A PROVEN SELLING OPTION FROM JIM SAKALIS

Could a Lease Purchase Help You Sell Faster - and Keep More Value?

Let Jim handle a flexible selling strategy designed to help you sell as-is, reduce upfront expenses, reach more buyers and create monthly income.

NO UPFRONT REPAIRS • FLEXIBLE CLOSING • MONTHLY INCOME

Prepared by

Jim Sakalis

Keller Williams First | Realtor & Real Estate Investor Since 1994

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Serving Michigan homeowners with practical, flexible selling solutions.

Jim gives sellers another option

A traditional sale can work well when a home is fully market-ready and the buyer's financing is straightforward. But it can also create pressure to repair, update, negotiate credits, satisfy an appraisal and wait through lender underwriting.

Since 1994, Jim Sakalis has worked with creative real estate solutions, including lease purchases. Jim can structure and manage another path for you: a qualified occupant-buyer leases the home now and receives the right - or, depending on the agreement, the obligation - to purchase it later.

1

Put cash in your pocket upfront

The tenant-buyer makes a meaningful upfront financial commitment, giving them skin in the game while providing you with money that may help cover moving expenses. The amount, purpose and refundability of every payment are clearly defined in the agreement.

2

Sell the home in its present condition

You may be able to avoid doing renovations before move-in by clearly disclosing condition and agreeing that the occupant-buyer accepts the property as-is, subject to inspections and legal requirements.

3

Aim closer to fair market value

Instead of accepting a steep investor discount for speed or condition, you can negotiate a future purchase price that reflects the home's value and the buyer's additional time to qualify.

4

Move forward sooner

You may be able to place a qualified occupant-buyer faster than waiting for a conventional mortgage closing, while scheduling the final purchase for a later date.

5

Create monthly cash flow

While the buyer prepares for financing, you receive rent. Depending on your mortgage, taxes, insurance, maintenance obligations and negotiated terms, this can produce positive monthly income.

Lease purchase vs. traditional sale

The best strategy depends on your goals, condition, timing, equity and willingness to remain the owner until the final purchase.

SELLER CONSIDERATION	TRADITIONAL SALE	LEASE PURCHASE
Repairs before closing	Often requested by buyers, appraisers or lenders	May be negotiated as-is, with full disclosure
Sale price	Based on current market and immediate financing	May support a price closer to market value than a quick cash discount
Timing	Final closing usually occurs after underwriting	Occupancy and rent may start before the future purchase
Monthly income	Ends when the sale closes	Rent is collected during the lease period
Ownership responsibility	Transfers at closing	Seller generally remains owner until closing
Buyer financing risk	Resolved before closing	Buyer must still qualify by the deadline; safeguards matter

Important: A lease purchase is not a completed sale. You remain the owner until closing, so the buyer's screening, contract terms, insurance, maintenance duties and default remedies must be clearly documented.

Jim handles the process on your behalf

You do not have to become a lease-purchase expert. Jim has worked in real estate and investing since 1994 and will help you evaluate, structure and manage this selling option.

1. Builds a strategy around your goals

Jim reviews your property, mortgage payoff, carrying costs, desired price, timeline and income goals to determine whether a lease purchase makes sense for you.

2. Structures the major business terms

Jim helps establish the purchase price, buyer commitment, monthly payment, lease period, purchase deadline and other key terms, with appropriate professional review when needed.

3. Markets the home and screens prospects

Jim markets the opportunity, verifies the prospect's income, employment, funds and rental history, and coordinates evaluation of the buyer's realistic path to mortgage approval.

4. Coordinates clear written protections

Jim helps coordinate the agreements and responsibilities involving property condition, maintenance, payments, insurance, default and the future purchase, with legal review recommended.

5. Manages the path toward the final sale

Jim helps oversee communication, payment documentation, property expectations and the buyer's financing progress so you are not left to manage the process alone.

THE JIM SAKALIS ADVANTAGE

Experience, strategy and hands-on management from the first conversation through the final sale.

Could your home be a good fit?

Jim may recommend exploring a lease purchase when several of these statements sound like you:

- ✓ I want to avoid spending money on updates before marketing the home.
- ✓ I would rather negotiate terms than take a large cash-buyer discount.
- ✓ I can wait for the final purchase if I receive dependable monthly payments.
- ✓ I want to reach buyers who have income and funds but need time to qualify for a mortgage.
- ✓ I am comfortable remaining the legal owner until the agreed closing date.
- ✓ I want a written plan for screening, payment collection, property care and buyer financing progress.

What Jim brings to the table

- ✓ Real estate and investment experience dating back to 1994.
- ✓ A practical evaluation of whether this strategy fits your property and goals.
- ✓ Targeted marketing to prospective occupant-buyers.
- ✓ Buyer screening and coordination of a realistic financing plan.
- ✓ Clearly defined financial terms, property responsibilities and deadlines.
- ✓ Ongoing communication and management through the final purchase.

> Not every seller or property is a match. Homes with loan restrictions, title problems, immediate cash needs, very thin monthly margins or legal/occupancy complications may require a different strategy.

DISCOVER YOUR BEST SELLING OPTION

You do not have to guess whether a traditional sale, cash sale, owner financing or lease purchase would put you in the strongest position.

Call Jim for a no-pressure seller strategy review.

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Educational notice: This material provides general real estate information and is not legal, tax, lending or financial advice. Lease-purchase laws and contract requirements vary. Terms such as as-is condition or buyer-paid expenses do not eliminate disclosures, statutory duties, mortgage obligations, taxes, insurance, commissions or other costs. Results are not guaranteed. Sellers should use properly drafted agreements and consult a Michigan real estate attorney, tax professional and licensed lending professional as appropriate.