



GOOD HANDS REAL ESTATE

only
the
best

Real Estate Solutions **4U**



Taking
the next steps



Who
we are



Business
model



Property
Showcase

Good Hands

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Real Estate

DISCLAIMER:

Please carefully consider investment objectives, risks, and associated costs or expenses before investing. Real Estate investments are not guaranteed or insured and past performance is not a guarantee of future performance. Please ask questions and ask for more information before considering any investment.

WHO ARE WE?

The Best Solution in the market for your Real Estate transactions need.

We are a leading Real Estate Investments Firm that has made a reputation in the real estate industry for helping its clients to build wealth through buying and selling of residential and commercial real estate. With a diversified real estate portfolio, unparalleled experience of the real estate industry, and access to some of the country's best financial institutions, and private lenders, Good Hands Real Estate is considered to be the preferred choice of property owners who are looking to sell their property fast for cash, as well as property buyers who are ready to invest their money in the lucrative industry called real estate.

With a humble inception in the years two thousand, the company started its operation as a real estate investment firm dealing in commercial and residential real estate. Because of its passion to help its client gain maximum value from the real estate industry and a desire to rule the real estate investment landscape, Good Hands Real Estate soon became a market leader and the number choice of individuals who desire a smooth and hassle-free real estate journey.

Today, the company boasts an impressive real estate portfolio and a large customer base. The company deals in a wide range of commercial and residential properties, including single family homes, adult living facilities, and mobile home parks. In addition to this, to serve the needs of individuals dreading a foreclosure, the company also buys residential real estate fast for cash and helps the seller find and move into a new home.

We are a full service real estate solutions firm that buys and sells properties throughout the Nation. We specialize in buying distressed properties at a significant discount, and renovate and resell them to retail home buyers and landlords. Good Hands Real Estate is excited to be part of the area's renaissance and we aspire to continue contributing to the economic rejuvenation throughout the Nation.



1 OUR PRIMARY DIFFERENTIATOR

“We’re highly motivated, knowledgeable, ethical, and qualified to handle any real estate transaction. We are committed to helping people with their real estate needs and making successful deals happen”.

Vision

We want to make Real Estate Transactions Great Again! Nowadays we have way too many experts, and countless gurus. But very few people are willing to truly help, and protect the interest of both, sellers and buyers. That is where we come in.

Mission

We focused in the acquisition of Real Estate. Whether is Comercial (Apartment Complexes), Land, or Single Family Houses, we are here to make you an offer for your Real Estate that you won't be able to resist. We called it “Hassle Free Real Estate”

MEET OUR PRESIDENT MR. JOSE ROBLES



Customer service is the experience we deliver to our customer. It's the promise we keep to the customer. It's how we follow through for the customer. It's how we make them feel when they do business with us.

-Shep Hyken-

SA savvy, innovative, bilingual C-Level Executive with experience leading organizations by providing expert business development services and cutting-edge solutions for the real estate investment industry. His ability to ensure organizational growth through the restructuring of policies and procedures, strategic plans, operations, finances, customer service ratings and team productivity are some of his major skills. Been part of Fortune 500 companies such as: Coca-Cola, Nestle USA, and Rent A Center, Mr. Robles has gained a deep inside of what it takes to steward a successful company.

Mr. Robles maintain an uncompromising focus on high quality standards, exceptional client service, and bottom-line profit improvements. Cross-collaborate with multiple business units and key clients to achieve record-breaking growth opportunities.

Excel at aligning strategic vision with organizational initiatives across disparate industries, guaranteeing continued success. Mr. Robles oversees millions of dollars in more than 100 transactions every year throughout his businesses.

Investment Approach

Our overall investment strategy and specialty is to purchase distressed properties at a deep discount – usually 30% to 50% below market value, and renovate and sell those properties to retail property buyers, landlords, and other investors. At Good Hands Real Estate, we pride ourselves on having a strong foundation of real estate knowledge and training. Our focus is on providing **SOLUTIONS** for our clients and finding **VALUE** for our investors by locating distress, vacant, or poor manage properties that are eye sores and we put them back into use after renovation.

Our core business lies within our systems, education and knowledge of the real estate industry. We did not just bought a CD or DVD off the Internet and become a real estate investor overnight. We have spent thousands of dollars to learn how to be successful in this business and do it the right way the first time. Through our affiliation, we are connected with a national network of investors that provide continual support and weekly trainings on changes throughout our industry. This process has allowed us to circumvent many pitfalls most novice investors would make. Learning the hard way is not a phrase in our vocabulary, and we certainly would not ask anyone to invest with us if we weren't confident enough to invest ourselves!

Investing with us also provides a win-win for the homeowner as well. With your cash funding, we can offer homeowners something that very few buyers can. We are helping sellers by purchasing their homes in their timeline -- in as little as 7-14 days. Knowing that we're going to renovate the home and we are buying in as-is condition is a very important factor to sellers who live in older, outdated homes, or those needing repairs. These sellers will also not be required to pay any attorney fees, closing costs, home warranties, inspection fees, realtor commissions, etc. We are not the perfect fit for everyone; but for the seller with the right motivation, these features are a necessity.

Comp. Advantages

Our company can acquire great deals on properties because we have the ability to act quickly and can close with **CASH** on the seller's timeline. This is why we can buy properties at such a discount. Obtaining loans through private money lenders gives us this competitive advantage over other investors who sometimes take weeks to go through the time consuming bank approval process in order to purchase properties. We have an aggressive **TEAM** approach, and a top-notch ability to expand our client base through our knowledge of deal structuring and advanced real estate techniques.

We also employ marketing strategies as soon as we purchase a home – giving us a fair advantage over a realtor. Typically, most realtors don't spend time or money on marketing or lead generation strategies. As a result, it can sometimes take months to attract potential buyers. Often times, we are able to find our own buyers allowing us to secure a strong sales price and save on sales commissions. Our renovation process is also down to a science with handpicked and proven construction crews who know we are not retail clients. We pay wholesale prices to all contractors and typically get bulk discounts on all materials.

WE FOLLOW A STRICT DUE DILIGENCE PROCESS

We have a systematic and disciplined approach when purchasing investment properties, putting each potential investment through a strict due diligence process. This rigorous set of criteria includes, but is not limited to, the following:

- Comparable property analysis and examination by an certified, independent appraiser
- An economic study of the neighborhood, city planning and development
- Demographics of area, marketability, and growth potential
- Statistics on the crime rate
- Public transportation and schools
- Overall condition of the property, including heating and air, plumbing, electrical, roof and structural condition



Good Hands Real Estate **VS** Traditional Buyers

Here are just a few benefits sellers have of work-ing with Good Hands Real Estate to sell a home:

- **CASH OFFER**
- **NO COMMISSION**
- **QUICK CLOSE**
- **NO FEES**
- **PAY NO CLOSING COSTS**
- **WE BUY THE HOUSE AS IS**
- **NO APPRAISAL**
- **NO LENDING RESTRICTIONS**

Most property owners have no idea what options are available to them beyond listing a property with a Realtor or trying to sell the property on their own and just hoping for the best. We provide a unique alternative to listing their property on their own or with a Realtor.

When we work directly with a property seller, what we provide can not only make for a smooth transaction, but it can also add up to thousands upon thousands of dollars in savings as compared to selling a home through traditional means.



How Do We Compare to a Traditional Buyer?

	Traditional Buyer	Good Hands Real Estate
Method of Payment	Bank Financing	CASH
Repairs	1-8% of Homes Value	None (Sold AS-IS)
Closing Timeframe	45+ Days	7-14 Days
Commissions	6% of Sale Price	None
Seller Paid Closing Costs	1-6% of the Purchase Price	Zero
Appraisal	Mandatory	None
Length of Time on Market	45 to 90 Days on the Market	0 Days





INVESTMENT BUYING CRITERIA

Our goal is to buy distressed properties in stable areas where there is still strong buying demand. Part of our grand vision is to improve the overall quality of living in both, urban and suburban neighborhoods. In addition to improving overall quality of life, we are committed to increasing the value of real estate in these communities. Our company builds value by rehabilitating properties that are in significant need of repairs. We are able to target distressed properties and breathe new life back into them by renovating and improving the condition of the property. By doing so, we are able to create beautiful living places and encourage property ownership.

The ability to identify a wise real estate investment is certainly a learned skill. We have been thoroughly trained and possess this skill, knowledge, and experience - along with the intuition to spot these great investment opportunities in today's market.

Not every opportunity is a "good deal", and we have built our company on a stable foundation knowing our numbers. If the numbers don't make sense to us it certainly won't make sense to our investors. Our goal is to be in business for many years and brand a company that will be passed down to our children, which cannot be accomplished by taking uncalculated risks.

Types of Properties We Target

- Distressed properties in significant need of repairs
- Properties where sellers need to sell quickly
- Properties owned free and clear

PROPERTIES ACQUISITION

HOW DO WE BUY HOMES SO FAR BELOW MARKET VALUE?

At Good Hands Real Estate, we have created a marketing machine that produces consistent flow of high quality leads. We are very different from our competitors because we don't just put in offers on MLS properties - we take it to the next level. Our creative, marketing strategies allow us to reach the property owners directly, before the property even goes to a Realtor to be listed on the MLS; whereas, the purchase price would escalate.

Internet	Direct Mail	Other Strategies
Twitter	Probate	Bandit Signs
Facebook Business	Code Violations	2 House Banners
Google Business Listings	Divorce	Bird Dogs
Google Ad Words	Expired Listings	Box Truck
You Tube	Non Owner Occupied	Zbuyer
Primary Websites	Free n Clear	Other Wholesalers
Buyer Squeeze Pages	Pre-Foreclosure	Networking Events
Seller Squeeze Pages	Back Tax	Door Hangers





HOW WE SELL **PROPERTIES QUICKLY**

There are many methods we use to sell properties very quickly. We invest a lot of time and money into marketing to build a strong list of buyer clients for our homes. Despite what the media says, there are tons of buyers out there who are aware of the fact that numerous opportunities exist in today's real estate market. The problem is: they just don't know how to identify and analyze them to ensure they are actually getting a good value. That's where we come in. We are constantly on the hunt for the next great buying opportunity, and use proven techniques to analyze investment properties.

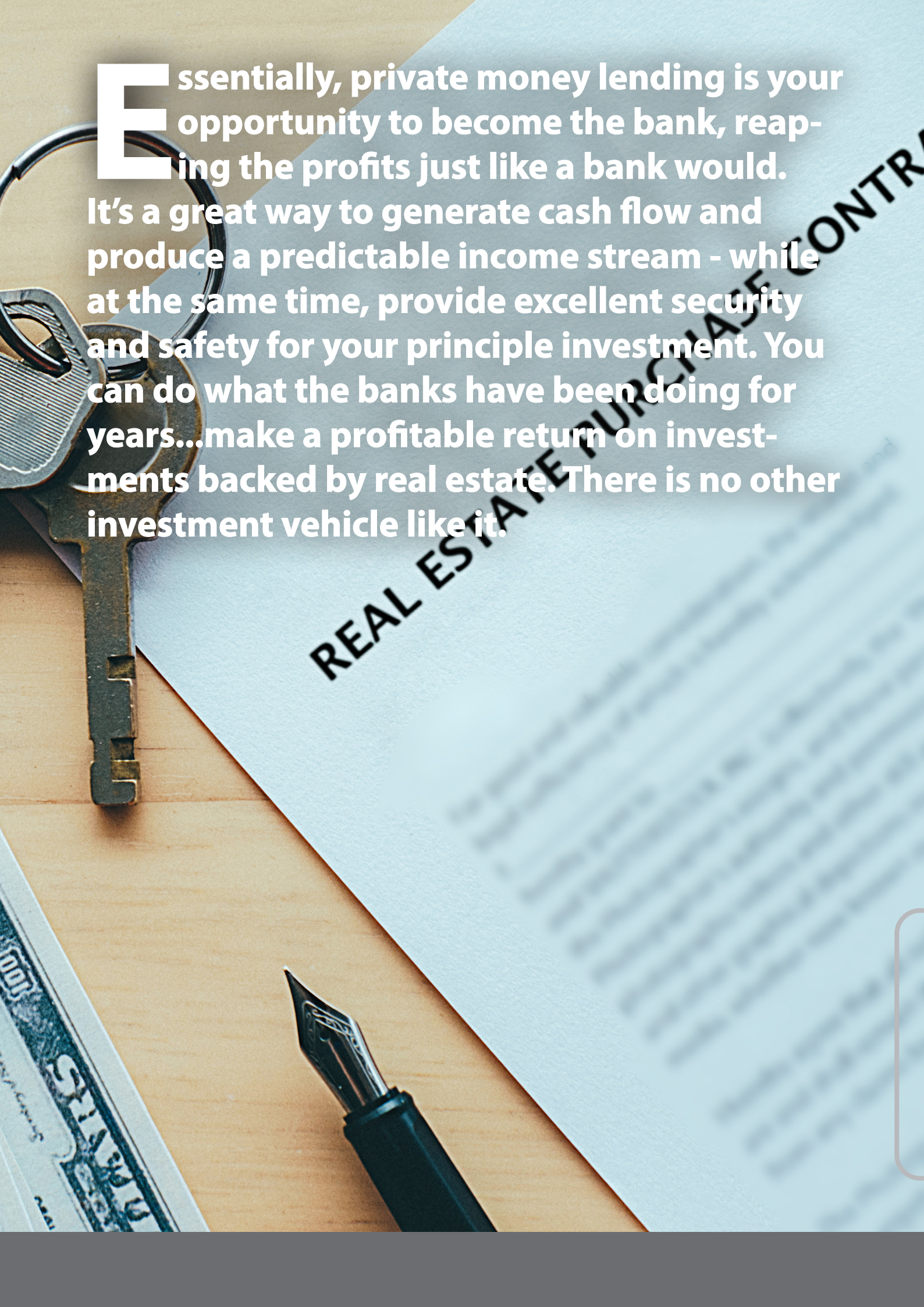
Methods We Use to Sell Properties

- Realtor/List on MLS (Multiple Listing Service)
- Internet/ Listing Websites
- Pre-Listing Walk-throughs

WHAT IS PRIVATE LENDING?

A private money loan is a loan that is given to a real estate investor, secured by real estate. Private money investors are given a first or second mortgage that secures their legal interest in the property and secures their investment. When we have isolated a home that is well under market value, we give our private lenders an opportunity to fund the purchase and rehab of the home. Through that process, the lender can yield extremely high interest rates – 4 or 5 times the rates you can get on bank CD's and other traditional investment plans.



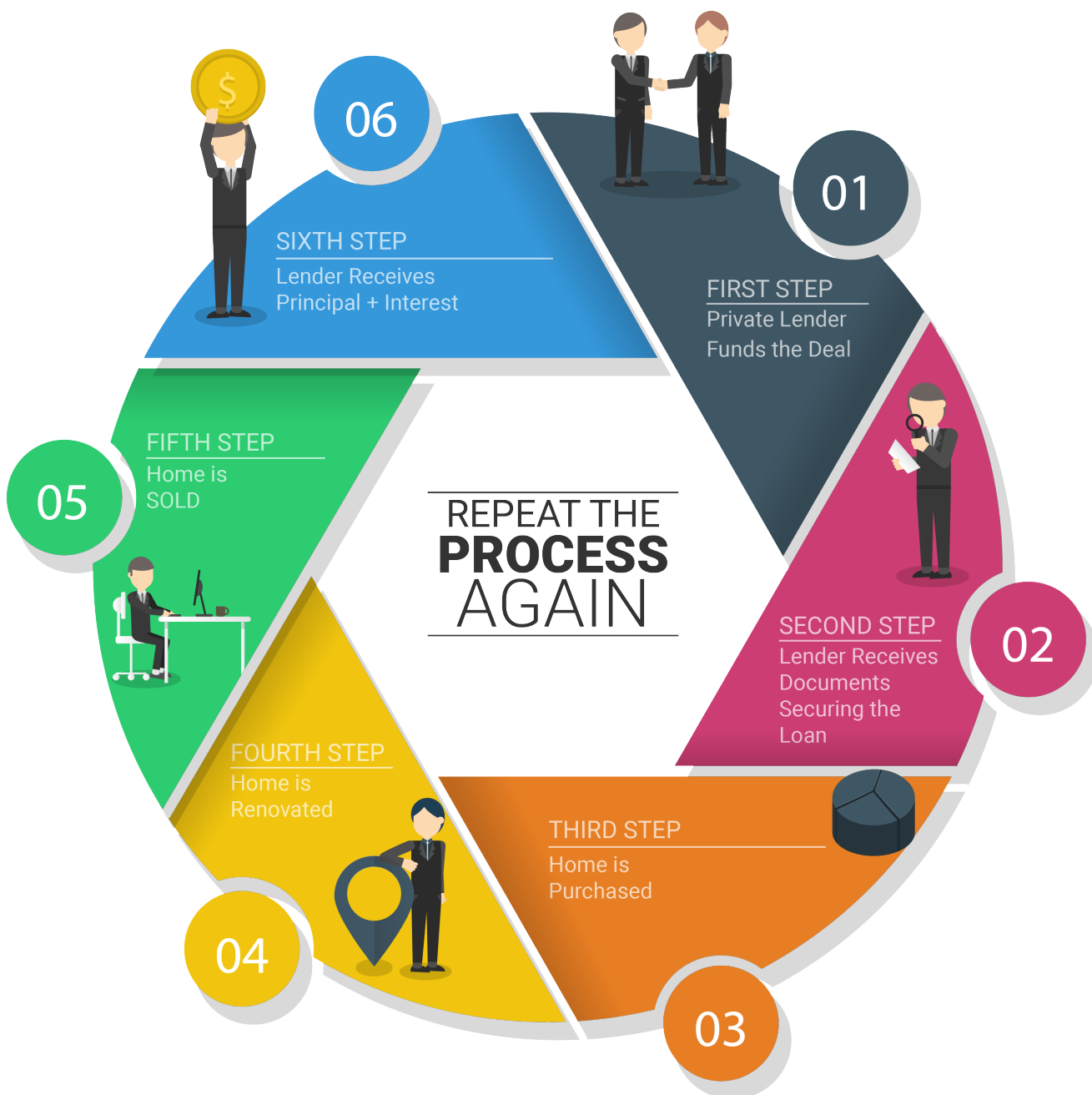


Essentially, private money lending is your opportunity to become the bank, reaping the profits just like a bank would. It's a great way to generate cash flow and produce a predictable income stream - while at the same time, provide excellent security and safety for your principle investment. You can do what the banks have been doing for years...make a profitable return on investments backed by real estate. There is no other investment vehicle like it.

REAL ESTATE PURCHASE CONTRACT



Overview of the Private Lending Process





HOW THE PROCESS WORKS?

Sources of Private Money:

- *401k*
- *Self-Directed IRA*
- *ProfitSharing*
- *Personal Savings, Trust Fund, or any other money sitting around...*

Many are TAX DE-FERRED PROFITS

The process is simple. We find an extremely undervalued property we want to purchase - and once you give us the green light, we borrow the funds from you to purchase and renovate the property. At closing, you receive a mortgage on the home along with other important documents. Next stage is the property renovation. Once the renovations are complete (typically 3-6 months depending on the size of the project), we'll list and sell the property. When it's time for closing, you'll receive your principle plus interest starting at 10% annual rate for example. It's just that simple! The goal is to keep turning that money for you and keep you making substantial profits so you keep coming back to us – building a long term mutually beneficial relationship.

INVESTMENT DEAL SCENARIO

Here's what the numbers would look like on a typical renovation project, with a 6 month hold (including rehab & re-sell time) with a private lender return at 10% annual interest.

Purchase Price:	\$95,000
Repair Cost:	\$68,000
Total Invested: (6 Month Hold)	\$163,000
Sales Price:	\$250,000
Lender Potential Return on Investment	\$8,150



HOW YOU BENEFIT FROM PRIVATE LENDING

You, as the private money lender can benefit greatly from investing your capital. A real estate mortgage/ deed of trust provides you with security instruments you would not get with other investments. You also have added layers of protection because of how we buy, and because you have recourse available to you in case we were to default on the loan.

We currently pay 4-5 times what a typical bank CD is paying. Our rates will fluctuate very little all depending on the purchase price and rehab involved. The lower the price we pay for a home, we can pay a little higher rate to make sure our lenders make it worth their time. Private lending means you can relax while the money is in a truly safe place, working for you.

It's a win/win opportunity for both the lender and borrower



What's in it for you?

- ***Safe investment secured by real estate***
- ***Great returns on your money***
- ***A predictable income stream because rates fluctuate very little***
- ***No management costs***
- ***No daily headaches with managing contractors***

WHY PRIVATE LENDING IS SO COMPELLING

Our equity is built in the purchase of the home, where we are buying 30-50% below a retail buyer – that creates instant equity at purchase. Also, in a typical transaction, we cut out the middleman cost, such as: commissions, mortgage broker fees, loan fees; and our attorney costs are also lower because there is less work for them to review. Because of our buying strategy, we are able to offer our buyers a fully renovated home at or below everything else in the neighborhood. We walk away from hundreds of “close” deals that do not meet our specific buying criteria, and simply won’t buy unless it makes sense for everyone involved.

- ***Passive income (minimal time involved)***
- ***No dealing with tenants***
- ***No manual labor renovating properties***
- ***No dealing with unscrupulous contractors***
- ***Short-term use of lenders money***
- ***Sense of security that money will be coming back soon***
- ***Secure collateral position in marketable and liquid real estate***
- ***Borrowers do the HARD WORK of finding the collateral***
- ***Borrowers put THEIR MONEY into lender’s collateral***
- ***Borrowers put THEIR TIME and LABOR into lender’s collateral***
- ***Borrower takes majority of the risk***
- ***If lender must foreclose, lender makes even more money***
- ***Multiple loans can be made at one time***
- ***It is easy and clean work***
- ***Huge annual industry business loan volume***
- ***You make money while you are sleeping***
- ***It improves the golf game by allowing more play time***
- ***Profits can be tax free***
- ***It is PROFITABLE with no cap on earnings***

RISKS VS. REWARDS

Sitting in Bank	Real Estate Private Lending*
\$100,000 x 1% interest	\$100,000 x 10% interest
12 Month Term = \$1,000 ROI	12 Month Term = \$10,000 ROI
	*Backed by Real Estate

You are making a 10x greater return on your money!

Stock Market	Real Estate Private Lending*
Completely Unsecured	Secured by Deed of Trust or Mortgage Deed
Completely Uninsured	Collateral is Fully Insured
Invest at Market Price	Collateralized Below Market Value
Returns Are Unknown	Returns Are Fixed and Agreed Upon Term
	Tangible Asset





HOW PRIVATE MONEY HELPS OUR COMPANY?

Our Benefits of Using Private Money

- *We won't have to deal with banks, applications, approvals, etc.*
- *We can buy at deeper discounts*
- *Gives us a competitive advantage above the rest*
- *Allows us to buy with cash - Cash is King*

Private money lenders bring speed and efficiency to our transactions, and our leverage is far greater when we purchase using private cash funds. Many of the homes we are purchasing are in need of quick sale within 7-14 days. A traditional bank requires 30-45 days to close a loan. Many traditional home sales fall out of contract because of financing issues. Using quick cash as leverage allows us to negotiate a much lower purchase price and reduce our risk. Being able to offer a fast closing with private funds motivates sellers to take our offer over the competition, and entices them to take a much lower price than they would from a conventional buyer. Also, lending guidelines are also continually changing and are requiring applications, approvals, junk fees and strict investor guidelines. They also limit the number of investment properties that can be purchased by one company. On a new home purchase requiring renovations, private lender funds will be allocated to the purchase price, renovations, carrying costs, cost to resell and a small buffer for unexpected expenses.





WE PROTECT OUR LENDERS

Mortgages offer the banks solid, long-term, fixed returns. You can put yourself in the position of the bank by directing your investment capital, including retirement funds to well-secured real estate mortgages. Mortgages have ultimate safety because if default occurs, the bank can recover its investment as the first lien holder on the property.

We do pay for a title search as well as a title policy on the home just as we would in a typical transaction. For a rental investment with a long-term note, we always keep a valid hazard insurance policy on the property to protect against casualties. You'll be named as a mortgagee and notified if the insurance was not kept current. In the event of any damage to the property, insurance distributions would be used to rebuild or repair the property, or used to repay you.

Each property we acquire is put through a rigorous evaluation process in order to assess the profitability before the property is ever purchased. "Integrity" is an essential part of our business, and we only make sound investment decisions. Also, for your protection, you are also provided these documents to secure your investment capital:

Promissory Note: This is your collateral for your investment capital

Deed of Trust/Mortgage: This is the document that is recorded with the county clerk and recorder to publicly secure your investment against the real property that we are providing as collateral

Hazard Insurance Policy: This is where you as the private lender would be listed as the "Mortgagee" for your protection in case of fire or natural disaster, etc.

OVERVIEW OF THE CLOSING PROCESS

01 **FIRST STEP**

Lender's funds go into escrow with Title Company or Attorney

02 **SECOND STEP**

Title Company or Attorney Finalize Closing Documents

03 **THIRD STEP**

Mortgage or Deed of Trust filed at courthouse

04 **FOURTH STEP**

Lender Receives:
Original Promissory Note,
Copy of Mortgage
Deed of Trust,
Insurance Policy

COMMON WAYS PRIVATE LENDERS FUND DEALS

CASH

Cash held in most types of bank accounts can be accessed quickly and can fund your deals in minutes, instead of hours or days. Fees are generally minimal for wire transfers and cashier's checks.

HOME EQUITY LINE OF CREDIT

A home equity line of credit is a very powerful source of funding that many people have and don't even think of. Unleveraged equity is dead money and it's not making any interest. You can easily tap into that money. It's a way to make sure you're in first position when we're ready to pull the trigger and buy a property.

PERSONAL & BUSINESS LINES OF CREDIT

Personal loans and "signature lines of credit" can be obtained from most banks or credit unions by anyone with good credit and a stable income.

RETIREMENT ACCOUNTS

More and more private money lenders are using their IRA funds to invest in real estate. A self-directed IRA is essentially the same as a traditional IRA, but allows you to purchase a broader range of investments, including real estate.

LIQUIDATED SECURITIES & INVESTMENTS

Investments are a way to put your savings to work earning more money. However, if your stocks and investments have not performed as you had expected, it might be time to consider other investments. As you know, stocks can be liquidated as and when you wish. Sometimes you need to liquidate your investments because you need the money for something you want to purchase such as real estate.



INVESTING WITH A SELF-DIRECTED IRA ACCOUNT

Retirement Accounts That Can Be Self-Directed

- *Roth IRA's*
- *Traditional IRA's*
- *SEP IRA's*
- *SIMPLE IRA's*
- *401k (solo)*
- *401k (qualified plan)*
- *Educational Savings Accounts*
- *Health Savings Accounts*

**Profits can be tax free or tax deferred when you invest with one of these vehicles*

Most people think that an IRA can only be used to purchase investments, like stocks and mutual funds. But that's not true! You can get private mortgage loans using the funds which are already in your IRA'S and other retirement plans. As it pertains to lending for real estate investments, enter the Self-Directed IRA. The IRS has set forth guidelines on what you can and cannot invest in with your IRA. Many people are surprised at the scope of options available. From tax liens, gold, real estate investments and real estate notes, IRA's are much more powerful than most people ever realized. If you add to that power of a Roth IRA which allows you to enjoy your earnings tax-free or deferred, and you've got a fast road to an easy retirement!

However, in order for you to use retirement accounts for loans, they must first be administered by a third party custodian. After selecting your custodian, you simply send a transfer form to them and they'll do all the work for you, once you've done that you are ready to make private mortgage loans.

INVESTMENT TERMS & CONDITIONS

MINIMUM INVESTMENT:

When working with private lenders, \$50,000 is our minimum standard investment. When first investing with us, a lower initial investment amount may be agreed upon to ensure you're confident when working with our company.

MORTGAGE TERMS:

The majority of our loans are set up on an 8-12 month note; however, it depends on the size of the project. If we are doing a teardown and rebuild, we will have to wait on the county inspectors for many approvals - thus causing delays. We account for all of those details upfront and will give you estimated time frame for the return on your investment. Also, we do not pool funds - your funding will be tied to one piece of property secured by a deed of trust.

PAYMENT SCHEDULE:

Typically, we pay one large lump sum at closing on a short-term note. This is much easier to manage for both of us, especially if we're working out of a retirement account. On a longer note, we will pay monthly just like a typical mortgage.

1ST OR 2ND LIEN POSITION:

When an investor commits the majority of funds necessary for a project, the Investor, as "mortgagor," has the right of first lien holder and Power of Sale on the property. You are probably used to hearing the term first and second mortgage. The second mortgage is a junior lien because it's in 2nd position. The senior lien or first mortgage must be paid prior to the 2nd lien.



INVESTMENT TERMS & CONDITIONS RECAP

- ***Minimum Investment - \$50,000***
- ***Interest Rate – 10% on average***
- ***Payment Schedule – we prefer to pay at closing but will discuss other schedules.***
- ***Mortgage Terms – 12 months (projects usually completed in 3 to 6 months)***
- ***Return of Principal and Interest – paid back at closing***
- ***1st or 2nd Lien position***
- ***Option to renew***
- ***All documents recorded***



TAKING THE NEXT STEPS

GETTING STARTED WITH US

If we haven't already, it's important to sit down and discuss all these details in person. We will need a clear definition of what your goals are, i.e. long term investment or short term, and the amount you are comfortable initially investing. At that point, we will present you with any current opportunities that fit that criteria or contact you as soon as we have one that fits.

If you have any interest in this opportunity, please contact our office by phone at (888) 471-3658 or send us an email:

Jose Robles: jose@thrivemaker.com
Company: contact@thrivemaker.com

REFERRAL PROGRAM

Word of mouth is typically how we are able to work with private lenders like you. It would be greatly appreciated if you passed our information on to anyone that may be interested in the opportunity to be a lender. In our business, it's always important that we have a steady stream of lenders.

Once you've done a few deals with us and you've learned how we're purchasing so low, you may attempt to do it on your own. If that's your goal, we're happy to help you any way we can.

FREQUENTLY ASKED QUESTIONS

WHAT IS PRIVATE LENDING?

When we have isolated a home well under market value, we give our private lenders an opportunity to fund the purchase and rehab of the home. Lenders can also earn high interest rates - generally 4 or 5 times the rates you can get on bank CDs and other Traditional Investment Plans.

HOW IS THE MONEY USED?

On a new home purchase requiring renovations. The cost will be allocated to the purchase price, renovations, carrying costs, cost to resell, and also a small buffer for unexpected expenses.

WHY DON'T YOU GET A TRADITIONAL LOAN?

There are many reasons, but the primary reason is, time and negotiation leverage. Many of the homes we are purchasing are in need of a quick sale within 7-14 days. A traditional bank requires 30-45 days to close a loan. Also, our leverage is far greater when we purchase using cash funds. Many traditional home sales fall out of contract because of financing issues, and this allows us to negotiate a much lower purchase price and reduce our risk.

Lending guidelines are also continually changing. New requirements include applications, approvals, junk fees, and strict investor guidelines. They also limit the number of investment properties that can be purchased by one company.

HOW CAN YOU AFFORD TO PAY SUCH HIGH RETURNS?

We make our money on the purchase. We may pay very high returns, but it allows us purchase 20-30% below a retail purchaser. That instantly creates thousands of dollars in equity. Also, typically we cut out the middleman in transactions, such as: commissions, mortgage broker fees, loan fees; and our attorney costs are lower because there is less work for them to review.

FREQUENTLY ASKED QUESTIONS

ARE YOU REALLY HELPING SELLERS?

Absolutely. With your cash funding we can offer something very few buyers can. We are buying on their timeline in as little as 7-14 days. Knowing that we're going to renovate the home and buying in as-is condition is a very important factor to most sellers of distressed property. They also won't have to pay any additional fees.

HOW LONG WILL MY FUNDS BE HELD?

The majority of our loans are set up on an 8-12 month note, but it depends on the size of the project. If we are doing a teardown and rebuild, we will have to wait on the county inspectors for approvals. This will cause delays. But, we account for all of those details upfront and will give you estimated time frame for the return on your investment.

WHAT INTEREST RATE DO YOU TYPICALLY PAY YOUR PRIVATE LENDERS?

We currently pay 4-5 times what a typical bank CD is paying. Our rates will fluctuate very little all depending on the purchase price and rehab involved. Most of our lenders are paid from 10%. The lower the purchase price, we can sometimes afford to pay a little higher rate to make sure our lenders make it worth their time.

WHAT IF THE MARKET GETS WORSE AND VALUES GO DOWN?

This is a great question and valid concern. However, our strategy is not to speculate 3 years down the road. Our goal is to purchase quickly and sell even faster. Most of our projects are complete in 1-2 months and will be sold in 4-5 months. The market doesn't tend to shift that dramatically in a matter of months - it's typically a longer process for an area to decline. Remember, we're buying in strategic areas where inventory is already low and demand is high; this greater minimizes our risk.

FREQUENTLY ASKED QUESTIONS

WHEN WILL I RECEIVE PAYMENTS?

Typically, we pay one large lump sum at closing on a short-term note. This is much easier to manage for both of us, especially if we're working out of a retirement account. On a longer note, we will pay monthly, just like a typical mortgage.

IS THERE A GUARANTEE ON YOUR INVESTMENT?

No. There is no government backed guarantee on these privately held real estate notes. You're deriving protection from the equity in the real estate. If at any time we were to default on the note, you have legal right to take the home (essentially foreclose on us). Many investors laugh about this one and say, "I hope you're a day behind on payments I'd gladly take this one off your hands". You have to remember we plan for the worst, and our homes have thousands of dollars of equity in them; and worse case scenario, often times is we don't make "as much" as we hoped for.

IS THE IRS APPROVED TO USE RETIREMENT ACCOUNTS IN THIS MANNER?

Yes, these are established tax guidelines, and it is completely legal. However, we always recommend the services of a custodian to invest retirement funds tax deferred or tax-free.

WHAT IF I'M ON A SHORT-TERM NOTE AND SELL THE HOME AFTER ONLY 1 MONTH?

It's extremely important to us that we do not waste your time. However, occasionally, situations may occur where we find a buyer immediately. In this scenario, we provide you with two options: we can either move the note to another property, or provide you with a minimum of 3 months interest. Most investors see the strength of our purchase ability at that point, and simply move the note to another property.

FREQUENTLY ASKED QUESTIONS

WHO BUYS INSURANCE?

We do. We pay for a title search and also a title policy on the home, just as we would in a typical transaction.

WHAT KIND OF INSURANCE POLICY DO YOU GET ON THE HOME?

If we purchase a renovation, we purchase a builders risk policy (Vacant Dwelling Policy). In case of any damage, insurance distributions would be used to rebuild or repair the property, or used to pay you off.

HOW MUCH IS IT GOING TO COST ME TO LEND TO YOU?

It is our policy to pay for all the closing costs so that your entire investment goes to work for you. We will pay for the closing agent, document preparation fees, notary fees, overnight mail fees, bank wire fees and recording costs. We do not charge any fees or commissions to our private lenders.

WILL MY MONEY BE POOLED WITH OTHER INVESTORS?

No, we do not pool funds. Your funding will be tied to one piece of property secured by a deed of trust.

IF YOU DEFAULT ON THE LOAN, HOW DO I ACQUIRE THE PROPERTY?

In this unlikely scenario, we would simply transfer ownership of the property to you, if possible. If for any reason we did not (or could not), then you have all the legal rights of a secured lender. The best way to legally protect your interest in case of a default would be to hire an attorney. They normally would seek to get your investment back, any unpaid interest, any collection costs, all your attorney fees and maybe even more. A legal representative could advise you if it makes sense to foreclose or seek ownership the property to protect or recoup your investment.



BEFORE



AFTER



BEFORE



AFTER

PROPERTIES SHOWCASE

Here you can appreciate some of our renovations. Front the Inside Out, we give a complete new look to these properties. Increasing their value and making better, and more beautiful neighborhoods.

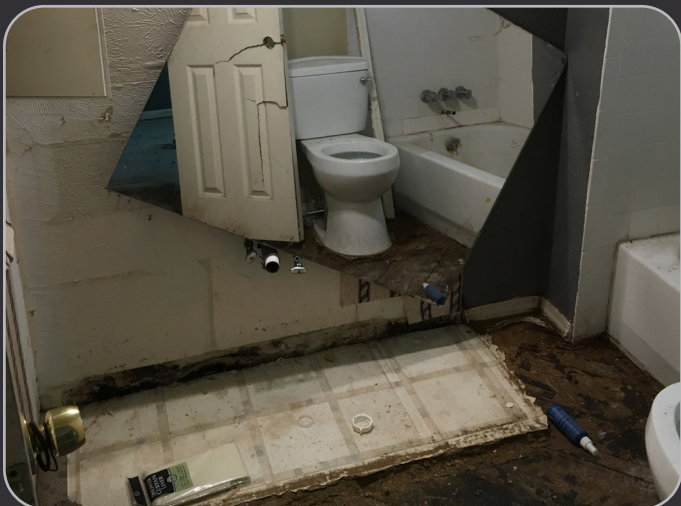


BEFORE

AFTER



AFTER



BEFORE

AFTER



GOOD HANDS

REAL ESTATE



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