

Property Solutions

NEED TO SELL YOUR HOME NOW?



WE BUY HOUSES IN "AS IS" CONDITION NO COMMISSIONS * NO CLOSING COSTS

GOT PROBLEMS?



WHATEVER YOUR REASON FOR SELLING... WE UNDERSTAND URGENCY!

Our company is designed to move the selling process along quickly! We review all homes (pretty or ugly). We complete the evaluation of your home within 24 hours, at which point, we present you with a CASH OFFER! A CASH OFFER is a calculated number that signifies a reasonable price an investor would pay (in cash) for a home. If you accept our CASH OFFER and choose to partner with Saving Sellers Property Solutions (SSPS) in selling your home, you can kiss the 6% Realtor fees and closing costs goodbye! You won't need to spend any more on those unfinished house projects! We (or another investor in our Connected Investors network) will BUY YOUR HOME in "AS IS" condition--unfinished projects and all! That's it! No gimmicks or confusing small print! In the event you don't want to accept the CASH OFFER, we provide you (the Homeowner) with a few other selling options that may be ideal for your financial situation. We want to save YOU (the Seller) from unnecessary stress, wasted time, weighty uncertainty, and pricey closing costs. We're here to ease your burdens and make selling a cinch!

OUR LEADING PROFESSIONALS



JULIE ANN MOORE

During my youth and young adult years, my parents moved our family over 20 times...sometimes because of work, and other times because of marital and financial hardship. We felt the burden of relocating over and over and over. I envied those who were able to have housing stability. I swore, if it was within my power, I would achieve stability myself, and then I would help others achieve stability as well. Later in life, after flipping 4 homes with my husband to pay for law school (in 2008), I knew I had found my path. Real Estate Investing gave me an opportunity to achieve my personal goals AND help others. Investing is truly an ART, and it takes a rare person to be successful! I've learned from the best in the industry, and I'm proud to call myself a "Connected Investor" I want to give assistance to Homeowners in tough financial and/or life situations. My aim is to proactively lift Homeowners out of the money pits of life!

TRISH SHERWOOD

As a Certified Trauma and Resilience Life Coach, it is my life 's work to coach people through difficult times to help them discover their own solutions, inner reserves and personal strengths. I began studying real estate investing in 2004. Though I enjoyed the craft, I was turned off by the mentality of most everyone I met in the industry. So many were solely focused on taking advantage of others for their profit. That is not my style. Julie Moore, is the only investor I've ever met, whose earnest desire is to help people that are facing the loss of their home, because she's been there. Her interest is to help people protect their investment, their credit and to put as much money back in their pocket as possible for a fresh start. That is an approach I absolutely love and support! At Saving Sellers Property Solutions, I enjoy real estate investment, as well as coaching homeowners through an often very-challenging time in their lives. If I can help them find solutions to save their home, I do. If not, I work to give them the best solution possible.





WHAT DO WE DO?

We are investors who are often called:

- "Micro-Flippers"
- "Wholesalers"
- "End Buyers"
- "Fix and Flippers"
- "Buy and Hold(ers)" and/or "Landlords".

We CAN and WILL play all roles at different times, depending on the home's calculation & evaluation (home location, debt-to-equity spread, market valuation, home repair costs, etc.). For queries regarding our many titles, look on our Questions & Answers page. We are a company that creates "WIN-WIN" opportunities for all in the Real Estate industry...ESPECIALLY for YOU the SELLER!

HOW DO WE "SAVE SELLERS"?



Our company locates Homeowners who need to sell their home(s) FAST, and we buy their home(s), without charging them <u>ANY</u> fees. Because of our speedy closing (typically 1 month) and our fee-less approach, we help Homeowners avoid foreclosure, bankruptcy and/or home loss. If a Homeowner's equity-to-debt ratio is right, we can even put cash in their pocket, so they can start over again.

WHAT ARE OUR SELLING OPTIONS FOR HOMEOWNERS?

Investor Property Purchase or

CASH OFFER: this a fair purchase offer from our company, or an investor within our national investor group (Connected Investors).

Market Listing:

Our company will list and sell your home on the local housing market (MLS-Multiple Listing Service, Zillow, Trulia, Redfin, etc.). YOU DO NOT PAY ANY **REALTOR FEES.** This service can be paired with a CASH OFFER. When both strategies are used, you may receive a purchase offer from an End Buyer/Investor and/or a non-investor from the Public Market.

Seller Financing

The Homeowner acts as the bank, and our company pays the Homeowner a monthly rental fee until the agreed-upon price is paid in full. Seller Financing with 1-year BALLOON SSPS agrees to pay a

SSPS agrees to pay a monthly interest-only payment for 11 months, and on the 12th month, SSPS pays the Seller ALL the rest of the agreed-upon loan.

Subject-To Financing

Our company contracts with the Homeowner to take over their monthly mortgage fees paying the mortgage debt in full. This is an ideal way for a Homeowner to build their credit with the help of our company's punctual monthly payment structure.

BAD CREDIT?

NO WORRIES! SAVING SELLERS PROPERTY SOLUTIONS wants to help you <u>IMPROVE YOUR CREDIT</u> by shrinking your debt. When we buy your home, we hope to save you 7-10 years of bad credit, due to foreclosure and/or bankruptcy. <u>AVOID AND PREVENT</u> years of unnecessary hardship. Let us help you take control of your house debt today!



CASH OFFERS REAL? OR A SCAM?



THE TRUTH

YES! WE CAN BUY YOUR HOME WITH CASH!

The cash will either come from our pocket or the pocket of a fellow investor. If we choose to "Micro-flip" or "Assign" your home to another investor, the cash will ultimately come from the <u>END BUYER</u> - or - <u>END INVESTOR</u>. The END BUYER/INVESTOR pays all closing costs and assignment fees.

HOW TO SELL YOUR HOME FAST WITH A CASH OFFER





4TH: HOME INSPECTION, APPRAISAL, BUYER FUNDING



2ND: GET A FREE, NO OLGATION CASH OFFER



5TH: CLOSE OF ESCROW

PAY DAY FOR YOU!











IS A CASH OFFER THE SAME AMOUNT AS MARKET VALUE?

NO

INVESTORS USE A FORMULA. A CASH OFFER IS TYPICALLY 65-70% OF ARV (AFTER REPAIR VALUE) MINUS REPAIRS. DO YOU KNOW THE EXTENT OR COST OF YOUR HOME REPAIRS & HOME UPDATES? IF NOT, WE DO! HAVING "FLIPPED" HOMES, WE'RE PROFICIENT AT EVALUATING REPAIR COSTS! DO YOU HAVE QUESTIONS FOR US? ARE YOU JUST CURIOUS WHAT YOUR HOME'S CASH VALUE IS? (928) 235-5015 WE CAN GIVE YOU A FREE CASH OFFER WITHIN 24 HOURS!



WHY ACCEPT A CASH OFFER?

YOU'RE OUT OF TIME & MONEY!

DUE TO:

 INFLATION • JOB CHANGE • DISABILITIES • DIVORCE WITH NEW HOUSING NEEDS • ATTORNEY FEES • HOME REPAIRS • CHILD SUPPORT DUES • DEATH IN THE FAMILY & UNEXPECTED DEBT INHERITANCE • TOO MANY LANDLORD HOLDING COSTS, WITH **BAD TENANTS OR** VACANT RENTAL PROPERTIES CRUSHING MEDICAL BILLS • PROPERTY TAXES INCREASING HOA FEES OVERWHELMING CREDIT CARD DEBT • EXPENSIVE ADDICTIONS • CHILD-CARE EXPENSES • PRISON BAIL-OUT • (YOU NAME IT!!)

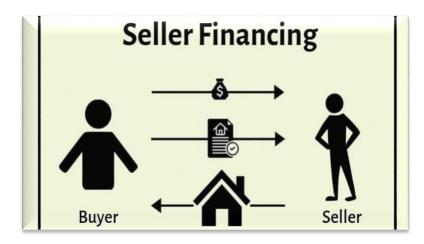
LIVING FROM PAYCHECK TO PAYCHECK -

"IN THE RED"

ALREADY!

WE UNDERSTAND FINANCIAL STRUGGLES. WE WANT TO HELP YOU FIX YOUR SITUATION. THERE IS NO NEED TO HAVE BILLS PILING UP. OUR CASH OFFER WILL COVER YOUR HOUSE DEBT, AND, IF THE EQUITY IS RIGHT, WILL PUT EXTRA CASH **BACK IN YOUR** POCKET, SO YOU CAN MOVE FORWARD. WE MIGHT EVEN BE ABLE TO COVER YOUR MOVING EXPENSES! ASK A REPRESENTATIVE TO SEE WHAT'S POSSIBLE!

WAS YOUR CASH OFFER LESS \$ THAN YOU WERE HOPING FOR? DO YOU NEED ANOTHER OPTION (OR TWO)?



SELLER FINANCING

NO BANKS ARE INVOLVED! You (the Seller) and our company (the Buyer) negotiate the terms of the contract. We (together) determine a fair price for the home and a monthly rental fee. Our company pays you each month until the agreed-upon amount is paid in full. You won't get a chunk of money at the onset of the sale, but you'll end up getting paid a higher amount of money than the originally calculated CASH OFFER. What you receive from our company each month, will help you fund your next life adventures! This option is wonderful for Homeowners who don't have much in savings!

HOW DOES SELLER FINANCING BENEFIT YOU?

Spread out capital gains taxes over a longer period of time

No maintenance, taxes, or tenants to deal with

No commissions to be paid by seller

Earn passive income on a consistent basis

Fast closing & Higher Price

ARE YOU LACKING HOME EQUITY?

"SUBJECT-TO"

IS YOUR SOLUTION!



When you don't have much home equity to speak of, and your bills keep piling up, the Subject-To solution gives you a way out! We (the Buyer) contract with you (the Seller) to take over your monthly mortgage payments. Because of our punctual monthly payment structure, we help build your credit (as your name stays on the home title, too)! This is a "QUICK FIX"! Literally, as quick as it comes, as SAVING SELLERS PROPERTY SOLUTIONS can take over your very NEXT monthly payment!
You will no longer be obligated to pay your monthly mortgage payments--WE WILL! You will be free to move on to greener pastures! Cut it loose AND GIVE THE RESPONSIBILITY TO US! We're willing and able to pay the debt in full for you!

HOW ARE WE DIFFERENT THAN REAL ESTATE AGEENTS OR BROKERS?



NO HIDDEN FEES



TIME

UNCERTAINTY

CLOSING COSTS

TIME

A REAL ESTATE AGENT DOES NOT KNOW HOW LONG IT WILL TAKE TO SELL YOUR HOME. THEY CAN MAKE ESTIMATES BASED ON COMPARABLE HOME SALES IN YOUR AREA OF CHOICE. BUT THE MARKET IS CONSTANTLY CHANGING! ON THE MARKET. YOUR HOME COULD SELL IN 3 MONTHS, OR A YEAR FROM NOW! OUR COMPANY WORKS WITH YOU TO DETERMINE A FIXED **CLOSING DATE. THAT DATE IS** OUR DEADLINE TO GIVE YOU **RESULTS.**

UNCERTAINTY

A REAL ESTATE AGENT WILL **REQUIRE A PERCENTAGE OF** YOUR HOME'S PURCHASE PRICE. DO YOU KNOW HOW MUCH MONEY THAT WILL **BE? YOU MAY NEED TO DROP** THE PRICE OF YOUR HOME DURING THE LISTING TIME. SO, WHAT SHOULD YOU EXPECT ON YOUR FINANCIAL **RETURN? OUR COMPANY SETS A FIXED** SELLING PRICE, SO YOU HAVE NO UNCERTAINTY AS TO WHAT YOUR RETURN WILL BE.

CLOSING COSTS

WHEN YOU ARE WORKING WITH A REAL ESTATE AGENT, YOU COVER YOUR OWN **CLOSING COSTS (WHICH CAN** VARY FROM \$5K-\$10K+). THIS IS NOT A NUMBER YOU CAN BE CERTAIN ABOUT UNTIL THE TITLE COMPANY (OR TITLE ATTORNEY) GIVES YOU A FINAL ESTIMATE NEAR CLOSING. **OUR COMPANY PAYS ALL** YOUR CLOSING COSTS, SO YOU WON'T NEED TO WORRY A SECOND ABOUT **UNEXPECTED FEES** AT CLOSING!

WHEN YOU PARTNER WITH SAVING SELLERS PROPERTY INVESTORS, YOU PAY NOTHING!



IS THERE A TIME WE WON'T BUY A HOME? *YES*

Because our media reaches Homeowners all over AZ, there may occasionally be a home that our company and other investors won't want to buy. The home may have too many significant repairs, it may be in a non-profitable rental market, or an area where purchase prices are not predictable. If investing is too risky, and our company has partnered and contracted with you (the Seller), but we do not want to extend a cash purchase or cannot find another End Buyer/Investor who wants to provide a cash purchase (before the Due Diligence time is up), another option is available to you.

A **MARKET LISTING** can quickly move the sale along. You (the Homeowner/Seller) can simply sign an agreement allowing our company to publicize the sale of your home over internet sites. However, when listing a home for sale on public sites (i.e., the local MLS-Multiple Listing Service, Zillow, Trulia, Redfin, etc.), a CASH OFFER would be much less probable. Typical Market Buyers will likely need financing, and banks take more time deliberating than we do. Due Diligence and Closing Dates would likely need to be pushed back, to fit the needs of a new Buyer.

WHAT IS THE

"<u>DUE DILIGENCE</u>"

TIME PERIOD?

This is the Home Inspection, Appraisal, Micro-Flipping & Funding period.

After you have chosen one or more of our selling options (CASH OFFER, Market Listing, Seller Financing or Subject-To Financing) and have signed our partnership agreement, you will see the Due Diligence period listed on your contract. This 10–20-day period is when our company chooses our exit strategy of choice ("Micro-Flipping", "Fix & Flip", or "Buy and Hold"). If we decide to "Micro-Flip" your home, the Due Diligence period is when we identify an END BUYER/END INVESTOR. The END BUYER/INVESTOR will then schedule a Home Inspection (with a local, reputable Home Inspector), and an Appraisal (with a local, reputable Appraiser). If the Inspection or Appraisal come back with unexpected issues or repair costs that are far more than our original renovation estimation, our company can cancel the contract at that time. You (The Seller) can cancel the contract during this time, too. The "Due Diligence" time period gives both the Buyer and the Seller the chance to reconsider their agreement.

AT SAVING SELLERS PROPERTY SOLUTIONS, WE PRIDE OURSELVES ON PROVIDING PERSONALIZED SERVICE TO EACH AND EVERY ONE OF OUR CLIENTS. OUR EXPERTS WILL WORK WITH YOU TO UNDERSTAND YOUR UNIQUE NEEDS AND PREFERENCES, ENSURING THAT WE FIND THE PERFECT SOLUTION FOR YOU. WHETHER YOU'RE NEEDING A CASH OFFER, A LISTING ON THE MLS, SELLER FINANCING (IN SITUATIONS WHERE HOMEOWNERS WANT MORE \$ THAN A CASH OFFER), OR A SUBJECT-TO OPTION (WHERE WE TAKE OVER YOUR PAYMENTS & HELP YOU BUILD YOUR CREDIT), WE'VE GOT YOU COVERED. READ THROUGH YOUR OPTIONS TODAY AND LET US GET YOU HEADING TOWARD A DEBT-FREE FUTURE!

(928)235-5015

ALLOW OUR TEAM TO BUY YOUR HOME AND GIVE YOU A FRESH START! CALL, TEXT, OR EMAIL TODAY!

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SAVINGSELLERSPROPERTYSOLUTIONS.COM