

Special Report



How To Sell Your House For Top Dollar FAST & Not Have To Pay A Real Estate Commission!

**Created and Distributed as a Courtesy of
Diversified Holding Group, LLC**

**Would You Like To Learn How To Sell
Your Home Stress Free In 7 Days or Less with a licensed real estate
attorney without paying a commission?**

Dear Homeowner:

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? Diversified Holding Group, LLC.

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.

Diversified Holding Group, LLC. (**DHG**) is in the real estate business to buy and sell homes! If you are seriously interested in selling your home fast, we have the resources to make that happen.

"We are not asking to list your home!"

DHG is a privately held professional investment & consulting company. Many of our sales team members are licensed real estate agents; but that's in your benefit! You'll receive all the benefits, experience, and knowledge of a real estate agency, while also enjoying the buying power and resources provided by a privately held purchasing company!

By having an experienced and highly trained sales team, we can offer several unique buying programs that can allow you to **instantly sell your home** without the usual time delays and hassles of traditional selling methods.

We buy and sell beautiful homes in every price range using private funds. Due to the overwhelming demand for our services, we only deal with a select number of homeowners.

That way if your home qualifies we can give it our utmost attention. Our mission is to provide solutions for our clients by consistently

meeting and exceeding their expectations. Everyone wins with our system or we will not make a deal!

There are mainly 2 traditional ways of selling real estate:

For Sale By Owner (FSBO) and listing with a Realtor®. Many homeowners recently have selected to try the first method and sell their home "By Owner" in order to try and save on the real estate commission.

Unfortunately, many homeowners have never tried to sell a home on their own, and they simply do not understand all that's involved: marketing, advertising, promotion, showing the property, handling all the calls, prescreening buyers, showing the property, negotiating the sale, providing state mandated disclosure forms, arranging financing-appraisers-inspections-and closing.

Quite simply, there's more to completing a sale than just finding a buyer.

That leads us to the next traditional way of selling real estate--listing your home with an agent and paying the 6% to 7% commission. Both methods have their positives and negatives for you the homeowner. You may have been trying to sell your home for a while now or you may be in the "thinking about it" stage trying to decide if you should list with a Realtor®. Maybe you've already listed with an agent and have not had great success.

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 house as you do? After all, if you had a computer sitting in your office loaded with thousands 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 one.....any one of the many homes you 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, you are probably not a Realtor®, either. That's why recently, more folks have gone the "For Sale By Owner" route thinking: I'll buy my sign, place my ad, take the calls, show the house a couple of times, find a buyer, and go to closing, and save the commission. In most cases, several weeks pass and you start thinking something is going wrong. Financing? But it's supposed to be the buyers' responsibility to obtain a new loan, not yours-- right?!

Again, we work with many agents and many of our associates are licensed real estate agents whom we've had great success. Quite frankly, we have also helped many agents so they could provide greater value to homeowners as they are typically not taught these high end processes by their real estate schools or their brokers!

Some of you are reading this and understand everything we are saying. You've actually experienced this entire process. You're right back on square one, with a beautiful house, priced right, and not a clue on how to make it go away while looking down the barrel of a deadline to move.

Sometimes the reasons people sell their homes are great ones.....a new job, a transfer, building or buying another home.

Sometimes the reasons aren't so good at all.....bankruptcy, divorce, and foreclosure.

Thinking about selling can quickly become wanting to sell. It's amazing how fast "want to" can become "have to". Whatever the reason, it can place undo stress on the homeowner.

But there is a new and better way to sell your home. What if we showed you a way to take the best of both selling methods: listing your home with a real estate agency and selling For Sale By Owner!

Do WE have your attention now?

On the following pages, you'll find out exactly how we accomplish that for you. There are a number of ways we can buy your home. Which method we choose is determined primarily by your situation and what you are trying to accomplish. For some, being able to **sell the home quickly** is more important; for others getting the **top dollar is paramount**; for others not having to worry about maintaining a vacant home or the inherent liability is most important. We tailor our solution to meet your needs.

Diversified Holding Group, LLC may be able to buy your home for all cash or given your situation, an Option or Land Contract may make more sense. When we discuss your situation in detail, we can determine which of our many "programs" will work best to suit your situation.

Although our Option Agreements, Lease Option and Land Contract programs are only two of the possible ways we may buy your home, they offer more benefits to more sellers, in most circumstances, more often, than any of our other buying programs. Thus, this report focuses primarily on these two methods.

On the following pages, we will try to answer the questions that we are most commonly asked about how these programs work and what the benefits are to you the home seller. Of course it would be impossible to address all of the specific details and advantages of our programs, but we will hopefully hit the highlights.

We are here to help, so read on and find out how these exciting programs work FOR YOU!

Option Plan

Phase I

If it is not feasible at this time for us to purchase your property on an all cash basis, we will go to Phase 1 of our Seller Assistance Program: the Option Plan.

The Option Plan provides us with what is called an "equitable interest" in your property. There are only 2 ways to legally sell a property we do not own; have an agreement in writing by the homeowner that allows us to do so or be a licensed real estate agent. This simply means we can now market your home to our list of qualified buyers without having a listing agreement.

During this option period, you now have the opportunity to have our highly trained sales team aggressively market your home to their qualified homebuyers using their, time, money and resources.

The Option also allows you the freedom of still selling your home on your own during this period. If we locate a qualified buyer for your home, we make our profit from the difference we buy from you and sell to our buyer and our monthly difference on mortgage payments. If you

want to list with a real estate agent, you simply insert our company name in the listing agreement, and if we find a buyer you do not have to pay the listing agent commission. If your property is already listed, you would have to cancel the listing agreement in order not to pay the listing commission. We 100% believe if your property is listed and that agent is the procuring cause of your sale from their marketing efforts, they have earned their commission!

It's that simple!

What are the benefits of Selling my home using this method?

- **DEBT RELIEF & Top Dollar** - We base what we can pay for your home by looking at comparable sales in your area as well as days on market to sell.
- **Faster** - In a traditional sale, you continue to pay all the expenses for your home until the property is sold and you go to the closing table with the buyer which normally takes a L-O-N-G time. The buyer may have to apply and qualify for a loan which is the number one reason why real estate transactions fall apart at the last minute. The buyer may want you to wait until their home sells, etc.

This may save you a lot of time and money if you're already in a two-payment situation.

- **Flexible Schedule** -Our schedule is your schedule. Thus, you can avoid either owning and paying for two homes or having to live in an apartment or with in-laws until your new home is available (not to mention having to move twice and pay storage costs). This should give you greater piece of mind as well as saving you a lot of money!

Seller Frequently Asked Questions

LEASE/PURCHASE

What is a Lease Option/Purchase?

Taking possession of a property by leasing it from the seller with an option to buy at a predetermined price, retaining the right to sublease to a tenant/buyer, and giving them the right to purchase from you.

You mean I'll be renting my home?

A lease/purchase is **very different** from simply renting your home because of the mindset of the Buyer that we are finding and qualifying. Think of the difference in renting a car versus leasing a car when you know you will be buying the car at the end of the lease. The rented car typically isn't maintained as well, but the leased car has the same pride of ownership that you have for your home because our buyer is going to be the eventual owner of the home. Thus, they will take care of and improve the home just as you have done. We also require our buyer to put down a non-refundable deposit that will be forfeited if they do not keep up their end of the agreement which includes taking care of the home properly and purchasing it in the defined period of time.

But I don't want to be a landlord!

Good. You won't be to a large extent and we won't be either. Again, it comes back to the attitude of our buyer and everything is in the written agreements that is the buyer's responsibility. They plan on buying the home so if the toilet overflows or the furnace goes out, it's their responsibility, not yours. When we meet with you, we will inspect the home and take notes as well as have you fill out a state mandated Sellers Property Disclosure. You filled this form out when you bought the home. Now you are disclosing anything you know that may be wrong with the property. Since we require everything to be in working order, this provides confidence to the new buyer and a 90 day warranty is provided for them.

Who is responsible for maintenance and repairs to the property?

After the first 60 days, the buyer is responsible for any and all maintenance the property may need. Things like fixing the leak in the roof, maintenance on the furnace or air conditioning and any other repairs or maintenance that is needed. During the first 60 days, maintenance or repairs that are needed are your responsibility. In reality, isn't that the way it works in any home sale? If two weeks after purchasing the house the furnace dies, the buyer will be calling the seller first and their lawyer second if they cannot get the matter resolved with the first phone call.

We also recommend to our clients to take advantage of a home warranty program by an independent 3rd party company. They will come out and inspect your property and all major systems and typically provide a 12 month warranty. For example, if the Air conditioning goes out 4 months after you moved out, and of course it was not caused by anything the buyer did, the warranty company will typically repair or

replace with new! These are very inexpensive and a great selling incentive for the buyer knowing this extra effort has been done to provide peace of mind!

Our buyer will also be responsible for cutting the grass, shoveling the snow, etc. Our buyer will be taking care of all the details.

What if the house is damaged by a wind storm or similar?

In our years of experience, problems like this are a rare occurrence. As stated in all our written agreements, we recommend you have your homeowners policy transferred to a non-owner occupied policy with a \$1,000 deductible as it is no longer owner occupied and the buyer obtain their own personal contents insurance policy for coverage. Again, the buyer considers this property their home and both parties have coverage as nobody can predict the future.

What about insurance on the property?

As discussed earlier, you will notify your current insurance company to modify your existing insurance policy to a non-owner occupied policy against fire and extended coverage to the benefit of both parties on both the Land Contract.

It is more beneficial for all parties as some insurance companies do not want to insure a home that has been vacant for some time! Your lender requires that the property be insured to protect their interest. If you could not provide insurance, the lender would require what is called forced insurance on the property which is a lot more expensive for the property owner.

We typically build this cost into the buyer's monthly payment on behalf of our sellers.

How do I know they will buy my house?

This is a common question. You don't know and neither do we as we cannot predict the future as someone may receive an unexpected job transfer and we do not make promises we cannot keep! We cannot make somebody buy a property similar to your lender cannot guarantee when loaning you money that you will pay.

If the buyer had to move, simply let us know if you would like us to assist and do it again...it's that simple!

We pre-qualify and educate our buyers that this is to purchase the property. Most important, put yourself in the buyers shoes. Many buyers do not want to lose the equity they have from the monthly payments they have been making. If you paid an average of \$35,000

over the last couple of years towards your home, wouldn't you want to receive the benefits?

Is there a disadvantage to selling my home using a Lease Option/Purchase?

The only disadvantage would be if you have a lot of equity in your home. The equity will be tied up until our Buyer obtains a refinance loan. What if you need your equity for your next home? The only solution to this situation is for you to refinance your current home for a higher amount than you currently owe.

For example, if your home is worth \$500,000 and you owe \$350,000...you have \$150,000 of equity. You can refinance your property and pull your equity out typically tax free!!! Think about that ADVANTAGE! Feel free to ask your financial advisor!!! PLUS, who is making the monthly payments??? Our Buyer each MONTH!!!!

In doing so, you will successfully have pulled your equity out of the home. This often enables you to get your equity and take advantage of all the pluses of selling you home via Lease Option/Purchase!

If the loan is still in my name will I be able to qualify for a loan for my next home?

That's another advantage of a Lease Option. Although the loan on your current home will still be in your name, normally it won't affect your debt ratios or hurt your ability to obtain another home loan.

Why? As of this writing, lenders typically will give you up to 75% credit for income received. For simple even math...suppose your mortgage payment is \$1,000 and you are receiving \$1,000 each month on your behalf on the loan per the Lease Option/Purchase agreement. The lending institution will give you 75% or \$750 credit toward the outstanding debt and thus the debt is almost fully covered to help you qualify for your new home!

How are the monthly payments received from the buyer?

We require the buyer to make payments through a licensed real estate attorneys escrow/trust account. This is done for 2 main reasons: First, You as the owner can provide a direction of payment to the servicing company. When the escrow account receives the payment from the buyer each month, your direction of payment form states if you want the funds sent to you personally or directly to your lender. Second, it allows for proper accounting for monthly payments so the statements can be provided to our state licensed loan officers for

underwriting for the buyer to obtain their new mortgage. If the income you receive each month is more than your mortgage payment, the service provider will send you any overage!

How does your company get paid on your VIP Done for Seller Program?

Great question and thanks for asking!! We make our money on the difference of our purchase price with you and our sales price with our end buyer.

Would you consult with us on how to do this ourselves?

Sure! For those of you that would like to handle everything from A to Z or the "How TO", we'd be happy to consult. There are fees associated with this service. Contact us for details.

But I just want to sell my house. Why don't you just buy my house right now?

Depending on your situation and needs, Diversified Holding Group, LLC. may do just that. However, typically due to the high mortgage balances most homes carry today, a majority of the homes do not qualify to be purchased outright unless the homeowner could pay us the difference due to negative equity.

With an all cash purchase, we have to buy at a considerable discount as we have to take into consideration how the market is right now and our holding cost and marketing cost while we try to sell the home. Traditionally, we will be able to give you a better price if we purchase your home using one of our terms programs.

What price will you pay me for my house?

No two home sales are the same. Typically we are able to pay you more than the net you would have received after paying your real estate agents commission had they been successful in selling your home that had been on the market for at least 6 to 9 months.

Why don't I just list with a Realtor®?

Maybe you might want to. It can never hurt. Since we have a financial stake in seeing that your house gets sold, who do you think has the most motivation to get your home **SOLD FAST!?** **Also, as a major benefit to sellers if their property qualifies for our criteria, if an agent is involved, we pay the agents fees...not you!!!!**

As stated earlier, one of the first advantages we have over choosing a Realtor® is **NO COMMISSION!** Also, do you think a Realtor® is going to make your payments and maintain your property during the process? Since we have a financial stake in seeing that your house gets sold, who do you think has the most motivation to get your home **SOLD FAST!?**

I am a licensed agent and was never taught this in my state courses. Can I refer clients to you that do not have enough equity to pay my commission or my listings that are getting ready to expire?

Most certainly and we are glad to help!

What if I do not have any equity or owe more than the home is worth?

Many homeowners find themselves in this situation. You may have a 1st or 2nd mortgage that equals the value of your home or you may have purchased your home six months ago and now you're being transferred and simply need to sell your home. You don't have enough equity to hire a Realtor® to sell your home, pay commission and mortgages. Remember, your objective is to make money on the sale of your home or at least break even. It may be even to difficult to effectively cover the cost of marketing your home "For Sale By Owner." Can you help me? YES!

How long does this last?

Quite simply it varies from seller to seller. Recently, we've had many sellers wanting an extra monthly income stream and do not care how long the term of the agreement lasts. Some are as few as 12

months to 3 years and some much longer! We encourage our buyers to purchase outright as soon as possible with pricing adjustments.

Usually the longer the term helps sell the property faster and allows the buyer more time to qualify for a new mortgage. A shorter term decreases the value to the buyer and makes it more difficult to sell for lender qualifying and property appreciation.

Recently, some lending institutions are allowing deals to be closed within 6 months. Due to recent economic conditions, lenders are constantly changing their lending practices. One determining factor will be what happens to interest rates, which of course no one can predict.

Who gets the tax benefits of owning the home?

You do. Since you still own the home, you can deduct your interest payments on any underlying loans as you have been doing. Another advantage is since the home is now an "investment" and is providing you income, you also can depreciate the property which will have a very nice positive influence on your taxes come April 15!

Example: If your house is worth \$350,000, excluding land, you can depreciate that over 27.5 years.

$\$350,000 / 27.5 = \$12,727$ per year off your taxes. Plus, at the end of the year, say you received your 1098 from your lender stating you paid them \$20,000 in interest, that also is deductible for a grand total of \$22,727! Can you see how much money you will save on your taxes. Don't take our word for it, verify this great information with your CPA as most homeowners do not know about!!

We Hope this answers all your questions. We truly try to provide as much value as possible to our clients and educate them so they can make a prudent and informed decision!

What Do I Do Next?

The Buying Process

It begins when we receive you application.

After we receive your application, 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 and to make sure all information is correct.

We usually have performed a competitive market analysis to determine the approximate value of the home. We will discuss with you our options and what we may be able to help. When you decide to move forward, we will set up a time for our first visit.

**First Visit:
Gather Data**

During this meeting we explain the required documentation and agree on terms.

While we're in your home, you can show us any repairs or cosmetic improvements that need attending. We can be very flexible on our date of possession.

After this meeting, we typically run a title search to be sure that there are no encumbrances that would cloud the title. This search just takes a couple of 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.

**Second Visit:
Sign Forms &
Close with a
Real Estate
Attorney**

At our next meeting, we will close at our attorney's office and sign all the forms or they can be mailed to you and signed in front of a notary. Several copies of each are signed, and you get one copy of each document for your records.

**Final Meeting:
Your Moving
Day!!**

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 so we can turn over to the new buyers.

We will contact them to switch payment of the services. We recognize the pride that you have in your home and we always appreciate the Sellers housekeeping efforts when they move out for the new buyers.

Quick Summary

If your home qualifies, a portion or all of your monthly expenditures will be taken care of when we sell your home.

This includes (P.I.T.I):

1. Monthly mortgage and interest payments (Principle & Interest)
2. Real Estate Taxes (T)
3. Home Insurance (I)

Other Advantages for our Sellers:

1. Debt Relief

2. Someone else aggressively selling your home
3. No risk
4. All cash when you close
5. You Retain full Title & Ownership until you receive your contracted price.
6. Helps you qualify for new financing
7. Helps avoid all or subsidizes double mortgage payments and most important debt relief
8. **CONVENIENCE!** Don't have to be in a catch 22. Do I buy my new home before this is sold and risk double mortgage payments, or wait until I sell then possibly have to move my stuff in storage until I find a new home to buy?

These programs are our most popular. Many of our clients take advantage of this program because it offers debt relief on their home. Plus, it allows them to become better qualified for their new residential home loan if needed.

We will handle all the paper work until we purchase the home or sell it to one of our qualified buyers.

All you have to do is show up at the closing, and we will take care of everything else!

The Bottom Line

We understand this is a lot of information to digest at one time, but if you're still with us, chances are you're interested in doing what it takes to get your home sold quickly. Do you know of an easier way to sell your home, that can give you more money, and with none of the hassles of traditional selling methods? We would like to reemphasize that we do buy homes all cash. We can do this and close quickly. If you need a quick all cash sale, we can accomplish this as long as it makes sense for you and us.

PTI strives to create a win/win situation with all of our clients. All parties must benefit! Our primary goal is to meet and exceed your needs while maintaining the ability to make profit for our company. We both win!

The following information, provided by you, will assist us in determining the best solution for all parties.

I've read this report and I'm interested, NOW WHAT?

If you still have any questions we have not answered, write them down! Feel free to contact us anytime so we can discuss your situation and understand what you are trying to accomplish.

Typically from this conversation, we can get a pretty good idea what solutions we can offer that will meet your needs and also make sense for us as well. After all, we can help many people but not everyone. It has to be Win-Win situation. With our experience and knowledge we can often put together transactions that other people would be running in the other direction screaming "Runaway!"

If after our phone conversation we both agree that we can do business, we will schedule a mutually agreeable time to meet at the property. This will give us a chance to meet face to face and you can show us your home. After all, no one knows the features and selling point of the home better than you do!

At this point, we can hopefully come to an agreement on the purchase price, verify the amount owed on you mortgage(s), and determine the terms of a mutually beneficial agreement. If the circumstances are right, we could pay all cash at the closing. If not, we may work out some monthly payments for a time using one of our purchase programs.

We typically try to make you several offers and give you the opportunity to choose which one you feel would work best for you. Often, we can complete the agreement right there on the spot. Sometimes we may need a few hours.

Under most circumstances, we sill have an offer to you within the next 48 hours!

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

We do not know how many months you've been trying to sell your home (or thinking about selling!), but every month you wait 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 or a burden. There's a real good chance we can help.....and a few minutes on the phone will probably give you the answers you need. If by chance we cannot do business, we will be happy to offer you any assistance or answer any questions you may have at that time. Start by giving yourself the opportunity to fully understand all your options, and it's totally **FREE!**

Again, due to the high demand, we can only work with a number of homeowners. Don't procrastinate.....get started today and see if your home qualifies!

We are here to help!

Sincerely,

Diversified Holding Group, LLC.

P.S. We are experts and we are here to help. Even if we cannot buy your house, we'll be glad to offer any assistance we can!

P.P.S If you know of a seller that might be interested in our services, we would appreciate it very much if you would pass on this report. We offer a \$500 cash reward per house to those who find us houses that we close on!

Apply Now