



REAL ESTATE INVESTMENTS

www.siscoproperties.com

PARTNER GUIDE

AND
PORTFOLIO



BUSINESS MODEL



JOHN SISCO
FOUNDER & COO

LAURA MUSE SISCO
CO-FOUNDER & CEO

Sisco Properties is a full-service real estate firm specializing in acquiring, renovating, and selling residential properties. Our expertise lies in revitalizing distressed homes, managing every aspect from design and construction to the final sale.

We work closely with distressed homeowners, short sales, REO properties, brokers, and wholesalers. Our goal is to provide high-quality, affordable homes to buyers, renters, and investors, while breathing new life into the communities we serve.



WWW.SISCOPROPERTIES.COM

We are a passionate and experienced team dedicated to residential redevelopment. Beyond real estate, we have spent over a decade helping seniors with life insurance, benefits, and burial coverage, scaling that organization across the Southeast. This background in serving a vulnerable community has shaped our values and commitment to making a difference.

Laura Sisco, CEO, has built a reputation for leadership and growth, overseeing the success of **Sisco Properties** by blending a compassionate, client-focused approach with a deep understanding of real estate markets.

John Sisco, COO, brings operational expertise, ensuring our team runs efficiently and our projects stay on track.

Both **Laura and John** are committed to ongoing professional development, using their years of business experience to drive continuous improvement in the systems and processes that fuel our success.



OUR APPROACH

At Sisco Properties, we don't just buy, fix, and sell homes. We provide personalized solutions to clients and create value for our investors. Our focus is always on finding innovative approaches to real estate deals, leveraging our knowledge and experience to help those we serve. By continually investing in our business and education, we aim to stay ahead of the curve in the industry.

PRIVATE MONEY & PERFORMANCE

We rely on private and hard money to fund our projects, allowing us to move quickly and secure deals with strong cash offers. This funding strategy provides us with the flexibility to scale our business, leveraging investor funds to grow and take on more opportunities.

INVESTMENT STRATEGY

Our core strategy is to acquire distressed properties at a deep discount, often 30% to 50% below market value. We then renovate these properties and either sell them to retail buyers, wholesale them to investors, or refinance them to hold within our rental portfolio. We are experts at taking neglected, vacant properties and transforming them into valuable assets that contribute positively to the community.



STRICT DUE DILIGENCE PROCESS

We have a disciplined and thorough approach to evaluating investment properties, with a focus on ensuring each deal meets our rigorous criteria. This includes:

- Comprehensive analysis of comparable properties
- Independent appraisals to confirm value
- Economic and demographic studies of the neighborhood
- Assessment of market growth potential and city planning developments
- Detailed evaluation of crime rates, schools, and access to public transportation
- Inspection of the property's condition, including HVAC, plumbing, and more



SISCO PROPERTIES

VS

TRADITIONAL BUYERS

We have a disciplined and thorough approach to evaluating investment properties, with a focus on ensuring each deal meets our rigorous criteria.

This includes:

- ✓ CASH OFFER
- ✓ NO COMMISSION
- ✓ SPEED / QUICK CLOSE
- ✓ NO FEES
- ✓ PAY NO CLOSING COST
- ✓ WE BUY HOUSE AS-IS
- ✓ NO APPRAISAL
- ✓ NO LENDING RESTRICTIONS

Many homeowners aren't fully aware of their options beyond listing a home with a realtor or attempting to sell it on their own, often hoping for the best.

At Sisco Properties, we offer a unique alternative to these traditional methods, designed to provide a more efficient, cost-effective solution for home sellers.

Our creative approach to real estate investing sets us apart, delivering results that not only make the process smoother, but also more profitable for you. Sisco Properties is here to give you the advantage, offering an alternative that's truly stands out from the rest.



HOW WE COMPARE TO A TRADITIONAL BUYER

| | Traditional Buyer | Sisco Properties |
|---------------------------|------------------------|-------------------|
| Method of Payment | Bank financing | Cash |
| Repairs | 1-8% of Home Value | None - Sold As-Is |
| Closing Timeframe | 45+ Days | 10-14 Days |
| Seller paid closing costs | 1-8% of Purchase Price | Zero |
| Appraisal | Mandatory | |

HOW WE BUY HOME BELOW MARKET VALUE

At Sisco Properties we've developed a powerful marketing system that generates a steady stream of high-quality leads. We set ourselves apart from other real estate buyers by going beyond traditional methods. Rather than focusing solely on MLS listings, we take it a step further. Our creative marketing strategies allow us to connect directly with homeowners before their property even reaches a realtor or is listed on the MLS—helping us avoid the price escalations that typically follow.

Here are some of the creative strategies we use to find excellent deals below market value:



HOW WE BUY HOME BELOW MARKET VALUE

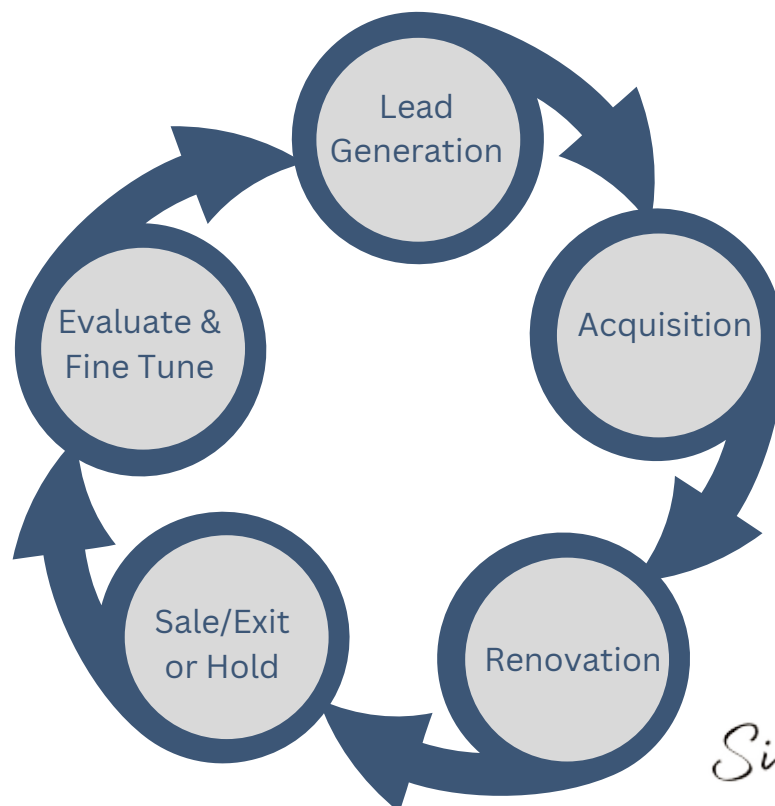
| Internet | Direct Mail | Other Strategies |
|--------------------------|--------------------|--------------------|
| Linkedin | Probate | Value Blast |
| Buyer Squeeze Pages | Pre-foreclosure | Newtworking Events |
| Seller Squeeze Pages | Back Tax | Door Hangers |
| Facebook Business | Code Violations | SMS Text |
| Google Business Listings | Divorce | Brid Dogs |
| Google Ad Words | Expired Listings | Door Knocking |
| YouTube | Non Owner Occupied | Cold Calling |



WHAT'S OUR COMPETITIVE ADVANTAGE?

Our company secures excellent property deals by acting swiftly and offering CASH or creative financing tailored to the seller's timeline. This is why we can buy properties at a significant discount. Our access to private money lenders provides a competitive edge over other investors who often face lengthy bank approval processes. With an aggressive TEAM approach, and top-notch ability to expand our client base in deal structuring and advanced real estate strategies, we are well-positioned to grow our client base and deliver exceptional results.

OUR BUSINESS MODEL



Sisco Properties
REAL ESTATE INVESTMENTS

WWW.SISCOPROPERTIES.COM

SYSTEMS & PROCESSES TO MITIGATE RISK & ACHIEVE SUCCESS

| Business Phase | Activities | Systems / Processes |
|------------------|--------------------------|--|
| Lead Generation | Field Agent Leads | MLS System |
| | MLS Searches | Electronic Marketing System |
| | Direct Mail | Real Flow CRM System |
| | Bandit Signs | Company Website |
| | Electronic Leads | Social Networking |
| | Networking | |
| | Web Presence | |
| Acquisition | Due Diligence | Hammerpoint Rehab Estimator |
| | Valuation | Electric Deal Analyzer w/ Strict Criteria |
| | Deal Analysis | Offer & Follow-up System |
| | Offer & Follow-up | |
| | Financing / Funding | |
| Rehab or Pre-Hab | Rehab / Pre-Hab Planning | Electric Scope of Work Directory & Estimator |
| | | |
| | | |
| | | |
| Sale / Exit | Pre-Sale Marketing | MLS |
| | In-house Byers List | Electronic Marketing System |
| | Electronic Marketing | Company Website |
| | Broker Networking | Social Networking |



PRIVATE LENDING

WHAT IS PRIVATE LENDING?

A private money loan is a real estate-backed loan provided to an investor by a private lender. In return, the lender receives a first or second mortgage, securing their legal and financial interest in the property. When we identify a home priced significantly below market value, we offer our private lenders the chance to finance its purchase and renovation. This allows them to earn exceptionally high returns—up to 8 or 10 times more than typical bank CDs or other traditional investment options. In essence, private money lending lets you act like a bank, benefiting from the same type of profits. It's an excellent way to create cash flow and generate a reliable income stream, all while ensuring your principal investment is well-secured. By investing in real estate-backed loans, you can achieve the kind of returns banks have enjoyed for years—profiting from assets secured by real estate with unmatched safety.

- ✓ 401K
- ✓ SELF-DIRECTED IRA
- ✓ PROFIT SHARING
- ✓ PERSONAL SAVINGS, TRUST FUNDS, OR ANY OTHER MONEY SITTING AROUND...
- ✓ MONEY ARE TAX DEFERRED PROFITS

**Through private money lending, you have
the opportunity to become the bank.**



HOW THE PROCESS WORKS

The process is simple. We find an extremely undervalued property we want to purchase and once you give us the green light, we borrow the funds from you to purchase and renovate the property. At closing, you receive a mortgage on the home along with other important documents. Next stage is the property renovation. Once the renovations are complete (typically, 3-6 months depending on the size of the project, we'll list and sell the property).

When it's time for closing, you'll receive your principle plus 8-12% interest payment. It's just that simple! The goal is to keep turning that money for you and keep you making substantial profits so you keep coming back to us – building a long term mutually beneficial relationship.

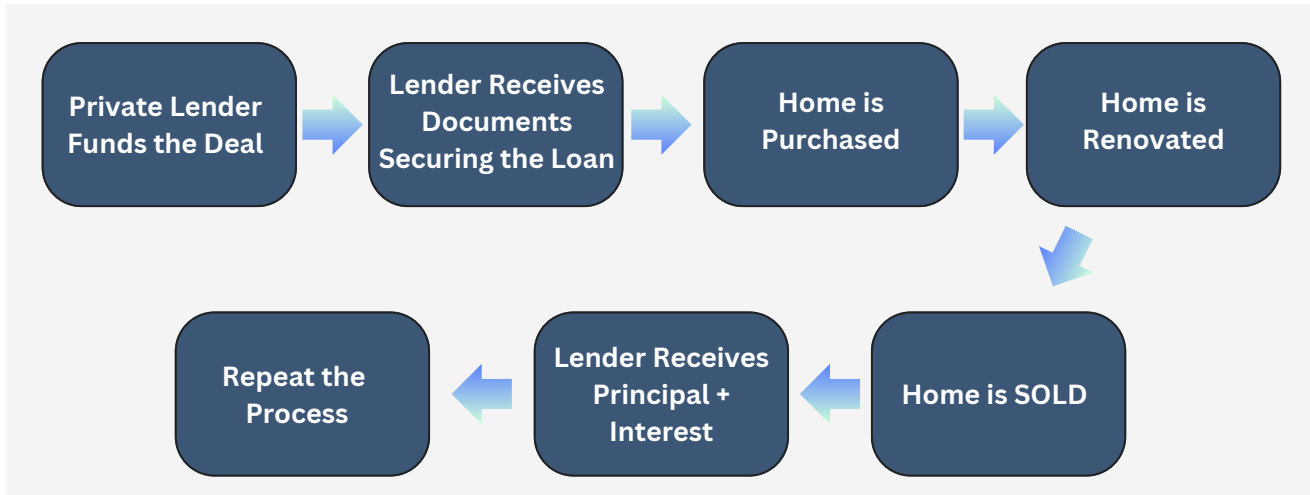
Typically Hold Time:

Rehab Flip: 2-6 Months

Wholesale Flip: 30-45 Days



OVERVIEW OF THE PRIVATE LENDING PROCESS



BENEFITS FROM PRIVATE LENDING

You, as the private money lender can benefit greatly from investing your capital. A real estate mortgage/ deed of trust provides you with security instruments you would not get with other investments. You also have added layers of protection because of how we buy, and because you have recourse available to you in case we were to default on the loan.

We currently pay 8-10 times what a typical bank CD is paying. Our rates will fluctuate very little all depending on the purchase price and rehab involved. The lower the price we pay for a home, we can pay a little higher rate to make sure our lenders make it worth their time.

Private lending means you can relax while the money is in a truly safe place, working for you.



IT'S A WIN/WIN OPPORTUNITY FOR BOTH THE LENDER AND BORROWER

What's in it for you?

- ✓ *Safe investment Secured by real estate*
- ✓ *High Returns on you money*
- ✓ *A predictable income stream because rates fluctuate very little*
- ✓ *No management costs*
- ✓ *No daily headaches with managing contractors*

Our equity is built in the purchase of the home, where we are buying 30-40% below a retail buyer – that creates instant equity at purchase. Also, in a typical transaction, we cut out the middleman cost, such as: commissions, mortgage broker fees, loan fees; and our attorney costs are also lower because there is less work for them to review.

Because of our buying strategy, we are able to offer our buyers a fully renovated home at or below everything else in the neighborhood. We walk away from hundreds of “close” deals that do not meet our specific buying criteria, and simply won't buy unless it makes sense for everyone involved.



WHY PRIVATE LENDING IS SO COMPELLING

- Passive income (minimal time involved)
- No dealing with tenants
- No manual labor renovating properties
- No dealing with unscrupulous contractors
- Short-term use of lenders money
- Sense of security that money will be coming back soon
- Secure collateral position in marketable and liquid real estate
- Borrowers do the Hard work of finding the collateral
- Borrowers put Their money into lender's collateral
- Borrowers put their Time and Labor into lender's collateral
- Borrower takes majority of the risk
- If lender must foreclose, lender makes even more money
- Multiple loans can be made at one time
- It is easy and clean work
- Huge annual industry business loan volume
- You make money while you are sleeping
- It improves the golf game by allowing more play time
- Profits can be tax free
- It is PROFITABLE with no cap on earnings





RISKS VS REWARD

| Stock Market | Real Estate Private Lending |
|------------------------|---|
| Completely Unsecured | Secured by Deed of Trust or Mortgage Deed |
| Completely Uninsured | Collateral is Fully Insured |
| Invest at Market Price | Collateralized Below Market Value |
| Returns Are Unknown | Returns Are Fixed and Agreed Upon Term |
| | Tangible Asset |

**YOU ARE MAKING A 10X GREATER
RETURN ON YOUR MONEY!**

| Sitting in Bank | Real Estate Private Lending |
|-----------------------------|--|
| \$100,000 x 1% interest | \$100,000 x 10% interest |
| 12 Month Term = \$1,000 ROI | 12 Month Term = \$10,000 ROI |
| | *Backed by Real Estate Private Lending |

Sisco Properties
REAL ESTATE INVESTMENTS

WWW.SISCOPROPERTIES.COM

HOW PRIVATE MONEY HELPS OUR COMPANY

Private money lenders bring speed and efficiency to our transactions, and our leverage is far greater when we purchase using private cash funds. Many of the homes we are purchasing are in need of quick sale within 10-14 days. A traditional bank requires 30-45 days to close a loan. Many traditional home sales fall out of contract because of financing issues. Using quick cash as leverage allows us to negotiate a much lower purchase price and reduce our risk. Being able to offer a fast closing with private funds motivates sellers to take our offer over the competition, and entices them to take a much lower price than they would from a conventional buyer. Also, lending guidelines are also continually changing and are requiring applications, approvals, junk fees and strict investor guidelines. They also limit the number of investment properties that can be purchased by one company. On a new home purchase requiring renovations, private lender funds will be allocated to the purchase price, renovations, carrying costs, cost to resell and a small buffer for unexpected expenses.

Our Benefits of Using Private Money

- ✓ We won't have to deal with banks, applications, approvals, etc.
- ✓ We can buy at deeper discounts
- ✓ Gives us a competitive advantage above the rest.
- ✓ Allows us to buy with cash - Cash is King



WE PROTECT OUR LENDERS

Mortgages offer the banks solid, long-term, fixed returns. You can put yourself in the position of the bank by directing your investment capital, including retirement funds to well-secured real estate mortgages. Mortgages have ultimate safety because if default occurs, the bank can recover its investment as the first lien holder on the property. Each property we acquire is put through a rigorous evaluation process in order to assess the profitability before the property is ever purchased. **"INTEGRITY"** is an essential part of our business, and we only make sound investment decisions. Also, for your protection, you are also provided these documents to secure your investment capital:

Promissory Note: This is your collateral for your investment capital

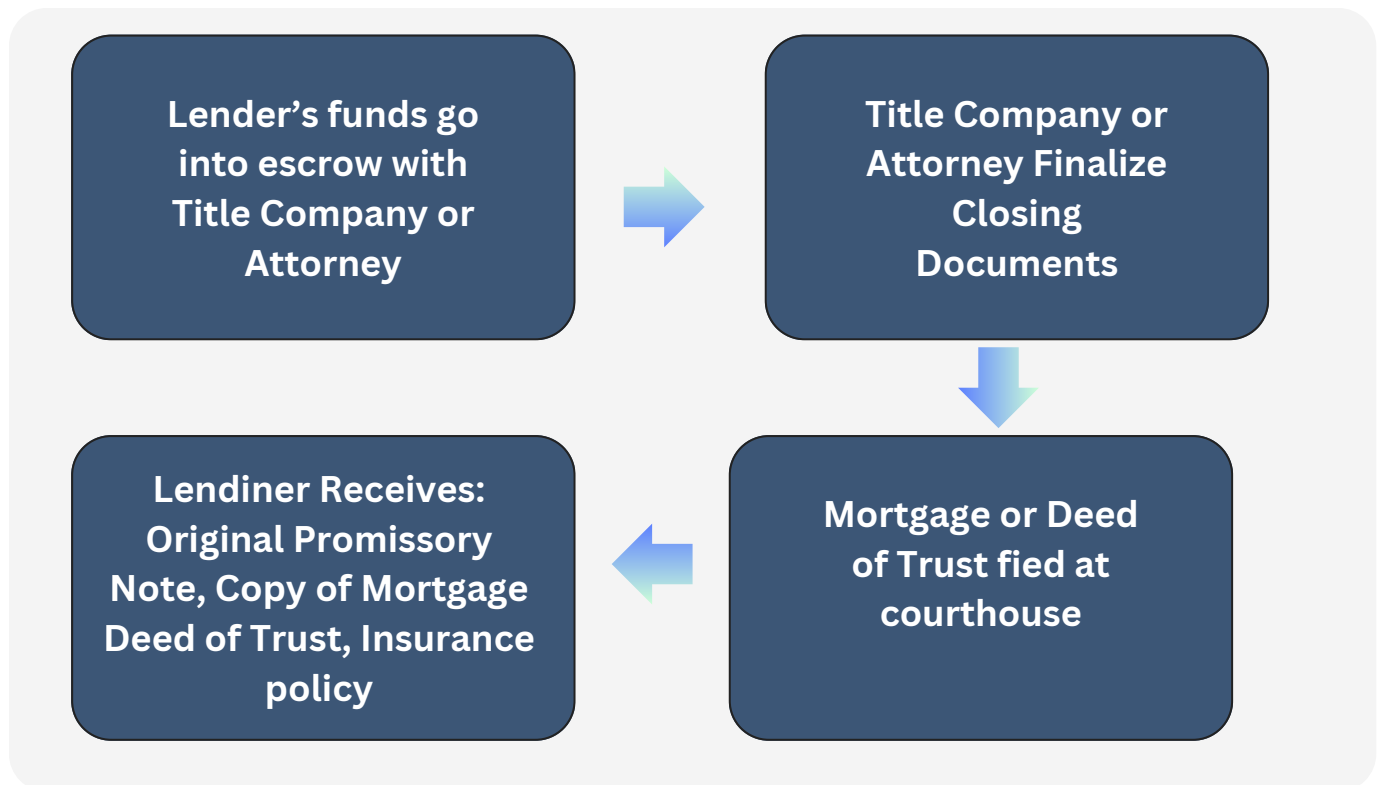
Deed of Trust/Mortgage: This is the document that is recorded with the county clerk and recorder to publicly secure your investment against the real property that we are providing as collateral

Hazard Insurance Policy: This is where you as the private lender would be listed as the "Mortgagee" for your protection in case of fire or natural disaster, etc.

We do pay for a title search as well as a title policy on the home just as we would in a typical transaction. For a rental investment with a long-term note, we always keep a valid hazard insurance policy on the property to protect against casualties. You'll be named as a mortgagee and notified if the insurance was not kept current. In the event of any damage to the property, insurance distributions would be used to rebuild or repair the property, or used to repay you.



OVERVIEW OF THE CLOSING PROCESS



COMMON WAYS PRIVATE LENDERS FUND DEALS

WHERE CAN YOU FIND MONEY LYING AROUND

- CASH HOME EQUITY LINE
- RETIREMENT ACCOUNTS
- PERSONAL & BUSINESS LINES OF CREDIT
- LIQUIDATED SECURITIES & INVESTMENTS

CASH

Cash held in most types of bank accounts can be accessed quickly and can fund your deals in minutes, instead of hours or days. Fees are generally minimal for wire transfers and cashier's checks.

HOME EQUITY LINE OF CREDIT

A home equity line of credit is a very powerful source of funding that many people have and don't even think of. Unleveraged equity is dead money and it's not making any interest. You can easily tap into that money. It's a way to make sure you're in first position when we're ready to pull the trigger and buy a property.



PERSONAL & BUSINESS LINES OF CREDIT

Personal loans and “signature lines of credit” can be obtained from most banks or credit unions by anyone with good credit and a stable income.

RETIREMENT ACCOUNT

More and more private money lenders are using their IRA funds to invest in real estate. A self-directed IRA is essentially the same as a traditional IRA, but allows you to purchase a broader range of investments, including real estate.

LIQUIDATED SECURITIES & INVESTMENTS

Investments are a way to put your savings to work earning more money. However, if your stocks and investments have not performed as you had expected, it might be time to consider other investments. As you know, stocks can be liquidated as and when you wish. Sometimes you need to liquidate your investments because you need the money for something you want to purchase such as real estate.



INVESTING WITH A SELF-DIRECTED 401K

Most people think that an IRA can only be used to purchase investments, like stocks and mutual funds. But that's not true! You can get private mortgage loans using the funds which are already in your IRA'S and other retirement plans.

As it pertains to lending for real estate investments, enter the Self-Directed IRA. The IRS has set forth guidelines on what you can and cannot invest in with your IRA. Many people are surprised at the scope of options available. From tax liens, gold, real estate investments and real estate notes, IRA's are much more powerful than most people ever realized. If you add to that power of a Roth IRA which allows you to enjoy your earnings tax-free or deferred, and you've got a fast road to an easy retirement!

However, in order for you to use retirement accounts for loans, they must first be administered by a third party custodian. After selecting your custodian, you simply send a transfer form to them and they'll do all the work for you, once you've done that you are ready to make private mortgage loans. We would be happy to recommend a local custodian we've worked with in the past who can assist you with setting up your account.



Retirement Accounts That Can Be Self-Directed

- ✓ *Roth IRA's*
- ✓ *Traditional IRA's*
- ✓ *SEP IRA's*
- ✓ *SIMPLE IRA's*
- ✓ *401K (solo)*
- ✓ *401K (qualified plan)*
- ✓ *Educational Savings Account*
- ✓ *Health Savings Account*

**Profits can be tax free or tax deferred when you invest with one of these vehicles*



INVESTMENT TERMS & CONDITIONS

Investment Terms & Conditions

- ✓ *Minimum Investment - \$10,000*
- ✓ *Interest Rate - 8-12% on average*
- ✓ *Payment Schedule - negotiable*
- ✓ *Mortgage Terms - 12 months (projects usually completed in 3 to 6 months)*
- ✓ *Return of Principal and Interest - paid*
- ✓ *back at closing*
- ✓ *1st or 2nd Lien position*
- ✓ *Option to renew*
- ✓ *All documents recorded*



MINIMUM INVESTMENT

When working with private lenders, \$10,000 is our minimum standard investment. When first investing with us, a lower initial investment amount may be agreed upon to ensure you're confident when working with our company.

MORTGAGE TERMS

The majority of our loans are set up on an 8-12 month note; however, it depends on the size of the project. If we are doing a teardown and rebuild, we will have to wait on the county inspectors for many approvals - thus causing delays. We account for all of those details upfront and will give you estimated time frame for the return on your investment. Also, we do not pool funds - your funding will be tied to one piece of property secured by a deed of trust.

PAYMENT SCHEDULE

Typically, we pay one large lump sum at closing on a short-term note. This is much easier to manage for both of us, especially if we're working out of a retirement account. On a longer note, we will pay monthly just like a typical mortgage.



1ST OR 2ND LIEN POSITION

The Investor, as “mortgagor”, has the right of first lien holder and Power of Sale on the property. The 1st lien position is placed behind a senior mortgage. You are probably used to hearing the term first and second mortgage. The second mortgage is a junior lien because it's in 2nd position. The senior lien or first mortgage must be paid prior to the 2nd lien.

1ST OR 2ND LIEN POSITION

| Initial Funding | Property Purchased | Property Rehabbed | Property Sold |
|--|--|--|---|
| <ul style="list-style-type: none">• Private Lending sends funds to title company• Protection: Funds held in escrow through closing | <ul style="list-style-type: none">• Funds used to purchase property 30-50% below current market value• Protection: Funds secured by mortgage on property• Property safeguarded policy with Private Lender named as additional insured | <ul style="list-style-type: none">• Funds used to renovate property• Protections: Funds secured by mortgage on property while value of property (collateral) is increasing• Property safeguarded by insurance policy with Private Lender named as additional insured. | <ul style="list-style-type: none">• Proceeds of sale used to pay back principal and interest to Private Lender• Protection: Private Lender is paid principal and interest by title company before any funds disbursed to Sisco Properties |

4 Months depending on project size

Lenders have no expense or setup fees!



SOURCES OF PRIVATE MONEY

- ✓ 401K
- ✓ *Self - Directed IRA*
- ✓ *Profit Sharing*
- ✓ *Personal Savings, Trust Fund, or
any other money sitting around*
- ✓ *Many are TAX DEFERRED PROFITS*



CASE STUDIES



BEFORE



AFTER



BEFORE



AFTER



BEFORE



AFTER



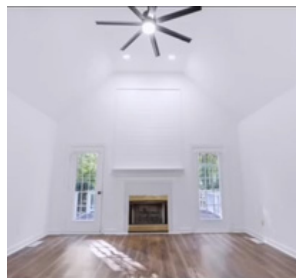
BEFORE



AFTER



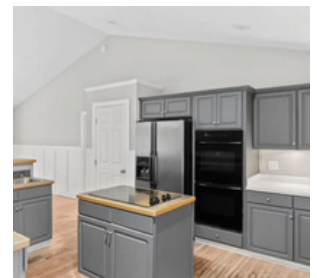
BEFORE



AFTER



BEFORE



AFTER

Sisco Properties
REAL ESTATE INVESTMENTS

WWW.SISCOPROPERTIES.COM

TAKING NEXT STEPS

GETTING STARTED WITH US

If we haven't already, it's important to sit down and discuss all these details in person. We will need a clear definition of what your goals are, i.e. long term investment or short term, and the amount you are comfortable initially investing. At that point, we will present you with any current opportunities that fit that criteria or contact you as soon as we have one that fits.

Please contact
John Sisco

info@siscoproperties.com

or

call at **817-937-8551**

www.siscoproperties.com

