

Selling to a Real Estate Investor

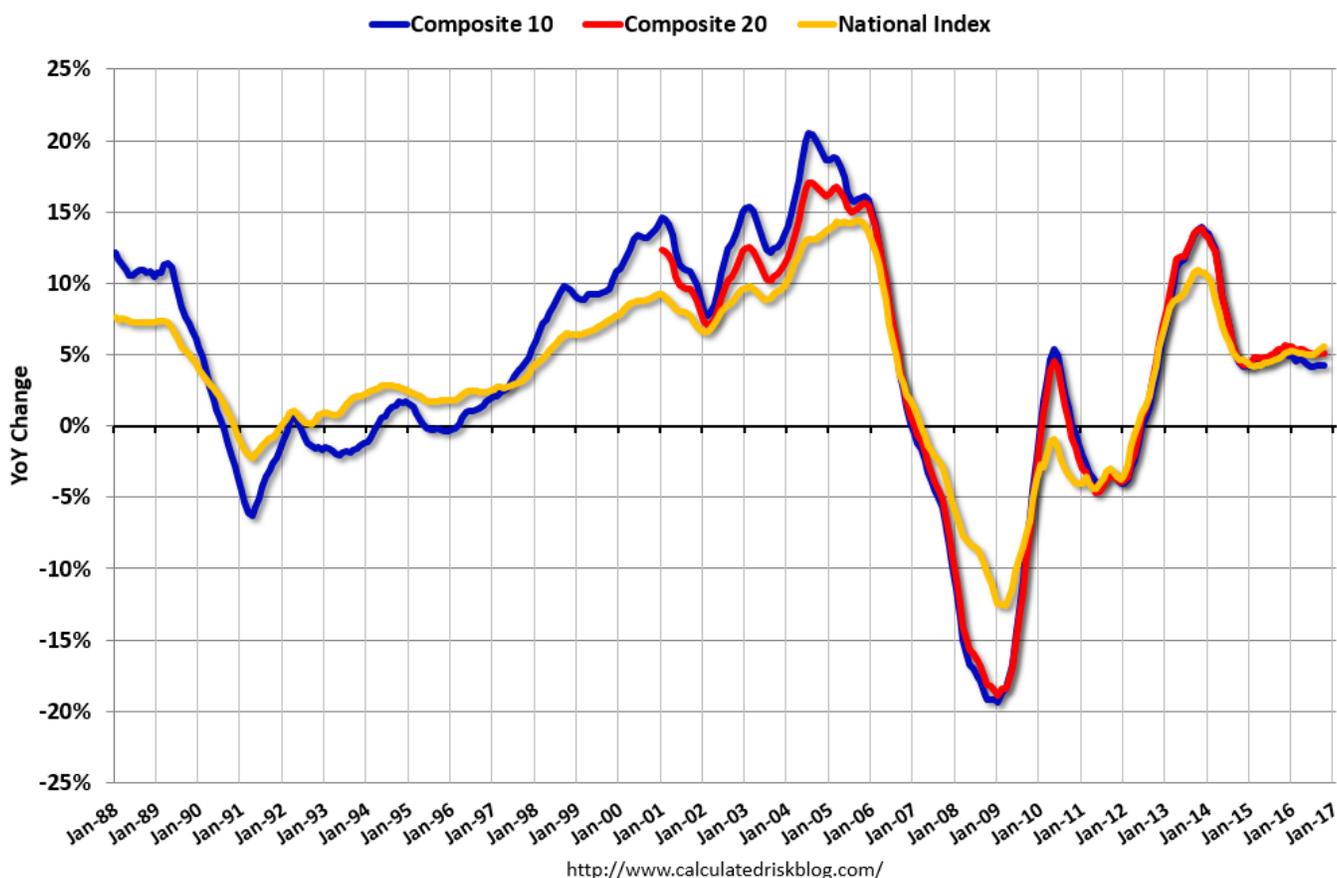
How to Sell Your House Fast for Top Dollar with the Least Effort



Dear Friend & Neighbor,

As you are well aware we experienced one of the worst economic downturns in our country's history. The real estate market has been the hardest hit with a dramatic drop in home values & an increase in foreclosures. From the real estate market highs of July 2005, some parts of the country went down nearly 50%-80% from those values. As you can see from the chart below, today's home values have recovered from the dramatic dropped and it has reached healthy levels, but not recovered 100% as it was in 2005.

Case-Shiller National and Composite Indices SA, Year-over-year Change

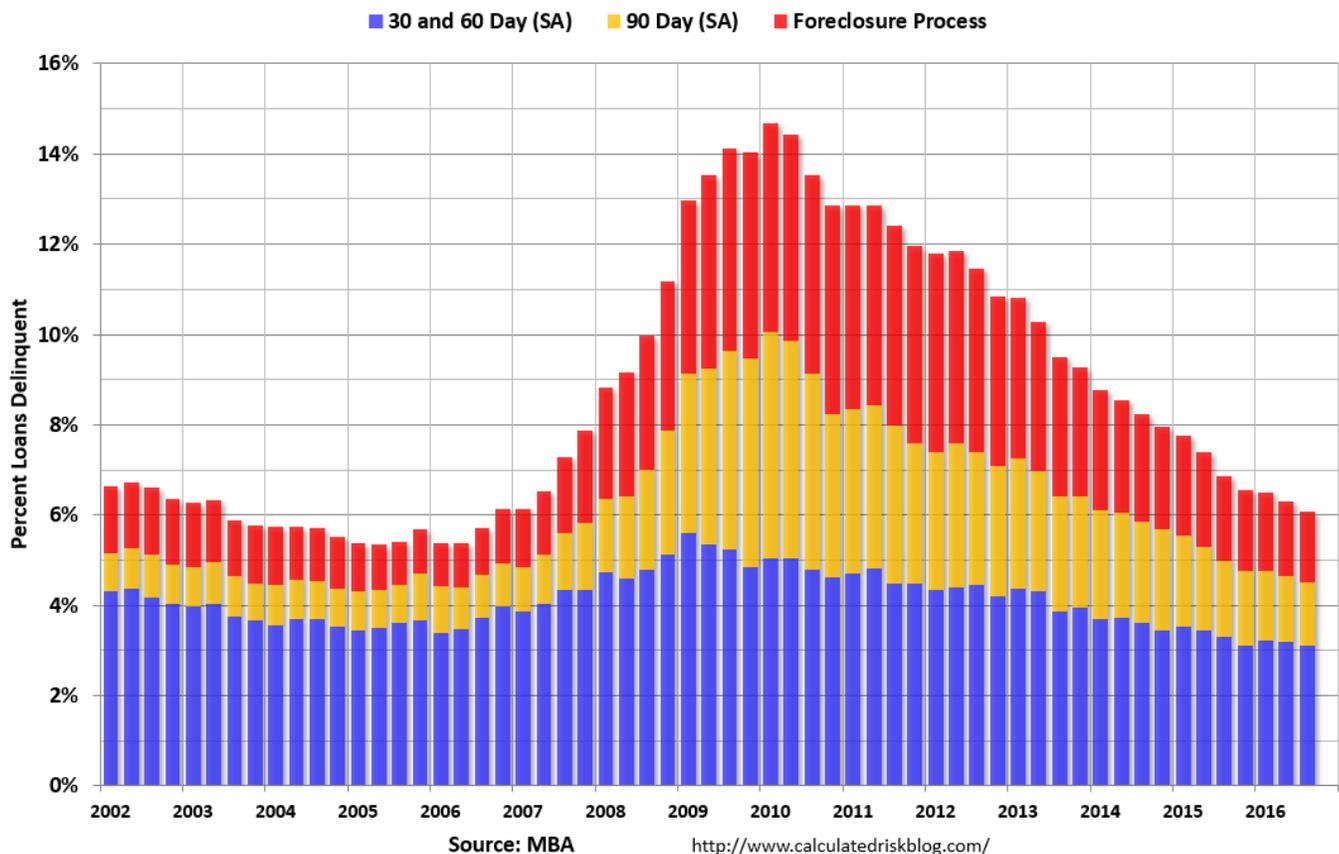


Source: Calculated Risk Blog

Many people know that **Houston** was also hit with respect to home values, but most people are not aware of how much. When people are asked what they believe their homes are worth, most say "a couple years ago my home was worth \$200,000". As you can see from the chart above, that \$200,000 house is now likely worth \$150,000 -- or less if there were a lot of Foreclosures (bank-owned sales or short sales) occurring in your neighborhood.

So what's the future hold, you ask? Well, according to CalculatedRiskBlog.com Delinquency rates and the percentage of loans in foreclosure decreased for another quarter and were at their lowest levels since 2007," said Marina Walsh, MBA's Vice President of Industry Analysis. **"We are now back to pre-crisis levels for most measures."** We expect the improvement in mortgage performance to continue due to the improving economy and a strengthening job market, and the improved credit quality of recent years. This means that prices are stabilizing but still we can see a number of foreclosures for the next few years until we reach healthier levels as we seen before 2005. One of the main reasons is the number of pending foreclosures that continue to hit the market and bring down home values. The chart below shows that there are over 6% of the US households in foreclosures that could be hitting the market in 2015 & 2016.

Mortgage Delinquencies and Foreclosures by Period Past Due, All Loans



So what does this mean for us? Well it means that for values to increase significantly we have to find a solution for these pending foreclosures and available inventory, which could take several years, experts say. We have seen an increase in prices due to low inventory but it seems that it may change in the near future as more homes become available for sale.

So what do you do if you want or need to sell right now? There are 3 different options you have, which we'll explain in detail so you can make an informed decision to maximize your proceeds.

3 Options to Sell Your Home for Maximum Speed and Profit



Option #1: Selling with a Realtor

Realtors are great if you have plenty of time to sell and your house is in excellent condition.

There are thousands of realtors in **Houston**, and let's say you were to pick one that has successfully closed some deals and has experienced. The realtors will likely walk through your property and give you advice on what should be fixed, cleaned up or removed.

Then you'll sign a 6-month to 1-year listing contract and they'll put it on MLS (Multi Listing Service). Most listing agents will charge 6% or more depending on the situation for this service. They will handle all the calls, lots of paperwork, qualifying the potential buyers, and presenting you offers. Typically, 3% goes to the agent that finds the buyer and 3% goes to the agent that listed the property.

Once the property hits the MLS the fun begins! You'll have lots of people coming into your home, looking around and checking every nook and cranny, 7 days a week, and quite possibly at all different times of the day, as everyone has different work schedules and time commitments. This means your house has to be spotless ALL the time. This can be very intrusive for most people.

Once a buyer is found, which takes on average 4 to 6 months, your agent will open escrow and the buyer's "inspection period" will begin. During this period, several inspectors will come to your house and check EVERYTHING! This typically includes a home inspector, who will check almost everything that you could think of and more, plus often a roof inspector, pool inspector, termite inspector, etc... After all of these inspections are completed, most buyers will give you a list (and we've seen some really long lists!) of items that expect you to fix, or instead they may ask for a large price reduction. If you don't agree to do it (or negotiate something they will accept), the buyer can walk away and you're back to square one.

Once you get past the inspection period, the buyer's lender will order an appraisal to ensure that the value and condition of the property is acceptable to the lender. This appraisal process, which used to be fairly routine, is now blowing up many traditional real estate deals. We recently had a property that we renovated and had several buyers wanting it for \$140,000. That means \$140,000 is the 'market' price, right? Wrong! Even though we had multiple offers at or around \$140,000, which indicated that the buyers and their realtors thought it was worth that price, the appraisal came in at only \$117,000. The appraiser decided to use bank-owned and distressed sales as comparables when calculating his value, rather than comparing it to other non-distressed remodeled properties nearby. This low ball appraisal will be attached to the property for 6 months. So what do we do? We are forced to wait the 6 months or

turn it into a rental property, taking the risk that the tenants won't mess up the recent renovations we just spent lots of money on.

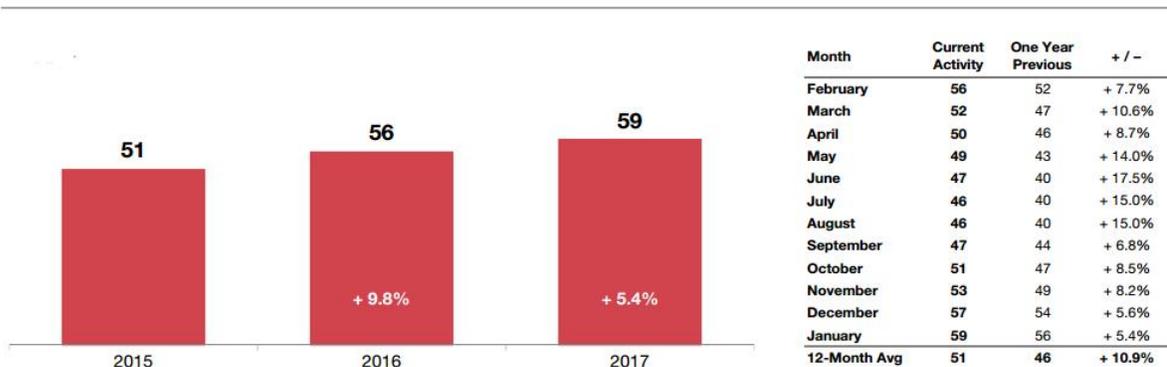
Now, let's say the appraisal comes in fine than you can go to closing. Usually the buyer and seller split closing costs, which can cost you roughly 2-4% of the sales price, and are taken out of your proceeds at the closing. Success...Sold!

Realtors are great if you have plenty of time, your house is in excellent condition and you don't mind people coming to your house continuously. The MLS will likely allow you to get the highest gross price for your house (before commissions, repairs, closing costs, time on market), and you will probably be represented professionally, as most realtors are pretty good at what they do.

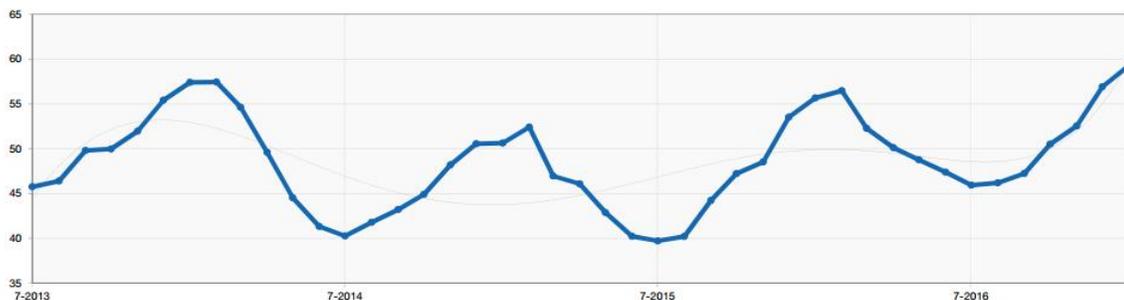
Below are some Interesting Charts from the Houston Association of Realtor that shows the average days the house sits on market until it gets under contract. This does not include the numbers of days it will take to close which can be another 30-60 days

Days on Market Until Sale

Average number of days between when a property is listed and when an offer is accepted in a given month.



Historical Days on Market Until Sale

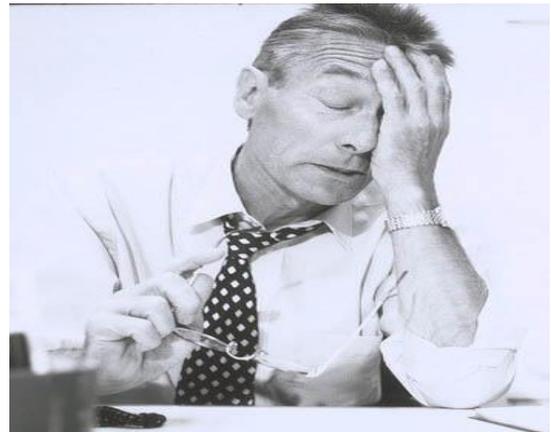




Option #2: For Sale by Owner (FSBO)

Selling your home "By Owner" is very similar to Option #1; the only difference is YOU have to do all the work. Market the property, find the buyer, show the house, negotiate the sale, write the contract and disclosures, and so on. Most buyers will need to get financing so there will be a risk of appraisal. There will still be closing costs and fees that need to be paid. This is a great solution again if you have time and are comfortable in handling the sales process.

The process will take longer as you won't have 2000+ Realtors seeing and potential showing your house to buyers. Most FSBO sell at 86% of asking price. The process can be frustrating as you are responsible for the whole transaction. FSBO's work fairly well for sellers when it is a seller's market (more people buying properties than trying to sell them, characterized by a low number of average days on market).



Option #3: Selling to a Real Estate Investor

The key to selling to a real estate investor is to find someone you like and trust. There are so many 'newbie' investors that just finished a weekend seminar and out to "get a deal" and prove that they are the next Donald Trump. This is NOT the type of person you want to "try" to purchase your home. Most are broke and have never purchased an investment home in their lives. You want an investor that is not only confident but also experienced and capable of buying your house -- like someone that has purchased at least 50+ homes in the area and has dealt with both simple and complex transactions.

What are some of the Reasons People Sell to a Real Estate Investor?

Need to Sell Fast	Vacant House
Inherited Property	Out of State Owner
Divorce	Behind on Payments
Foreclosure	Bankruptcy
Lots of Repairs	Probate
Need Cash Fast	Upside Down
City Violations	House is in Bad Shape

So What Will an Investor Pay for My House?

We get this question a lot -- it's really quite simple. We take the current market value of the property less repairs and renovation to get the property fully updated, less 10%. For example: Let's say your house is worth \$100,000 if fully updated/remodeled, but needs \$20,000 in improvements/repairs. We would typically pay you \$100,000 - \$20,000 - 10% (\$10,000) = \$70,000.

So What if You Owe More than the Property is Worth?

We have a secret weapon, a lady that has relationships with all the major banks. She's figured out how to get loan balances reduced and properties to sell even if they're way underwater. How does she do this? We don't know but she works miracles...trust me!

What if You're Not Upside Down But Have Little Equity or Owe What Your House is Worth?

We have the ability to take over payments and if you have equity in some cases we can get you cash very quickly. We can give you instant stress relief; we'll take the burden of the monthly house payments off your hands and give you cash. This will allow you to move on stress free.

What's the Process?

Give us a call at **281-710-8525**. You then can set up an appointment for one of us to come see your property, do a free evaluation, and give you a no obligation cash offer. Once we agree on a price and terms, we will open escrow and begin the title process.

We use a Texas License Title Company in Houston for all of our title work. They will put all of the paperwork together and schedule a closing. This process usually takes 2 weeks, however if the situation is urgent we can get it all done on a 'rush' basis in as little as 3 days.

So Who Are We?

SellYourHouseAnyCondition.com is a local Houston house buying company

Sarah Perez



Sarah is a former US Navy who proudly served her country. She Graduated from Grand Canyon University with an English Degree and worked as a Elementary school teacher before starting SellYourHouseAnyCondition.com. She was born and raised in Houston, Texas.

Sarah's background has helped established a local company whose main goals are: integrity, professionalism, and best customer service. Since we started, she has been helped hundreds of homeowners sell their house fast with no hassles

Daren Jennings



Daren has accumulated extensive experience in the Houston Real estate market since a young age. He loves helping people solve difficult problems by providing expert advice. He likes to present several options to home sellers, so they can make wise decisions about their properties that will positively impact them and their families.

Daren's positive attitude, determination, and passion has been a major factor for the growth and respect of our company in the Houston real estate market. He is a cofounder of SellYourHouseAnyCondition.com and he lives in Humble, Tx, and enjoys playing golf.

Hector Perez



Hector graduated from the University of Houston in 2007 with a degree in Finance. He worked in marketing for a Fortune 500 company in the oil and gas industry and travel around the world.

He is the company marketing and leads manager. He is always positive and excited to help people in need

His love for real estate and entrepreneurship passion has contributed to the grow of the business in the Houston market. He loves soccer and jogging at Memorial Park on the weekends

Key Benefits of Working with Us



We pay CASH: Because we pay cash, we can buy your property in "As Is" condition. You will not have to fix up your property, do any cleaning or repairs. Also you will not have to deal with appraisals, lenders or buyer concessions.



We can Close on YOUR Timeline: Because we are investors, we will not be occupying the property as a primary residence. This allows us to be flexible and close on the time of your choice.



You Save Thousands of Dollars: Because we are not Realtors representing you in the purchase and sale of your property. You will not have to pay exorbitant commissions or fees. You'll also save BIG because we will pay ALL closing costs and Escrow fees.

Pros vs. Cons



PROS	CONS
NO REPAIRS	CONDITION ADJUSTED MARKET PRICE
QUICK CLOSE	
NO SHOWINGS	
GUARANTEED PRICE	
GUARANTEED CLOSING DATE	
SAVE ON COMMISSIONS	
SAVE ON ESCROW FEES	
FLEXIBLY	

LISTING WITH A REALTOR

PROS	CONS
POSSIBLE HIGHER PRICE REPRESENTATION	YOU PAY COMMISSIONS
	YOU PAY CLOSING COSTS
	PRICE: UNCERTAIN
	CLOSING DATE: UNCERTAIN
	SELLER REPAIRS
	SELLER CONCESSIONS
	CONTRACT CONTINGENCIES
	PROPERTY SHOWINGS

What to Watch Out For

Watch out for newbie investors that will say anything to get the contract signed. You're just wasting your time. Most of these people are inexperienced and do not have a team of people around them to ensure success. We get calls all the time from people who decided to go with an inexperienced investor who over-promised and under-delivered, and 45 days later the seller is still stuck with the property so they come to us to get the deal done right.

We will do what we say we're going to do and the transaction will be seamless.

Give us a call right now at **281-710-8525** or visit us online at: www.sellyourhouseanycondition.com.

We'd love to meet you and we'd be happy to give you a cash offer today



Frequently Asked Questions

1. What type of properties do you buy?

A. We purchase all types of properties in the Houston Market and Surrounding Areas - houses, condos, land, multi-family, commercial projects, etc.

2. What condition does the property have to be in?

A. We will buy the property in any condition. We've seen everything so don't be embarrassed if your property is not in great (or even good) shape.

3. What price will you pay?

A. We take the current market value of the property less repairs and renovation to get the property fully updated and in tip top shape, less 10%. For example: Let's say your house is worth \$100,000 once fully updated, and needs \$20,000 in repairs and renovation for updating. We would pay: \$100,000 - \$20,000 - 10% (\$10,000) = \$70,000.

4. Who will pay the closing costs? Will it cost me any money?

A. We will pay all closing costs associated with the transaction. Working with us will not cost you one dime out of pocket, as we will pay for everything.

5. What title company do you use?

A. We use Driggs Title and Providence Title in Houston, Tx

6. What if I owe more than the property is worth?

A. We can still purchase your house even if you owe more than it's worth. We have a complete system that will assist you in a successful short sale. Please call **281-710-8525** for more info regarding this.

7. Are you realtors and do I have to pay a Commission?

No, we are private investors, and you will pay no fees or commissions. Our service is free.

8. How long will it take to close the transaction and get my cash?

A. It takes roughly 2 weeks to close the transaction but we can move quicker if it is necessary.

9. Why should I do business with you?

A. Because we're honest and we will do what we say we're going to do. We've done hundreds of transactions and can get the job done.

Contact:

Sales Team

281-710-8525

info@sellyourhouseanycondition.com

Or online at:

www.sellyourhouseanycondition.com

God Bless!