing expenses, etc. The purpose of this report is to provide you with a better and easier way, an alternative that eliminates the stress and frustration that is normally associated with selling a house.

That Alternative is:

THE LEASE PURCHASE PROGRAM

Why should I consider Lease Purchase?

There are several advantages for you to consider.

1. A fair sales price for your property (no haggling).
2. Large market of available buyers at all times.
3. Better quality occupants because they are really the eventual buyers. (They take good care of your property simply because, at some point in time in the future, it will become their property).
4. All maintenance is taken care of by the future buyer. (This eliminates the phone call at 2 o'clock in the morning.)
5. No lengthy vacancies (unprotected properties). Puts a new occupant (resident/buyer) into the property within days, rather than having to wait weeks or even months, which is typical with conventional financing. Your insurance only protects your property for 30 days of vacancy!
6. Lease Purchasing (rent to own) puts pre-qualified, reliable resident/buyers in now vacant or soon to be vacant properties.
7. What that means is that 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 them!
8. Stops the money hemorrhage of double mortgage payments in the case of a vacant property.
9. Saves the seller a lot of money (especially For-Sale-By-Owner) by not having to pay for all of the advertising until the property finally sells.
10. No fees to pay (especially the 7% to 10% Realtor commission, 3% closing costs, etc. for a total of about 12% to 15% cost to sell).
11. Safer than conventional rentals because the tenant (resident/buyer) will treat your house as their own (which it soon will be) because of this lease purchase program opportunity given to them when they normally couldn't buy a home.
12. Helps seller to qualify for a loan on a new home because a deal to sell your old house is already in place.
13. Doesn't matter what kind of mortgage the seller has (assumable or non-assumable).
14. It separates your "Home For Sale" from all others and makes it easier to sell.

COMMONLY ASKED QUESTIONS

Purchase Purchase

A Lease Purchase is essentially a purchase contract with pre-negotiated terms combined with a rental agreement. The buyer leases the property for a specified period of time and then has the option of purchasing the property before the end of the lease agreement. Sales price, length of rental, rent credits, escrow instructions, closing costs, maintenance, etc., are all negotiated, much the same as it is in a conventional Real Estate transaction. A Lease Purchase, if properly utilized, is both the seller's and buyer's dream come true, because it can eliminate many of the negatives normally attributed to the selling and buying of Real Estate.

What if the tenant tears up my house?

There's no way that we can guarantee you that a tenant won't damage your house since you or we won't be living with them. But under the agreement we will have with you, as the seller, if that happens, we will repair it at our expense. Our objective is not to find a "tenant"; our objective is to find a Buyer who will eventually own your house. We investigate them thoroughly before entering into any agreement. Damages are rarely a problem. In fact, in most instances we have found that our buyers many times improve a house with new carpet or some other upgrades, such as fencing. Again, if it does happen, we'll fix it, and we'll put that in writing.

When will you sell my house?

We cannot give you an exact date. It will be up to the tenant/buyer to make that decision within the time frame that they have. We can tell you that we don't get paid until they buy, so obviously, we'll be pushing them to do so... quickly! In the meantime, your payments will be made each and every month, even if the house is vacant, which will relieve you of the financial burden while we're selling your house.

How do I know I can trust you?

We are Professional Home Buyers who have been buying, selling and leasing homes for more than 14 years. We have bought, sold and leased dozens upon dozens of homes and have never had a single complaint against us from any buyer or seller, in our entire history of doing business.

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

We pay your mortgage company directly. It is simple, if we don't pay, the lender will immediately notify you. You are always in the know. Further, you can contact your mortgage company at any time to verify they have received the payment.

Why don't I just list my house with a Realtor?

That certainly is an option, but obviously a Realtor won't make your house payments for you while they're attempting to sell your house. Also, according to a recent survey, less than half of the houses listed with Realtors sell during the initial listing period.

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

There is a huge difference! With a lease purchase, we require that the tenant/buyer put up a large binder deposit that is to be applied toward the purchase of the property! If the tenant/buyer does not buy the property, that "deposit" is non-refundable! The deposit also serves as an "insurance policy" against non-performance as well as damage to the property. And because of the amount of the "deposit", it pretty much assures us that they are serious buyers, not just renters.

How can you or your program help me sell my house?

First of all, we are not Realtors. We are real estate investors who have been buying, selling and leasing homes for over 14 years and we know what homeowners go through when they try to sell their homes. You may be in the "thinking about it" stage of selling. Maybe you've already tried listing your house with an agent... maybe you haven't decided that you're not ready to go that route yet. No matter where you are in the process, we can help you get your house sold.

While it can't hurt to list your house with a Real Estate agent or broker, by the same token, do they have the same feel for your house as you do? After all, if you had a computer sitting in your office loaded with thousands of nice, beautiful houses of all sizes, shapes and price ranges, what kind of real "selling" would you actually have to do to earn a living?

Would you really go all out and put all your work into selling one particular customer's house? Or would you pick out a selection of several houses for your prospective buyers to look at, hoping to land them in one... any one... of the many homes you'd selected?

Come on, you'd go with the numbers. After all, you don't have any personal liability if the seller's house sits on the market an extra month or two... they're paying the mortgage every month, and besides, there's always the next customer. And the next listing.

This is why more and more folks like you have gone the "For Sale By Owner" route. You buy your sign at the local hardware store, you place your ad online, answer the phone when it is not convenient for you, then you have to keep the house all picked up and clean all of the time so that you can show it whenever anyone wants to see it. You wait. You call back the messages on the answering machine. You call back the lookers. You play telephone tag with their answering machine. Maybe you actually get a live one and try to figure out how to write up a contract!

Several weeks or months pass. You start thinking something is wrong. Financing? But it's supposed to be the buyer's job to find the money or get a loan, not yours. Right?!

Can you tell we've been there? Right back to square one, with a beautiful house, priced right, and not a clue as to how to make it go away while looking down the barrel of a deadline to move... and an extra mortgage payment to make.

We know this is a lot of information to digest all 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 an easier or faster way to sell your house, that can give you more money, and with none of the hassles normally involved in selling a house.

If you are seriously ready to act right now, or if you have some questions we haven't answered for you here, visit us on the Internet at:

WWW.SELLAHOUSEFASTINCT.COM

or call us right now at:

(203) 679-9801

And if I am not in because I am with someone else, please leave a message.

If you want an alternative to the stale, conventional ways of selling your house, pick up the phone right now and call me. We can help you! You have everything to gain and nothing to lose.

Please do not assume that we have to “steal” your house, or that you need a lot of equity for us to be interested. Most of the people we’ve been able to help with this program have gotten as much or more from the sale of their house than they would have if they had gone through a Real Estate Agent. We have worked with all kinds of circumstances and have created solutions after so-called “experts” have given up and quit. We can solve your problems and specialize in solutions! By calling, you give us a chance to be your solution. We hope to talk with you in the near future.

Sincerely,

Naomi Freeman

Naomi Freeman

P.S. We don’t know how many months you’ve been trying to sell your house (or thinking about it) but every day that you wait is costing you money. Your house is an asset... sell it as an asset, not as a liability, or a burden. Don’t procrastinate... call us, especially if you have any questions.

P.P.S. If you aren’t interested right now or if you know of someone that might be interested in the Lease Purchase program, we would appreciate it very much if you would pass this report on. It could be worth \$250 to you for the referral. We buy houses as well. In fact, it’s possible we could be more interested in buying your house than doing a Lease Purchase with you. Call us and let’s discuss the possibilities.