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Wayne County REIA



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September Edition

2025

Land Contracts and Lease Options

Don't let your money be lazy, laying around the bank until you find your next property or project! Put it to work!

Unlock Real Estate Wealth Strategies! REIA of Wayne County presents Land Contracts and Lease Options on September 2, 2025. Learn proven techniques from Wayde Koehler with real-life examples that work, plus insider lease option strategies from Steve Ehrman. These will be informal presentations with plenty of discussion.

Network with successful investors 5:30pm, meeting 6:00-8:00pm at Leon's Family Dining, 23830 Michigan Ave., Dearborn. Members FREE, guests only \$20 - your best investment of the night!



Leon's Family Dining
23830 Michigan Ave., Dearborn
(313) 563-3713

(East of Telegraph on Michigan Ave.)

REIA Membership Benefits

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Where Your Membership Fee Goes

An annual membership is \$135 for an individual and spouse and is fully tax-deductible. Every dollar supports our organization's operations, covering speaker costs, website maintenance, insurance, newsletters, events, and a lobbyist in Lansing advocating for landlord and investor interests. Our volunteer board takes no compensation, ensuring your support strengthens our community and mission.

Board Meeting

The Board of Directors meeting is set for September 9th at 6:00 PM at Leon's Family Dining.



Board of Trustees: (left to right) Maria King VP, Elizabeth Walker Trustee, Jeremy Paul Treasurer, (back row) Wayde Kohler, President, Jerry Kirschner, Trustee, and (Missing from pic) Mike Sloan, Secretary

Volunteer Board Members Contact Information

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PROS AND CONS OF REAL ESTATE INVESTING WITH LEASE OPTIONS

By [Road Less Traveled Finance](#), Blog 2025

Interested in real estate investing, but don't have money for a down payment? Can't qualify for a mortgage because of bad credit or low income? If this applies to you, the lease option strategy may be your answer to start investing in real estate. This creative strategy, sometimes known as "rent to own," can be a great way to make money from real estate when you are just starting out.

But the strategy has its risks and drawbacks, which you need to understand and address. We'll get into the benefits and drawbacks of investing in real estate through lease options later on, but here's a preview of what we'll cover:

Benefits of Lease Option Investing	Drawbacks of Lease Option Investing
Low starting costs	Risk of owner default
Monthly cash flow	Lost option fee if property value declines
Profit from appreciation	Rent-to-own scams
Less vacancy	Due-on-sale clauses
Low maintenance	Liable for rent under long term lease
No bank financing	Less control over selection of property

Since we are talking about some new concepts that may not be familiar to you, we'll start by covering some definitions, but if you want to skip the introductory stuff, you can jump ahead to the section discussing benefits and drawbacks of lease option investing by clicking this [link](#).

What Is A Lease Option?

A lease option is an agreement where the owner of a property enters into a lease with the tenant but also gives the tenant an option to buy the property. The option grants the tenant the right to buy the property within an agreed-upon time and at an agreed-upon price. This "tenant-buyer" pays a non-refundable fee for this option. The landlord cannot sell the property to anyone else during the term of the option. There are three main ways investors can use lease options for real estate investing.

Common Lease Option Strategies / Sell a Lease Option to Tenant-Buyer

In this scenario, you own the property and enter into a lease option with a tenant-buyer. You get the option fee and a long-term renter. The tenant-buyer gets the lease and the right to buy the property. If you want to invest with little money down, this is not the right strategy for you. The reason's obvious, of course: You need to own the property first to use this strategy. But if you own a property and are having a hard time selling, this may not be a bad option. You secure a long-term tenant and receive some option money to boot.

Buy a Lease Option From a Property Owner

This is the other side of the lease option arrangement. Here, you are the tenant-buyer. So you pay the owner an option fee and secure a long-term lease. You want to get a lease that allows you to sublease the property to another tenant. You also want a lease that has below-market rent. You should convince the owner that this is reasonable because you are giving them a very long-term lease. You then find a renter who is willing to pay market rent and rent the property to them. You pocket the difference between the rent you pay and the rent that your tenant pays you. You can then rinse and repeat with other properties and build a cash flow empire. This is the classic lease option strategy used by investors who may not be able to buy a property outright, but still want to get into the rental property game. You don't need a lot of money to start and don't need great credit or strong income because you don't need bank financing. All you need is a modest option fee and a willing seller.

How Much Is the Option Fee in a Lease Option?

1% of the purchase price is the rule of thumb for a lease option fee, but this is usually negotiable. While the option fee is not refundable, you can often apply it to the purchase of the property if the option is later exercised. Of course, you are also going to negotiate the duration of the option (usually 1-3 years, although longer is better). The length of the lease typically equals the duration of the option.

Structure a Sandwich Lease Option

A sandwich lease option strategy is where you offer a “rent to own” program for tenants. In that strategy, you do exactly what I described above, but when you are looking for tenants you offer them a lease option.

Here’s an example: Under your lease option with an owner, you pay a \$3,000 option fee to buy the property for \$100,000 within three years. Your rent is \$1,000. You then structure a lease option with your tenant where they pay you \$4,000 as an option fee. Under your lease option with them, they can buy the property for \$120,000 and they pay you \$1,200 per month in rent. You pocket the difference between your option fee and the tenant’s option fee. You also pocket the difference between the rents. If you land the trifecta, your tenant will buy the property from you by using their option, and you will then get to pocket the difference there too. With that intro out of the way, let’s get into why lease options can be a great real estate investing strategy.

Clarification: When I am discussing the benefits and drawbacks of lease options below, I am referring to the second form of lease option investing (where you buy a lease option from a property owner). I am not talking about where you are the owner selling a lease option or you are doing the sandwich lease option. Sandwich lease options are complex. They can raise significant [legal issues](#) too, so I will not cover them in this post (although I plan on writing a post covering them).

What Are the Benefits of Lease Options For Investors?

The main benefits of lease options for investors are (i) low starting costs; (ii) monthly cash flow; (iii) profit from appreciation; (iv) less vacancy; (v) low maintenance; and (vi) no bank financing.

- *Low Starting Costs*

As mentioned before, the only significant start-up cost for lease options is the option fee. If you assume a 1% fee, that means you can lease option a \$200,000 property for only \$2,000.

Compare that to the [15% down payment](#) you need to buy an investment property with standard bank financing. Not only do lease options offer a very low barrier to entry, they also allow much faster growth because the cost per deal is so small.

- *Monthly Cash Flow*

As we illustrated before, you can get monthly cash flow because the rent you pay to the owner is less than the rent you get from your tenant. You may be able to boost your cash flow even more if the property is suitable for Airbnb.

- *Profit From Appreciation*

If your property value goes up before your option expires, you stand to make a tidy profit. Let’s say the exercise price for your option is \$100,000. If the property goes up to \$125,000, you can make \$25,000 (minus closing costs) by exercising your option. What if you don’t have the down payment or the credit score to qualify and buy the property? You can sell your option to another investor who can buy it. There will be no shortage of investors who will pay you a few thousand dollars for the chance to make \$25,000.

- *Less Vacancy*

If you have a long-term lease with your owner, you can enter into a long-term lease with your tenant. That means less vacancy and more money in your pocket.

- *Low Maintenance*

When you negotiate your lease with the owner, try to make sure that they pay for all repairs and maintenance, just like a standard lease. That way, when you rent out the property to your tenant, you can offer your tenant the same benefit. When your tenant gives you a repair call, you pass it along to the owner and they take care of it. Or you can take care of it and have the owner pay for it. If the owner doesn't want to be on the hook for repairs in the lease, you will need to think of other options or walk away. But you might be able to win them over. If you let the owner know your plans, they will probably understand that you are not going to attract tenants if you don't cover repairs. Especially if every other landlord does.

- *No Bank Financing*

We touched on this already, so I won't belabor the point. If you have bad credit or don't make enough income to qualify for bank financing, this is a big benefit.

What Are the Drawbacks of Lease Options For Investors?

The biggest drawbacks of lease options for investors are (i) risk of owner default; (ii) lost option fee if property value declines (iii) rent to own scams; (iv) due on sale clauses; (v) liability for rent under a long term lease; and (vi) less control over the selection of property.

Lost Option Fee If Property Declines

This risk is straightforward. Your option fee is non-refundable, so if you do not exercise the option within the term, that option expires worthless. If your property value is not above the exercise price during the term of the option, you won't exercise the option.

Due-on-Sale Clauses

If the seller has a mortgage, the loan agreement may contain a due on sale clause. These clauses state that if the owner sells the property, the full amount of the loan becomes due immediately. Even though you don't own the property (just an option to buy it), the due on sale clause may still be triggered. In fact, some loan agreements specifically call out lease options as triggering events. The bank may not care about enforcing this as long as they are receiving the mortgage payment on time every month. But it is a risk you should be aware of and consider.

Conclusion

Lease options can be a terrific investment strategy if you don't have a lot of cash or can't qualify for bank financing. If properly structured they can give you solid cash flow month after month.



When real estate markets become temperamental, would-be homebuyers seek new and better ways to finance a property purchase. This situation leaves these potential buyers wondering how does a land contract work — and could it work for them. A land contract can be a viable mortgage alternative; however, it comes with risks. Here are common questions about land contracts and how they work for buying and selling property.

What are Land Contracts?

A land contract is a property purchase agreement that allows a buyer to make direct payments to the seller. It's another arrangement for buyers who can't secure a conventional mortgage mainly due to:

- Low credit score
- History of seasonal employment or self-employment
- Recent bankruptcy filing
- Other financially limiting circumstances

Land contracts are common where the seller and buyer already know each other or have been in business for a while. These relationships often involve trust and familiarity, which is good because land contracts are less secure for both parties. A typical land contract example is renters buying their rental home from their landlord.

How Does a Land Contract Work?

A land contract works similarly to a mortgage in some ways. The buyer makes a down payment and agrees to make monthly payments. These payments include insurance, taxes, and interest. Sometimes, they may pay an outstanding mortgage, but land contracts are uncommon among sellers who don't own the property free and clear.

Like a rental agreement, a land contract indicates who is responsible for repairs. That is usually the buyer since the land contract confers all the responsibilities of home ownership. It may also contain provisions limiting the use of the property while the buyer is still making payments, e.g., no major remodeling, no livestock, etc.

Isn't a Land Contract Just a Mortgage?

No. A mortgage transfers property ownership to you, and the bank maintains a security interest, so they can foreclose if you stop making payments. In land contracts, the seller retains ownership until you make the final payment.

Also, land contracts rarely last more than a few years, while mortgages give you decades to pay off the loan. Land contracts involve a down payment, monthly payments for three to five years, and a balloon payment at the end. You can either pay this final payment in cash or apply for refinancing so you resume property ownership under a conventional mortgage.

Who Pays Property Taxes on a Land Contract?

The seller pays property taxes on a land contract until the buyer makes the final payment.

How Does a Land Contract Work to Your Advantage?

Land contracts are accessible options for those who can't qualify for a Fair Housing Administration (FHA) program or conventional mortgage. Even FHA programs, which provide low-barrier home loans, have credit score and down payment requirements. They are also challenging to get if you're self-employed or work seasonally. But a seller may have different financing standards that work better with your situation and allow you to pursue homeownership.

Also, land contracts usually involve parties who know each other. Few sellers are willing to contract with strangers. These arrangements are often made between relatives, landlords, long-term tenants, and business partners. For example, even if you're a seasonal or self-employed worker (a big minus among mortgage lenders), a landlord may work with you on a land contract because you have a good record of paying rent on time. Mortgage lenders do not consider this history when approving loans, but someone who already trusts your payment history may offer more options.

What are the Disadvantages of a Land Contract?

While there are many benefits to using a land contract, there are also some disadvantages. Here's a run down of some important downsides that sellers and buyers might face:

- *Higher Interest Rates*

Since land contracts carry more risk, many sellers set higher interest rates. If the real estate market is temperamental, you may want to try financing first to see if you receive a lower interest rate offer.

- *Seller Remains on The Hook*

During the contract term, the seller must still pay insurance premiums and property taxes while gaining no benefits from property ownership. Also, if the property value drops before the contract concludes, the seller incurs devaluation costs.

- *No Legal Title to the Buyer*

The buyer faces risks too. Buyers cannot write the interest off their tax returns or enjoy tax deductions available to homeowners. They have no ownership benefits until the contract ends when they make that last payment. Meanwhile, they remain responsible for repairs and maintenance like an owner.

- *Little Payment Flexibility*

A mortgage offers more flexibility if you face financial hardship and need time or assistance with payments. There are also [state programs](#) that help unemployed or disabled homeowners. Land contracts only work well if nothing changes for the worse. Unemployment, disability, or other contingencies can forfeit the agreement and any rights you have to the property. You cannot recoup previous payments, and any money you put into the property will benefit the seller – not build wealth for you.

- *Title Issues*

Sometimes, a seller seeks a land contract to escape [title issues](#), including liens, public record errors, boundary disputes, and forgeries. There are also missing heirs, e.g., a deceased property owner named an heir to the property who never took possession. So, the seller may not be authorized to transfer the title or wishes to hide the issues and stick them on you. Fortunately, there are resources to help you perform a [title search](#) and see if any of these issues would encumber your property.

Should I Buy Property through a Land Contract?

A land contract could be a good idea if you:

- Complete a title search and find no issues
- Know the seller or have a good relationship with them, e.g., the seller is your landlord, business partner, or relative
- Just need time to fix your credit to refinance later and buy out the land contract.
- Already put money into the home as a renter or caretaker and wish to preserve your investment.
- Have a stable income, and even if it's irregular, you've kept up with rent and other expenses in the past.

However, if your finances are unstable, and you have no guarantee that you can receive financing or cash for the balloon payment, then your land contract could be doomed to fail. Also, land contracts make good mortgage alternatives, but they are by no means “easy” or a quick fix. You still have the same responsibilities as you do with a mortgage, only there are more ways to lose the property you wish to own.

How Does a Land Contract Work? Sometimes, With the Help of an Attorney

Now that you have answers to “how does a land contract work,” you may find this is a viable option. But there still might be legal issues you're not aware of. Consider getting a free initial legal review before you sign any land contract agreements.



TOILET REVIEWS: LANDLORD-TESTED MODELS FOR RENTAL PROPERTIES

Before you go to buy a new toilet for a rental property, take a look at the [Vote](#) for Toilets discussion that offers reviews shared by landlords nationwide about a few recommended toilets. Some of the top toilet vote getters include American Standard Cadet, Niagara Flapperless, and Kohler Cimarron.

American Standard Cadet: The Reliable Choice

The American Standard Cadet series emerges as a clear favorite among experienced landlords. RR78 from Virginia reports "years with the Cadet 3 or Cadet Pro and never any problems," noting that this model provides "a strong flush" and uses easy-to-find 3-inch flappers for maintenance. Steve from Massachusetts echoes this sentiment, stating he's been "very satisfied with the American Standard Cadet 3 or Cadet Pro with the elongated bowl & higher seat height." The versatility of the Cadet line also appeals to property managers dealing with various building configurations. As one landlord noted, the series offers options for 10-inch and 14-inch rough-in installations while maintaining the same reliable bowl design.

Niagara Flapperless: Innovation Meets Practicality

Several landlords praise the innovative Niagara flapperless design for its tenant-proof reliability. Robert from Ontario Canada, who manages 39 rental units, reports never having flapper problems since switching to this system. The design uses a tilting bucket mechanism instead of a traditional flapper, eliminating a common maintenance headache.

T from Indiana highlights the water efficiency benefits, noting the 1.2 gallon per flush model has resulted in "lower water bills and no calls for flapper issues." The flapperless design particularly appeals to landlords managing large apartment complexes where reduced water consumption can significantly impact operating costs over time.

However, some landlords express concerns about the flush mechanism. Chris from Virginia found the top-mounted button design problematic, calling it "just more crevices to try to clean" and worried about finding replacement parts when needed.

Kohler Cimarron: Premium Performance

The Kohler Cimarron receives endorsements for its long-term reliability. Tony from New Jersey calls the Kohler Wentworth (a related model) his "absolute favorite," recommended by multiple plumbers. Another landlord reports that both Cimarron and Cadet models "installed years ago" are "still going strong."

Additional Considerations

Several forum participants emphasize the importance of standardization across properties. Ray-N-Pa advises landlords to pick one model and stick with it, building up replacement parts inventory for that specific choice. This system-based approach simplifies maintenance and reduces long-term costs.

MikeA from Texas offers a cautionary note about budget alternatives, warning that lower-priced models like AquaSource may have inferior hardware components that could require replacement within 3-4 years due to corrosion issues.

The Verdict

Based on landlord experiences shared in the forum, the American Standard Cadet series appears to offer the best combination of reliability, performance, and maintenance simplicity for rental properties. The Niagara flapperless design provides innovative water savings and reduced maintenance calls, though some find the flush mechanism less appealing. The Kohler Cimarron represents a premium option with excellent long-term performance. Ultimately, the consensus among experienced landlords is clear: choose one proven model, stock replacement parts, and maintain consistency across your properties for optimal operational efficiency.



Mention you are a member of the REIA of Wayne and receive 3 months subscription for FREE!

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All The Keys To Your Landlording Success

A landlord wanted suggestions on how to find the new address of a former resident. So he of course used the Mr. Landlord Q&A (the best free online resource for landlord questions) to ask: "What is best way to track down tenant's new address?" A fellow landlord made the following suggestion, which has been slightly expounded on below:

1. PREPARE A LETTER. Use either an empty envelope or possibly include a note that you would want the letter to read. Address the envelope to the last known resident's address (the address of your rental property) on the envelope just like you are trying to mail them a regular letter.

2. PRINT "ADDRESS CORRECTION REQUESTED" on the outside of the envelope. The endorsement should be placed below the return address or above the delivery address block on the envelope. And be sure to put your correct return address in the proper place so the US Postal Service will know who to reply to.

"Address Correction Requested" will both forward the mail to the resident's new address and send a notice to you of the new address if the recipient has filed a change of address with the USPS. If there's no forwarding address and the mail is undeliverable, it will be returned to you with the reason it couldn't be delivered. Use this only if you have no problem with the addressee actually getting the letter.

Note: You can print "Return Service Requested" on the envelope. The post office will not actually forward the letter but will return it to you with the new address (if the USPS has it). This is an option to use if you don't want the person to know you're trying to find them.

3. MAIL THE LETTER through the normal procedure with a stamp.

4. THE POST OFFICE WILL FORWARD the letter.

5. When a piece of mail is endorsed with "Address Correction Requested", the sender is charged a small fee when the mail is returned to them with the new address. If deliverable, **THE POST OFFICE WILL SEND YOU A POST CARD** stating postage due.

6. Take the post card to the post office and pay the postage due. The Post office will give the new address on the post card. Obviously this only works if your resident had put in a new forwarding address at the post office. But it's worth a shot before you hire a skip tracer or get your lawyer involved. Stay in control, get more income, have less drama and make the most of the assets God gives you!

Jeffrey Taylor

Founder@MrLandlord.com

MrLandlord.com

All the Keys to Your Landlording Success

All Around Town With Real Estate Investor Groups

(Call group to confirm meeting dates before attending as they are subject to change.)



REIA of Wayne County

Meets 1st Tuesday of the month

Location: Leons Family Dining 23830 Michigan Ave., Dearborn

Time: 5:30 PM

Call Wayde Koehler at 313-819-0919 for more details

Oakland REIA

Meets 2nd Thursday of the month

Location: Troy Community Center in meeting room

Time: 6:00 PM

Call Brian Sullivan at 248 327-0588 for details

Metro Detroit Investors Meet-Up

Meets 4th Thursday of the month

Location: McVee's Pub & Grub
1129 Long Lake Rd., Troy

Time: 6:30 PM

Pontiac Landlord Group

Meets 1st Thursday of the month

Location: Fino's 450 Perry St., Pontiac

Time: 6:00 PM

Call Ken Moses 248-672-9699 for more details

Monroe County Landlord Association

Meets 4th Thursday

Location: Quatro's on Telegraph Rd.

Time: 6:00 PM

Call Debbie Peters at 734-457-5086 for more information

Jackson Area Landlord Association

Meets 4th Monday of the month

Location: The Napoleon Café, 6816 W. Brooklyn Rd.



Contractors

Note: REIA of Wayne does not support or make any recommendations regarding contractors. It is up to you to do your due diligence when hiring any contractor. This is for information purposes only.

Appliance Repair

Keith Devoy Appliance Repair.....313 689-2446

Concrete

Nelson Concrete..... 313 212-3927

Asphalt repair, seal, top..... 248 818-5149

Construction/Remodeling

Ideal Home Improvement.....734 624-3454

Ishtar Construction.....313 720-3556

Electrician

King Billy's LLC.....313 333-6467

Haddix Electric Co.....313 386-7299

Handyman

American Skilled Svc.....313 264-9579

Handyman Service Plus.....313 242-7372

Pest Control Service

Stop Pest Control.....313 914-2981

Plumbing

Waterwork Plumbing.....248 542-8022

Bennies Plumbing.....313 388-5561

Shaw's Plumbing.....313 285-4361

Roofing

Jeff Williams Roofing.....734 341-3843

Kanga-Roof.....566 255-0308

Heating and Cooling

Main Heating and Cooling.....248 650-8511

Mega Rooter H & C.....313 254-3529

Expert Heating and Cooling...734 672-1818

Lawn Service

J & A Lawn Svc (Jason).....727 906-7958

Classic Cuts (Liz).....313 989-8713

Locksmith

American Lock & Key.....734 281-1454

Painting

Diamond Painting.....248 935-4514

Dante's Painting (Edmond).....586 610-1812

Sergio Guerrero.....313 282-9119

Ishtar Construct & painting....313 720-3556

Tub Reglaze

Surface Solutions.....734 455-0200

TNT Refinishing.....810 358-0744

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