

# **Love Won Society Programs Using Zim**

## **Benefactors, Part 3 of 4:**

### **Real Estate**

A Zim Holder that uses Love Won Society (LWS) humanitarian documentation at their redemption appointment does not have to participate in all of the programs. The option to participate in all of the programs will be a decision made as a result of the redemption rates, and the term and interest rate of the Structured Payout they receive. If the Zim Holder is successful in getting the suggested higher rates, the funds should be sufficient to participate in the LWS programs at a level in which each Zim Benefactor feels comfortable.

### **The National Real Estate Listing Service (NRELS)**

(See Document #2 for details.)

The **NRELS** is designed for each individual 21 years of age or older who wants to own their own home. A Zim Benefactor will use their funds to purchase homes or condominiums at retail and sell them at a 20% discount to home buyers at wholesale. An apartment complex would be a target for Condo conversions and then sell the newly formed condos to those who already live there. (Real Estate Specialists acting as Directors in the Community Assistance Centers program may assist in Condo conversion activities on a local basis.)

The Zim Benefactor will carry the financing of the Real Estate for a term of not more than 15 years, at an effective APR rate of Zero

Percent. The listing service will charge 2% APR to be escrowed for taxes and home repairs for the length of the loan. Any funds left in the escrow account at the end of the 15- year term will be refunded to the homeowner. It is envisioned that a Real Estate Specialist in the local Director's Office of the **Community Assistance Center** will assist in the use and control of the 2% Escrowed Account funds. As with all such accounts, the International Accounting firm of KPMG will monitor and issue reports to the Zim Benefactor as the overseer of the funds.

If a person wants to sell their home or condominium the Listing Service will purchase them at the Real Estate Appraised Value in the market where the home is located. Setting up Real Estate brokers to administer this program is the responsibility of the Zim Benefactors in each area or market in which they want to do business.

The fact that the **NRELS** provides a new RSS Share to cover the payments, means new home buyers will have the funds to own their own homes without fear of foreclosure for non-payment. Hundreds and perhaps thousands of new home owners will quickly purchase homes as they become available.

There will be no restricted Real Estate Markets for a Zim Benefactor. They can set up the listing service in whatever locations they desire. The housing market in the US is estimated at 52 Trillion; with the higher rates, there should be adequate funds to set up the listing service in many different markets without running out of funds. LWS suggests that Benefactors work from their local communities and Cities within the States or areas they live and move out from

there. It is envisioned that the **NRELS** will eventually be set up in every nation that is **GESARA** compliant and also supports the RSS program in that country.