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# **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.

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!

**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 asset 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 contact us at (816.986.7558) or by email at ([justin@lowpricedbargainproperties.com](mailto:justin@lowpricedbargainproperties.com)).

**Remember: It never hurts to explore the possibilities.**

Please do not assume that we have to "steal" your house or that you need a lot of equity for us to be interested. We've worked with all kinds of circumstances and have created solutions after so called experts have given up and quit. We specialize in solutions! By calling, you give us a chance to be your solution. We hope you will call and give us a chance to prove it to you.

PS: We don't know how many months you've been trying to sell your home, but every month you wait is costing you money. Your home is an asset ... sell it as an asset. Don't let it become a liability. If you know of a seller that would be interested in one of our programs we would appreciate it if you would pass on this report.

## ➤ ***What Are the Lease Option Benefits to Tenant/Buyers?***

- **Price locked in up front..** The purchase price is locked in when the home is leased so market changes won't affect the tenant/buyer. If the market should drop, the buyer can walk away rather than overpay for the home. If the market goes up, the buyer gets an even better deal.
- **Extremely low down payment.** Normally between 3% to 5% of the asking price.
- **No loan qualification needed.** Application for the mortgage isn't needed until the option is exercised.
- **Option consideration.** Down payment is credited 100% to the purchase.
- **No taxes to pay.** Tenant/buyer pays no taxes until he actually owns the home.
- **Time to obtain good financing.** Tenant/buyer can take his time and shop around for the best deal.
- **Profits from any appreciation.** Should the market go up, the tenant/buyer will profit.
- **Time to repair credit.** Paying rent on time establishes good credit and makes obtaining a mortgage easier.
- **Time to save additional down payment.** Tenant/buyer has additional time to save money to purchase the house.
- **Time to check out the house and neighborhood.** Tenant/buyer has the opportunity to see if he likes the house and the area before committing to a purchase.
- **Fast move-in time.** Sellers who opt for lease options are usually already out of the house or moving very shortly.
- **Rent Credit.** If the tenant/buyer is receiving a rent credit, that money is working toward the purchase of the house.



## ➤ ***What Are the Lease Option Benefits to Landlord/Sellers?***

- ◆ **Huge market of buyers all the time.** There is never a shortage of people who want to purchase homes, but for whatever reason are unable to do so in a conventional manner.
- ◆ **No management headaches.** Investor handles the minimal management required.
- ◆ **No realtor commissions.** Landlord/seller can save the usual 5%-6% commissions.
- ◆ **Higher quality of tenant.** Because the tenant is the future owner of the house and has been screened accordingly, there is little concern for damage to the property.
- ◆ **Less vacancy time.** The lease/option attracts a greater number of interested buyers who are looking to move in quickly.
- ◆ **Positive cash flow.** Landlord/seller will receive a monthly cash flow from the tenant/buyer, rather than having the house sitting vacant with a mortgage payment due.
- ◆ **Seller retains tax shelter.** The same benefits that the seller has enjoyed in the past may still apply (seller should check with accountant for specifics).