

# Sub – 2

Purchasing homes subject to existing financing  
*Special report*



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## OVERVIEW

How you sell your home within 7 days! Trying to sell your home can be a nightmare but after reading this special report you may very well have a qualified buyer within 7 days.

Just who is that buyer?

Columbushouseguys.com. While we can't promise to buy your home during the next week, we can tell you we're constantly looking for and buying nice homes like yours from other folks in this area.



## COLUMBUSHOUSEGUYS.COM.COM

Just who is Columbushouseguys.com and what do they do? First let us tell you a little bit about ourselves. We are a small group of partners that are real estate investors located in Columbus, Ohio. We began investing in rental real estate here in our area. We have since come to realize that there is a strong demand for our services in regard to single family residence and multifamily purchases. Our backgrounds include the corporate arena and business ownership. We have extensive education in regard to the world of real estate. We have realized complete gratification in the resolution of home sellers and their unique set of circumstances. The rest of this report tell you how our company Columbushouseguys.com can assist you by purchasing your home.

Near the end of this report we show samples of homes that we purchase. Homes like yours, from owners like you. In each situation, the owners wanted out of the house and wanted their mortgage taken care of. We did exactly that, in their time frame. No hassles, no broken promises, just the kind of results that you expect.

## FOR SALE BY OWNER

People who've never tried to sell a home themselves just don't seem to understand all that's involved, the details, the time, the waiting, the ads that never seem to make the phone ring, having strangers walking through your bedroom. Strangers that feel obligated to pick apart the most trivial features of your interior decorating tastes. Two faced people, who will smile, nod and act serious, but never call back. It can be a much bigger hassle than you ever thought possible...in fact, it can easily turn into your worst nightmare!



We understand the trials and tribulations of selling homes. We buy and sell real estate as a personal investment so we know what homeowners go through when they try to sell their home. You may still be in the thinking about it stage. Maybe you've tried listing your house with an agent maybe you haven't decided you're ready to go that route yet.

While it can't hurt to list with a real estate agent or broker, by the same token, do they ever seem to have the same feel for your home as you do? After all, if you had a computer sitting in your office loaded with hundreds of nice, beautiful houses of all shapes, sizes, and price ranges what kind of real selling would you actually do?

Would you really go all out and work on selling one particular customer's house? Or would you pick out a selection of several houses for your prospective buyers, hoping to land them on one, any one of the many homes you'd selected?

Come on, you'd go with the numbers. After all, you don't have any personal liability if the seller's house sits an extra week or two and there's always the next customer, and the next listing but, then your no realtor, either.

That's why more and more folks have gone the For Sale By Owner route you buy your sign, place your ad, and show your home. Then you wait. You call back the lookers and leave messages on their answering machines. Maybe you actually get a live one and write up an agreement. Several weeks pass, you start thinking something's going wrong, financing? But it's supposed to be the buyer's job to get a loan, not yours right?

Can you tell we've been there? Right back on square one, with a beautiful house priced right and not a clue on how to make it go away. Looking down the barrel of a deadline to move. Sometimes the reasons aren't so good at all, bankruptcy, divorce, foreclosure.

Thinking about selling can quickly become wanting to sell and it's amazing how fast want to can become have to. Whatever the reason, it puts you in a pickle.

## GAME PLAN

What if we were sitting at your dining room table right now and told you we wanted to buy your house?



No sweat on the credit in fact, we may very well close with all cash. No problem with the non-assumable loan. No problem catching up any payments in arrears. We can probably wrap up the whole thing within 24 hours. Would you perk up a little if that were the case?

We don't know how much you owe, how much its worth, or any of that. Those details can be handled when we ae at your table. What we do know and what you should know is if you call us at 614.354.4392 and give us the facts well either tell you on the spot we can't help, or come and leave you with one or more offers.

We buy and sell property. You might say we're investors. With your property we'll probably structure several options and let you choose the one that best suits your needs.

The purchase price will be sufficient, we guarantee it. We will immediately take the financial burden of any monthly mortgage payments off your back and well also take care of any fixups or maintenance, regardless of how minor or how serious. What's more, we'll close when you're ready

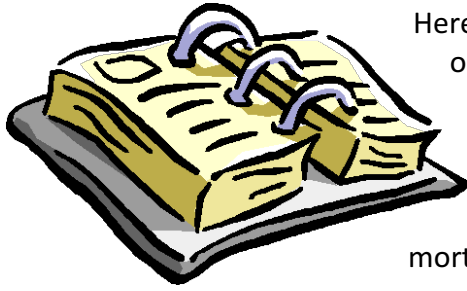
You see we've found we can make a profit on homes that even real estate agents have passed up because we personally handle the whole process. When we agree with you to purchase your property we take it seriously we treat your house like it's our own.

You get immediate relief from your monthly obligation to the mortgage company Your situation literally becomes our own and frankly we don't know how to make it work any other way. You can get on with your life.

Look, like we said earlier, people sell homes for various reasons. Maybe it's a new job that requires a move and they don't want to carry double house payments Maybe it's a company downsizing that creates the problem. It could be bankruptcy or foreclosure or they could've won the lottery. Perhaps they want to build, they're tired of the same old neighborhood, they need something bigger or something smaller. It could be death or divorce or marriage or both. Whether your moving across town or across the US, to a new home or to an apartment, you've got other things to concern you. Well take care of your home. Whatever it is that house has become something to move beyond. To sell, to put behind you so you can get on with the business of living your life.

We are not cynical people this is reality. Granted we don't know your particular reasons for selling but we do know how to get your house closed as quickly and as professionally as possible.

## GAME PLAN (cont.)



Here's the game plan to sell your house quickly...After we agree on the purchase price and verify the amount you owe on your mortgage, if the circumstances are right we may pay all cash at the closing. If not, we may work out monthly payments for a period. Whichever way you go you get immediate relief from your monthly obligation to the mortgage company.

Please don't misunderstand or assume that we have to steal your home, or that you need a lot of equity for us to be interested. We've worked with all kinds of circumstances and have been thoroughly trained to create solutions after so called experts have given up and quit.

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*you get immediate relief  
from your monthly  
obligation to the mortgage  
company.*

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Again if you call in the facts, we'll tell you within 5 minutes if we can help which means we will be responsible for your payments and maintenance.

Now that we've got that clarified, allow us to give you a few examples of how we might help.

Mainly what we can do is take your home over subject to the existing mortgage. Which means we will be responsible for your payments and maintenance. We will put a tenant/buyer in the home and help them get financed at that time they will be getting the home re-financed in their name.

Unlike working as a realtor we are investors. We agree to make your mortgage payments while we find a buyer for the home. So if it sits empty, we can often times make those payments. Also unlike a realtor there is no listing agreement and no 6-7% selling commission. Additionally, closing costs which are the responsibility of the seller typically run about 3%. Just add these last two items together and on a \$100,000.00 home that cost represents \$10,000. Now add in the typical 3-6-month period that it will take to find the buyer and have them get qualified and finally close on the home and you've just made monthly payments on principal, interest, taxes insurance utilities maintenance and repairs.

Remember that if you get a buyer today it typically takes 45-60 days for them to get financing. Guess who would pay for your home during that period? You would. That's 2 more payments you would have to make and that's if you had a buyer today. What if it takes 6 months?

One of the main problem solvers we can offer is peace of mind. Sometimes the hardest aspect of having to move is actually having your home up for sale and your life in limbo. You've heard the saying sometimes the not knowing is the hardest part? When you approve the paperwork with us you will know that your payments and home are taken care of so you can start over and have that peace of mind.

We can take care of all the paperwork in about a week. We simply order the title research and draw up the papers. We can set a date when you can move out and we will take over the home after that. We will make payments on your loan while our tenant/buyer builds equity and finds their own financing.

The best part is your loan doesn't even have to be assumable for this to work. Our program works regardless of the type of loan; assumable, non assumable, assumable with qualifying, FHA, VA or conventional.

We take care of your monthly payments take on all responsibility for the maintenance and upkeep of your property and liquidate your asset before it becomes a liability. Now seriously does it get better than that as we stated before or program can work in any situation.

#### BENEFITS TO SELLERS

For you, the seller we thought that we should summarize the benefits of this program. Maybe not all these points apply to you, but most should:

- Rapid flexible sale of your home - You select the date that you want to move out. We can complete our transaction in 7 days!
- Certainty of sale - Avoid the disappointment of selling your home, waiting 45 days for buyer to qualify and finding out the deal fell through for any number of reasons. Then the process starts all over again, but the pressure is really on you now.
- Avoid sales commissions, - No need to pay a realtor the typical 6-7% fee.
- You get quick relief from mortgage payments - Compare that with a home listing that can go on forever.
- Avoid typical closing costs - Avoid the necessity of paying for surveys, title insurance, deed preparation, courier fees, recording fees, etc.
- Eliminate a listing agreement - We provide a sales and purchase agreement; remember we are buying your home.
- Eliminate time consuming house showings - You won't have to show your home anymore. On the average we show your home less than 4 times early always after you've moved out, we find qualified motivated tenant/buyers.



## BENEFITS TO BUYERS

Yes, you are the sellers, but just in case you wanted to know why our program is so successful we're including the benefits for Tenant/buyer:

- Want to build up equity in the home of your choice while you improve your credit rating?
- Need more time to build up your base income?
- Looking for a home in an area that will surely have price appreciation?
- Wouldn't you like the ability to fix the price of your future home and avoid price inflation?
- Wouldn't you like to get a better mortgage in 12-24 months than the one that you qualify for now?

These are a few of the benefits for home buyers who want their home now, but know that their financial profile will be much better in the near future. [Columbushouseguys.com](http://Columbushouseguys.com) lets these people make payments on a fine home and then when they have improved their equity, credit or financial profile, they can qualify for the type of mortgage that they want. This makes it much simpler for nearly 40% of the people who have trouble qualifying for Class A mortgages.

## THE SUBJECT TO PROCESS

Usually we begin with a phone call to find out some preliminary information concerning the property, desirability of the home, mortgage information and seller timing and motivation.

- First visit: Gather data
- Second Visit: Sign forms
- Final Meeting: Your moving day!

Next, we meet in your home and review your paperwork. In preparation for this meeting we usually have performed a competitive market analysis to determine the approximate value of the home. At this meeting we explain the required documentation such as warranty deed, sales and purchase agreement, power of attorney, disclosure statements, notices to the lender and insurance company. We leave samples of all documents that will be signed so that you may review them with whomever you choose.

While we're in your home you can show us any repairs or cosmetic improvements that need attending. We agree on a schedule for signing documents and for change of possession. We can be very flexible on our date of possession, but once we set the date we want to be sure that the home will be available for cleaning/painting crews as well as initiation of our advertising.



After this meeting we run a title search to be sure that there are no encumbrances that would cloud the title when we next meet. This search takes about two days but provides us both with the certainty of the ownership, status of the liens (mortgages and promissory notes), and gives us the exact legal description for creating a warranty deed.

At our next meeting we sign all the forms. The warranty deed and the power of attorney require notarization. Several copies of each are signed and you get one copy of each document for your records.

Our last meeting is when your moving vans are loading your possessions. At this brief meeting we ask that you give us the garage door openers, keys and a list of all the utility companies. We will contact them to switch payment of the services. Since we're going to send in a cleaning crew there is no need for you to spend much time making your home pretty as you move out. However, we recognize the pride that you have in your home and we always appreciate the sellers housekeeping efforts when they move out.

After you leave we provide cleaning and maintenance efforts to assure that the home is move-in condition. Typically, we don't show homes more than 3 or 4 times to prospective tenant/buyers.

Using our techniques for advertising and pre-qualifying, tenant/buyers have few reasons not to sign an agreement to purchase the home.

You will probably not hear from us for some time after we take possession of your home. We transfer the utilities and notify the insurance company and lenders. When our tenant/buyer exercises their option we pay off your mortgage (using the power of attorney documents) and notify you that your mortgage has been satisfied.

## BUT WHAT ABOUT?

We're sure that you have questions. Here are a few of the more commonly asked questions with answers.

### WHAT IF THE TENANT/BUYER TEARS UP MY HOME?

There's no way we can guarantee you our tenant won't damage your home since we won't be living with them. But under our agreement if that happened we would repair it at our expense. Our objective is to find a buyer who will eventually qualify for a loan and not a tenant. Damages are rarely a problem. Again, if it happens we'll fix it as per our written agreement.

### WHEN WILL YOU SELL THE HOME?

We can't give you an exact time. It will be up to the tenant/buyer to make that decision within the time frame they have. We can tell you we get paid when they buy so obviously we'll be pushing them to do so quickly in the meantime, your payments will be made which relieves you of the financial burden.



### HOW DO I KNOW I CAN TRUST YOU?

We can understand your concern. We'll meet face to face after you call. You'll find we don't make empty promises We shoot straight and we know this business. We believe we can create a solution that will work for both of us. If not or if you're not comfortable after we meet we'll shake hands and go our separate ways. Honestly we view our business relationship more personally than just handling a house. We want you to be confident and able to sleep well every night without worrying about your home or your payments. In fact, we wouldn't enter an agreement with anyone if we weren't confident in that person and we don't expect any less from you. We're willing to devote our time and resources to your house but only if you feel comfortable with that arrangement.

### WHAT IF THE PERSON WE PUT IN THE HOUSE DOES NOT PAY?

Remember that is our problem. If they don't pay, we will.

### HOW DO I KNOW YOU MAKE MY MORTGAGE PAYMENTS?

Why would we not make the payments? We don't make any money until we get home refinanced into the next person's name. That would be like working all week and not going to pick up our paycheck on Friday.

We can pay you directly and let you forwarded to the mortgage company yourself. Or, we can set up a third party escrow company to collect from us and pay to you. You can also choose for us to pay your lender directly. This is the most common technique. We had all the paperwork. If we didn't pay, the lender would immediately notify you. So you're always on top whichever method you choose. Remember that making the house payment is our problem we bought you're home subject to your mortgage. Also remember that any increases in taxes, insurance or homeowner's dues are our responsibility.

### WHAT IF I WANT TO PURCHASE ANOTHER HOME?

We will give you a contract showing the payments are being made by us, so it will be a wash. Example: \$700 Home payment on the mortgage, offset by \$700 income from contract. Will free up your debt ratio so you can qualify immediately. Be sure and let us know if those are your intentions.

### WHY DON'T I JUST LIST WITH THE REALTOR?

That's certainly an option but obviously a realtor won't make your payment for you while they're attempting to sell your house. We're willing to make your payment and maintain it until our tenant/buyer gets their own financing. We'll give it our personal attention and you can forget about it until our tenant is ready to buy.

## HOMES LIKE YOURS; PEOPLE LIKE YOU



This person called us and sold their home within three days. The names have been changed. Diana and her daughter had finally moved into their dream home several years ago. They really enjoyed their home and the neighborhood. But, then recently Diana got a job of a lifetime in Las Vegas and she had to move soon!

Their current home was just three years old. Home prices in the area were about the same as what they originally paid for their home and their mortgage balance is still within \$500 dollars of what they paid for their home. The builder had provided a special program that in effect had given 100% financing (meaning no equity). Their three bedroom two full bath dream home was a millstone, holding them back from quickly moving west to that new job.

You see all these folks wanted was to get out from under the liability of trying to sell their home. After contacting realtors and property managers columbushouseguys.com was selected. Our deal was struck within 3 days and they moved to Las Vegas in several weeks. Columbushouseguys.com makes all the house payments is responsible for all the house maintenance and Diana and her daughter are on with their life. No blemishes to their credit and looking forward to a life without the burden of the previous home.

Our objective was to find a quality tenant/buyer to occupy the house until they were ready to buy. After a quick title check of their home we immediately began our marketing campaign and to be honest it was easy.

You see in this business you develop files on qualified buyers looking for houses. They'll have their own criteria as far as monthly payments they're looking for, down payment they have, how many bedrooms and bathrooms, etc. So we simply began calling some prospective clients knowing that this house met the criteria. The person called on Saturday wanted to see it right away, so we met them at the house that afternoon.

The next day they called us, wanted the house and we met at the house the next afternoon to sign the papers. It was that quick and easy! We immediately began the process of walking them through the details required for the acquisition of the home under our option program. We make our profit on the situations from the down payment that the tenant/buyer makes, so we aggressively look for qualified buyers.

This program worked for the new tenant/buyers and the sellers no, we can't promise you that we can do the same for you. Frankly depending on the type of home and season it usually takes

longer than a couple weeks.

Remember buying homes subject to the existing mortgage is only one of many tools in our arsenal. Just no way in a single report we could possibly answer every question and every need you may have. Consider this an overview. If it strikes a nerve, if you find you're in a position with your home that doesn't seem to be going anywhere, one where you think we could possibly help solve, call us today. Our phone number is printed at the end of the report.

If by chance, we can do business that's Okay. But we honestly believe you'll be pleasantly surprised when you call we specialize in solutions! By calling you give us the chance to be your solution. We urge you to let us try.

## WHAT WE DO NOW?

We know that this is a lot of information to digest at one time, but if you're still with us at this point chances are you're interested in doing whatever it takes to get your home sold quickly. We'll be in touch with you in the next few days. If you're ready to act now or have some immediate questions, you don't have to wait for our call. You can contact us right away by simply calling 614-354-4392

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*we don't want to list your home  
we want to buy it.*

If you want an alternative to the stale, conventional ways of selling your home, pick up the phone and call us now you have everything to gain and nothing to lose.

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*Even a dream home can become  
a financial nightmare.*

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As we said before, if we can't do business that's okay we buy lots of homes and we don't have to have your home. We get calls from tenant/buyers every day and we're always looking for homes for them. Homes just like yours.

Just remember that we don't want to list your home we want to buy it. We specialize in buying homes quickly. We urge you to let us try. You have nothing to lose.

Finally, we don't know how many months you've been trying to sell your home (or thinking about selling) but every month you wait it is costing you unnecessary expenses eating up the precious income you work so hard to earn. Your home is an asset sell it as an asset. Don't let it become a liability, a burden and the proverbial monkey on your back. Even a dream home can become a financial nightmare. There's a really good chance that we can help. Call us today! The phone call will give you more answers that you need. Don't procrastinate call us today Our phone number is 614.354.4392