



## Flexible Real Estate Solutions When You Need Them

Selling your home isn't always an easy thing to do. Many circumstances can require you to liquidate your home quickly:

- ◆ Loss of income due to unemployment, divorce or death
- ◆ A quick sale in an effort to prevent foreclosure
- ◆ A short sale for houses under water (amount owed exceeds value of house)
- ◆ Job transfer out of the area requiring you to sell your home quickly
- ◆ Inheriting a house causing major inheritance tax issues

Leasing your home can be even scarier! Will the tenants pay the rent? Take good care of your house? If what you really need to do is liquidate your house, this report is for you. **We can help you!**

### ***Selling With Real Estate Agents***

Let me set the stage. Real estate agents want to sell houses. Any house to whomever will buy it. They have access to LOTS of houses, whether they personally listed it or not. How much effort do they put into selling YOUR house? As they only get paid when they make a sale, they're going to show an interested buyer anything they think they might buy. So how long will it take to sell your house? It will take as long as it takes. They have no personal liability if the house takes weeks or months to sell. The more houses they have to show prospective buyers, the better. There's a reason more and more people have gone the "For Sale By Owner" route. It is a lot more work, but at least people feel like they have some level of control over the process!

### ***Selling With Kearns and Associates***



My name is Eddie Kearns, of Kearns and Associates, and I have been in the real estate industry for over 20 years following 10 years in the banking industry. I understand the process you've been going through and know how frustrating - and scary - it can be to put your trust in another person to liquidate your largest asset *quickly*.

Kearns and Associates has a number of different programs designed to help you sell or lease your home quickly. I understand that every situation is different, so our Flexible Real Estate Solutions can address any variable.

### ***Lease/Option Program - Frequently Asked Questions***

What is the Lease/Option Program? This program takes possession of a property by leasing it from the seller (you) with an option to buy it at a predetermined price, retaining the right to sub-lease it to a tenant/buyer, giving the tenant/buyer the right to purchase it from you. This program is commonly referred to as a Sandwich Lease. The following are some Frequently Asked Questions:

#### **What if the tenant damages my house?**

You don't have to worry about that, I do. Under our written agreement, if there was any damage to your house, in most cases I would repair it at my expense. My objective is to find a buyer who will eventually qualify for a loan, and not just a "tenant." Damages are rarely a problem and, if they occur, they are *my* problem, not yours.

### **When will you sell the house?**

The timing will be up to the tenant/buyer, who will make that decision within their timeframe. I get paid when they buy, so obviously I'll be encouraging them to do so, and in the shortest time possible! In the meantime, your payments will be made on time, which relieves you of the financial burden.

### **How do I know I can trust you?**

I can understand your concern. By the time you need to make a commitment to the process with me, you will know me, and will know that I am a straight-shooter who knows this business well. We will start by talking on the phone and, if both of us agree, we will sit down in person to get to know each other. At this time, I will ask you for information that will let me know what your situation is, what your needs are, and I will be able to see your house. At this point, I will let you know whether I believe I can help you. I will explain in great detail what solution I believe will be the best for you, based upon your situation and your needs. If you agree, we will take the next step. If not, we'll simply shake hands and go our separate ways. I view the relationships with my clients as being a personal as well as business relationship.

### **How do I know you'll make my mortgage payments?**

First and foremost, we will have a written contract. I can pay you directly and let you forward it to the mortgage company yourself, or we can set up a third party escrow company to collect from me and pay it for you. You can also choose for me to pay your lender directly. To reassure you, if a payment was missed, the lender would immediately notify you.

### **Why don't I just list with a Real Estate Agent?**

That's certainly an option, but real estate agents will not make your mortgage

payment for you while they're attempting to sell your house. I'm willing to make your payment, lease or buy your house, and maintain it all the while. I'll give it my personal attention, and you can forget about it until either my tenant or I are ready to buy, per our written agreement.

### **What if I have a non-assumable loan?**

Your loan doesn't even have to be assumable for this to work. Regardless of the type of loan — assumable, non-assumable, assumable with qualifying, FHA, VA, Conventional — my lease and purchase program works for all transactions.

Perhaps the idea of someone else being in your house doesn't sit well with you. You may be thinking, "I'll be too far away, I'm concerned the house will get damaged, and what if the payments don't get paid? I'd really just prefer my house be sold before someone else moves in."

The Lease/Option Program is one of our most popular programs, but not the only solution we have to offer, depending on your house and your needs. I've worked with all kinds of circumstances and have been thoroughly trained to create solutions after so called "experts" have given up and quit.

There is a reason our tag line is "*Flexible Real Estate Solutions When You Need Them.*" I buy, sell, and lease properties - I'm an investor and a Licensed N.C. Real Estate Broker. With your property, I will likely structure several options and let *you choose* the one that best suits your needs. I won't try to fit you into a plan that isn't right for you.

If a cash offer is the best route, the purchase price will be fair - I guarantee it. I will immediately take the financial burden of any monthly mortgage payments off your back, and I'll make any repairs needed, regardless of how major or minor they are. What's more, we will close when *you* are ready.

You see, I've found I can help people that many real estate agents have rejected because I personally handle the whole process. When we agree that I will purchase or lease your property,

I take it seriously and treat your house like it's my own. With this commitment, you can have peace of mind and get on with your life!

### ***The Turners sold me their home within 10 days***

John Turner\* had his home listed with a local real estate company for over a year, and it had not sold. This property had belonged to his mother. He and his wife were making payments on both his home and his mother's for over a year.

He was considering extending the listing for another 6 months when he called Kearns and Associates looking for some answers. He was excited to hear that we had a potential solution for him. Later, at his home, I looked over the loan papers, and we began to put the specific plan together to solve his problem.

All that John and his wife wanted was to get out from under the mortgage on his mother's house. I agreed to pay John very close to full retail value upon purchase, and to cover their mortgage payments under a lease until then. My objective was to lease the property from the Turners with the option to buy, and then find a quality tenant/buyer to occupy the house until they were ready to buy. After a quick title check, I immediately began my marketing campaign to find the right person.

### ***Why Kearns and Associates is Different***

When listing with a real estate agent, your house will be advertised with MLS and perhaps in newspapers or web sites. Then your agent will wait for the phone to ring. It's a very passive process.

However, with Kearns and Associates, once we have a contract on a house, I will begin to *proactively* contact the individuals that I *know* will be interested in your house! With over 20 years in real estate, we have developed a large, detailed database of potential buyers and investors. It includes the details of what they are looking to buy: size of the house, number of bedrooms, location, monthly payments, down payment, etc. In the case of the Turners, the third couple I contacted wanted to see it right away; I met them at the house that afternoon. The next day they called me, said they wanted the house, and were in my office that afternoon signing papers. It was that quick and easy for the Turners to be released from their liability. Eighteen months later, the tenant/buyers qualified for their own loan on the property.

If you need to sell your home quickly, if your house is 'under water' and a short sale is your best solution, call us today! In the first conversation, I can tell you whether I can help you. ***You have nothing to lose and everything to gain!***

### ***Flexible Real Estate Solutions When You Need Them.***

**Call us today to begin the conversation.**

**We can help!**

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\* Real name withheld to preserve anonymity.