



## **We want to BUY your property.**

We are **not** Realtors...we do **not** offer a service, and you will **not** pay us any fees.

We **are** a small family business, based here in Arizona.

Our focus is on purchasing homes on terms in ways that benefit **everyone** involved.

Below, we'll answer some of the questions we get often...and explain a bit more about why we can be an excellent choice for you when selling your home.

### **Why would I even consider selling on terms?**

Today, approximately 82% of the market cannot qualify for conventional financing. That is a nationwide number that is **not** improving.

If you are selling with an agent, or selling traditionally by owner, you are only marketing to that 18% of the market who can get conventional financing right now.

Unfortunately...that smaller pool of buyers often means a lower price and/or a slower sale for you.

By selling on terms, you are approaching the market differently...and setting yourself up to get top dollar for your property.

**How does selling my property on terms work? I don't want to deal with renters.**

There are many people out there that have cash to put down, and have good incomes, but have had life events like divorce, or a death in the family that caused their credit to go down.

Another group of people that has been growing steadily since COVID are self-employed individuals. The income from their new businesses needs seasoning time before it can support financing.

And..there are also many buyers with good credit who are saving for long-term financing, who would like to buy now instead of renting while they save.

These are the people we consider as our pool of potential buyers.

When we purchase from you, we begin the transaction as either a lease-purchase or owner financing, and we assume all the responsibilities for your property.

We then carefully and extensively vet candidates to be placed in the home as tenant-buyers.

The selected buyer will be on a plan to be mortgage-ready by a date we agree on with you.

On or before that date, the buyer will obtain their loan, at which point you will be cashed out, and the sale will close just like any other traditional sale.

**But you're an investor...you'll make me a low offer so you can make money...right?**

Actually...no! If your property is a good fit for us, we make offers at **full market value**...and you will not pay fees or commissions.

Our compensation comes from our buyers, as they are willing and able to pay a premium to become homeowners now.

**Can you just make me an offer, and buy my home right now for cash?**

While we can sometimes buy homes for all cash with a quick close, that is typically for a distressed property, at a very deep discount. It's not the approach we usually take.

We specialize in buying on terms because of the winning outcomes for everyone involved.

### **OK...which sellers are a good fit?**

Many people think these types of purchases are only for low-end homes or distressed sales. But...we typically handle homes that are in great shape, ranging in price from \$150,000 up into the multi-million-dollar range.

Depending on the amount of debt on the home, we structure our purchase to begin with a lease-purchase or owner financing. Either way — these purchases are set up with a pre-determined date for **cash out for you at full market value**...or potentially even more depending upon the terms.

If you are willing to delay the final cash-out of the sale in exchange for getting a premium price for your home...this can be a great fit for you.

### **Who is this not a fit for?**

This isn't usually a fit for anyone who **needs the equity in their home now** to buy another home.

It can still work, but you would need to refinance the home, pull out the cash needed for the new home purchase, and then set up a lease purchase with us to cover the new underlying mortgage.

### **What if I still have my loan and want to go buy another home and get a mortgage to do so?**

Banks and mortgage companies vary on this...you should shop around. They may count the lease payment you receive as anywhere from 75%-100% income.

For example, let's say your mortgage payment is \$1000, and you are collecting only \$1000 on your lease. If they are only counting 75% as income, you will be credited for \$750 monthly income as far as your debt to income qualifying ratio, meaning you have \$250 net debt. If they count 100% of your lease income, it's a break-even situation, and will not at all affect you qualifying for a loan.

### **If I sell to you, who would be responsible for what?**

The lease purchase or owner financing means **we are 100% responsible for maintenance, repairs, taxes, etc.**

If we do a lease purchase, the only thing you would be responsible for is your insurance -- if it's not included in your mortgage payment (or if you don't have a mortgage). If your insurance and taxes are included in your mortgage payment, the monthly lease will cover them. It will change from a homeowners' policy to a simple landlord policy, which will reduce your costs slightly. And of course, if we buy with owner financing, we will have all of that in our name.

### **Can we review? What are the advantages to selling my home this way?**

**Let's review the advantages...**

- You'll get top sales price.
- Your profit is predetermined and locked in.
- If you have no mortgage, we can sometimes even pay above market value.
- We stop the money hemorrhage of mortgage payments, if you have them.
- All maintenance becomes our responsibility.
- You still enjoy tax advantages of the depreciation, if applicable.
- We can close almost immediately, instead of months from now.
- You don't pay for any advertising.
- You don't pay any fees or commissions.
- We don't care what kind of mortgage you have.
- You don't have to deal with inspections and negotiating.

**Want to chat about how we can help? I would love to hear from you.**

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