



How to Sell Your Own Home on The Date That You Choose, For the Price That You Want, to People Who Will Put Cash in Your Pocket and Love Your Home

- ✓ Even if you have no equity
- ✓ Even in a slow economy
- ✓ Even if a Realtor couldn't
- ✓ Even if you've had it on the market for 2 years...or longer

How?

With a **Magic Solution!**
 Lease Purchase – the PROVEN 40-year old technique. Read on...

"I was so close to the bank foreclosing and now I make an extra monthly income and will profit from my house" – Joe in Minnesota

"After 5 months working with a Realtor and only 5 showings, I realized I was going to have to PAY more to sell my house than I did to buy it. I was going crazy! Lease Purchase solved all my problems. I LOVE IT!" – Sarah in Oregon

"After a year on the market and the best offer \$10,000 below our asking, we decided to try the Lease Purchase system. We increased our income by \$500 a month and got way more than we even dreamed of! I am so glad it would not sell! And the new tenant buyer was very happy too." Paul in Florida

Real Life Examples

CLOSE TO FORECLOSURE

A year ago I bought a house for my daughter and I to live in and share the rent. In January, she took a job out of state and I was no longer able to make the payments.

When I missed one payment and two weeks before my next payment was due, I decided to try a Lease Purchase.



Dub James

We got into Lease Purchase or Rent to Own as investors. After years of investing in "fixer-uppers" we got...well, tired, and began to explore other methods.



Janet James

I paid \$102,000 for the house and my payments were \$850.00 a month. I was able to Lease Purchase it for \$108,000.00 with \$950.00 monthly payments. I was so close to the bank foreclosing and now I make an extra monthly income and will profit from my house in two years. I cannot tell you what

We spent many thousands of dollars learning how to do Flips, Buy and Hold, Buy and Rent, and various other programs. When we landed on the Lease Purchase system, we knew we'd found the answer.

But before we even completed our first "investor" deal we realized this system was meant for the homeowner and prospective buyer as much, if not more, than investors. It was clear to us that we would never again sell a home through traditional means, and we knew other homeowners would feel the same way.

The benefits and ease of the process were so substantial that it just didn't make sense to lower the price of our home, pay a Realtor thousands of dollars (IF it was sold) and wait 3 – 6 months to see if anyone liked our home enough to *qualify* to put down thirty to fifty thousand dollars and several more thousand in closing fees. And if they didn't qualify, we were back at square one.

With Lease Purchase, we could sell our home for a myriad of benefits and if we hustled, we could do it in less than a week!

- Get **Full Asking Price** – or more – without haggling!
- Put a **Non-Refundable Cash Deposit** in our pocket right from the start.
- Collect **Above Average Rent** from tenant buyers who willingly do all the maintenance.
- Add **Positive Cash Flow** to our monthly income.
- Select from a **Large Pool of Buyers** – no matter what the economy.
- Work only with **High Quality Tenant/Buyers**
- Keep the **Tax Benefits** until the sale is finalized, sometimes 2 or 3 years in the future.
- **Continue Building Equity** for the term of the lease and reduce our loan balance.
- Pay **No Realtor Commissions** – a 7% savings!

And the icing on the cake: If the tenant buyer chose not to exercise the option at the end of the term, we could keep their deposit and collect another one from a new tenant buyer. Plus, there is a good possibility that our home would appreciate, so we could up the selling price and monthly rent. It's a NO LOSE!

It allows each of us as homeowners to **TAKE CONTROL** of the sale of our homes and our lives.

*a believer I am in this system
– Joe, St. Paul, MN
(A selling increase of
\$8400.00)*

CAN'T AFFORD THE REALTOR! *After a 6 month listing with a Realtor that went nowhere fast, I decided to try a Lease/Option. My house was priced at \$159,900.00. I had 5 showings in 5 months, got 2 offers, then counter-offered, then got an agreement that fell through. After all that I realized the 7% I had agreed to pay the Realtor was \$12,000. Plus she was suggesting I drop my price 15% and it was already below market by 25%. This was not adding up. I was going to have to PAY more to sell my house than I did to buy it. I was going crazy!*

*Lease Purchase solved all my problems. I got the \$159,000, got an \$8000 option payment, rent of \$1000 (\$200 above MY payment) for 24 months! . I LOVE IT! – Sarah, Ashland, OR
(A selling increase of
\$4800.00)*

HOUSE ON THE MARKET FOR A YEAR

We put our house up for sale a year ago. We were asking a fair price, which was \$175,000, and were willing to take \$173,000. The best offer we got was for \$165,000. No way. So we decided to try the lease purchase.

We got \$182,000 and took an option payment of \$10,000.

It seemed to us that many more people who needed to sell their homes would like to benefit from this information.

Rent to Own is not a new concept. People have been leasing automobiles, stereos, furniture and any number of things for over 40 years!! And the fascinating news is that Rent to Own programs – without exception – attract buyers who will pay MORE for the product than if they purchased it through traditional means.

*We charged \$1200 in rent and offered a \$200 rent credit. This was for 24 months. This was so great. We increased our income by \$500 and got way more than we even dreamed of! I am so glad it would not sell! And the new tenant buyer was very happy too. – Paul, Tampa., FL
(A selling increase of \$19,000)*

Why?

Because people who rent to own are attracted by values that are **more important to them than cost.**

1. They are getting what they want NOW
2. They are getting it with very little qualifying

When you decide to lease your home with the option to buy, you **triple the number of interested prospects** in your home.

You **eliminate the effect of the economy**, whether it's bull or bear, because these factors ALWAYS exist. People always want to own their own home – it is the American Dream.

Everyone involved in a Rent to Own transaction benefits. Whether you are a homeowner who needs to sell your home quickly, or have not been able to sell it traditionally, or maybe you are a landlord who is sick and tired of tenants, you will sell your home at the price that you want, when you want, collect some cash and profit fairly. And your tenant/buyer will have the home they have been dreaming of at a cost they can afford.

In the not too distant past, you bought a house, lived in it, sold it and made a huge profit. Sure you can still do that – owning real estate is the one sure-fire way to invest – if you stay for the long haul. But life circumstances don't always allow us to stay forever and ever. In fact many times we have to move in a year or two after we've bought a home – long before we've built up any equity.

Today thousands of people are losing their jobs and trying to keep up mortgages and other debts by depleting their hard-earned savings. Eventually the savings run out, payments get missed and the bank starts sending the dreaded 'notices.'

Others are facing bankruptcy or have inherited Great Aunt Matilda's out-of-date ranch home a thousand miles from our own home.

People need to sell their homes for all kinds of reasons; divorce, relocation, death, tax liens, two mortgages become two too many, families need larger homes, or landlords are not making the profit they hoped for in their rentals.

Some of us live in communities where there just aren't that many homebuyers and houses don't appreciate or sell easily whether the economy is doing well or not.

Why Not Just Call A Realtor And Get Your Home Sold?

That is definitely an option for many. But if you don't have any equity, how are you going to pay the commission? On a \$150,000 home, a 7% commission equals \$10,500. If you don't have any equity that is the amount you will have *to lose* if you sell your home. You may lose more, because most people buy homes for less than the asking price.

And have you noticed lately how many listings with realtors are falling into the *Expired* category? Today, there are *thousands* of 'expired listings.' These are homes that realtors just couldn't sell within the term of their agreement with the seller. Typically you agree to give a realtor the exclusive right to sell your home for 3-6 months. In order to get it sold, you may have to reduce your selling price significantly.

In all fairness to realtors, sometimes homeowners overprice their properties, or sometimes the properties just don't show well or sometimes they aren't in the best neighborhood or need updating. But the main reason is that there just **aren't enough buyers!** Even new homebuilders are struggling with more creative financing and incentives to get people to buy.

Another Option Is To Sell It Yourself

It's a fairly simple process. And there are lots of organizations available to help you if you need it. Your fee will be anywhere from \$500 to \$2500 or even more. Of course, you will have to be prepared to do all the marketing, have people traipse through your bedroom, question you about every scratch, drip and pinhole, make comments about your decorating style and be available 24/7 especially in the evenings and on weekends.

You'll have to be ready to agree to either drop your price significantly or replace things that aren't really broken, like an old furnace that works just fine, or a sink because it has a chip for example. You'll have to convince them why your asking price is fair and then agree to a few thousand less.

But will selling your own home produce more buyers? Will lowering you price produce more buyers? Will paying a fee so a realtor or other home seller assistance programs produce more buyers? Not likely. There are only so many active buyers at any one time. Right now there aren't enough.

What if you could Create More Buyers than You Need?

Create more buyers? What if you could pick and choose who buys your home – someone who will take good care of your property and give you some cash for the privilege of doing so?

What if you could get full asking price for your home without haggling? What if you could get MORE than full asking price for your home from an enthusiastic buyer? What if you created a little extra income every month from the buyer? And what if you could do all this in less than a month?

“If it sounds too good to be true, it probably is.” You’ve heard that before, haven’t you? Well, hopefully you didn’t buy into it, because if you did, you are going to miss out on many opportunities, and you are going to miss out on the opportunity to sell your home and reap the profits you have earned! After all, it *is you* who has made the improvements, paid the taxes, mowed the lawn and made the repairs. Why shouldn’t you be the one to profit?

Lease Purchase is the Answer

Let’s take a look at a conservative example that compares a home sale done by a realtor against one using the Lease Purchase system.

Lease Purchase vs Traditional Method

| | | |
|---|-------------------------|-----------------------------|
| Home Value | \$200,000 | |
| Mortgage Pymt | \$1350.00 a month | |
| Method of Sale | Realtor 3 – 6 months | Rent to Own 2 year lease |
| Drop the price | \$198,000 | 0 |
| Pay commissions | (7%) - \$13,650 | 0 |
| Collect non-refundable Option Deposit <u>Up Front</u> | 0 | \$10,000 |
| Put in your Pocket | | |
| Positive cash flow of \$100 a month on \$1450 rental payment for 2 years | 0 | \$2400 |
| 2 years of equity appreciation at 5% | 0 | \$20,500 |
| You collect on sale | \$181,335 | \$226,272 |
| Difference | - 15,665 | + \$41,565 |
| <p>PLUS, with a Rent to Own, you get these additional benefits: Tax write-off for the term of the lease, amortization on your loan for 2 years and... what if you leased it for 3 years? 4 years? You get the picture.</p> | | |

How You Can Get Started Selling Your Home This Week By Using The Lease Purchase System

Should you ask your local **Realtor**? Chances are that will not be your best choice. Most realtors are not trained in Lease Purchase because there is no immediate payoff. It requires a very focused approach, the use of specialized contracts, and custom marketing, so who can blame them? They have mortgages to pay and families to feed too. So don't be surprised if you ask a realtor and they discourage you from choosing this method.

How about an **Investor**? An investor may be a good choice. Just be prepared to relinquish control of your home and share some of the profits, because investors want to be paid – and they should be because they take on a lot of responsibility and investing in Real Estate is their business.

If you choose an investor, be sure they are thoroughly versed in the Lease Purchase alternative and can assure that you and your property will be securely protected in the transaction. They should guarantee you certain things, such as that your monthly payments will be covered whether or not a tenant/buyer is in residence, that you will not have to worry about maintenance and that they will find you a **qualified** tenant/buyer who will take care of your property.

Maybe a **Real Estate Attorney**? That sounds like a good decision, but sadly most real estate attorneys focus on traditional buying and selling and are not well educated in Lease Purchase transactions either. Again, they may steer you away from it because they do not know how to do it (and certainly don't want to admit it).

Of course there are some attorneys that are very knowledgeable in Lease Purchase – and they are the ones that have developed the contracts that include all the protective phrases. If you find one of them, you have a good resource. Of course they will charge you by the hour to develop the contract, so be prepared to spend several hundred – even thousands – of dollars for their service.

*“The best way to ‘sell’ virtually any property is with a **correctly structured** lease-option deal. Even in a slow market, lease options can sell virtually any home or condo. – Bob Bruss Mailbag, Washington Post June 2003*

The **Best Way Is To Do It Yourself**. You will not just SAVE, but EARN thousands of dollars. It is a very simple process, but you **must do it properly** to maximize your benefits and protect your property and investment.

This means knowing how to

- Value your home competitively
- Find and qualify excellent tenant/buyers
- Calculate rent credits and option payments

- Negotiate a fair agreement
- Market your house without spending a lot of time and money

And, **most importantly**, knowing

- What phrases to use in your agreements. For example: How are you going to get a tenant into your property and NOT be a landlord...
 - ✓ NOT be unplugging garbage disposals in the middle of Christmas dinner,
 - ✓ NOT be getting out of bed at 11:30 at night to unlock the door because the tenant lost his keys,
 - ✓ NOT be trying to collect the rent payment on the 5th that was due on the 1st?

Easy. By placing special clauses in the agreement that say this:

27. Maintenance and Repairs: Tenant's have inspected the premises and acknowledged that they are in satisfactory condition and have accepted the premises as is" condition as suited for the use intended. Tenant shall be responsible for all repairs, maintenance and damage of the above dwelling.

24. Locks/Lockouts: Should tenants lock themselves out of their dwelling, and be unable to gain access through their own resources, they may call upon a professional locksmith to let them in. In either case the tenant is responsible for payment of the charges and/or damages incurred.

That's two. What about the other 7 common problems faced by landlords? Just as important as eliminating the harried landlord issues, is structuring the option consideration deposit in such a way so your interests are fully protected.

Do you think these issues are addressed in the off-the-shelf contracts available at your local office supply store? Not by a long shot. In fact, a typical Residential Lease Option with an Option to Buy is a single agreement. It leaves some gaping issues that jeopardize your interest in your property. A properly executed agreement contains TWO separate documents.

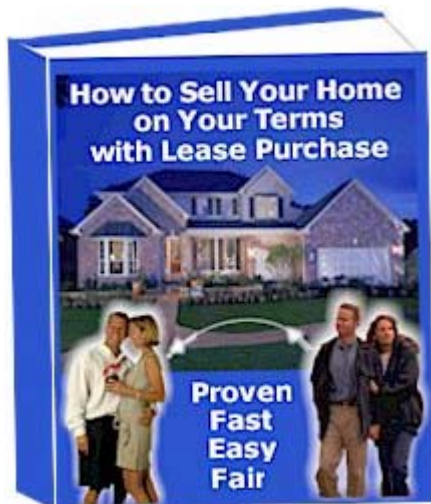
But who can afford to pay an attorney hundreds or thousands of dollars to draw up an agreement with all these protective clauses in them – if you can even find one well educated in the Lease Purchase process? You might as well take your chances with a real estate agent or take a loss on your property.

The Solution Is Here – A Brand New Guide

Remember earlier I said we decided to pursue Lease Purchase because we saw it as a way for homeowners to take control of their own lives? True to that statement we are introducing to a select group of homeowners who are trying to sell their

homes, an easy-to-read, step-by-step guide to selling your home using the Lease Purchase system.

You will be able to read and understand the process in an evening and **be free of your mortgage payment in 30 days or less! GUARANTEED.**



Don't just SAVE money – EARN some!

How to Sell Your Home on Your Terms with Lease Purchase

- ✓ On the Date that You Choose
- ✓ At the Price that You Want
- ✓ To People who will Put Cash in Your Pocket
- ✓ And will Love Your Home

PROVEN FAST EASY FAIR

We spent the thousands of dollars on courses and attorneys to develop the agreements and now we are including them in the guide – yes, ALL of them. They alone are **worth many times** the cost of the guide, but we are offering them to you at just a fraction of the cost if you were to get them prepared on your own. Each agreement comes complete with detailed instructions on how and when to use.

Every word in the guide is useful. There is no rambling, no glitzy discussions to fill up white space; just the facts about how to sell your home, get a fair price and how to find the right kind of people who will care for your property and pay you lots of money to live in it.

Just look at the Table of Contents

1. Why Homeowners Consistently Profit Using the Lease Purchase System
2. What You Need to Do First
3. How to Evaluate Your Home and Prepare a Fair Asking Price
4. When to Consider Future Appreciation; and When Not To
5. How to Calculate Option Consideration Money
6. How to Calculate Rent Credit
7. When Not to Give Rent Credit
8. What's in it for The Tenant Buyer?
9. Qualifying the Tenant Buyer

10. How to Tap into the Largest Pool of Buyers Available
11. The One Thing you MUST HAVE to Assure a Successful Transaction
12. Four Essential Tactics that Will Attract Tenant Buyers
13. The 7 Words to Use in Your Ads so the Right People Respond
14. How to Eliminate the Curiosity Seekers Without Saying a Word
15. What to Say to Tenant Buyers
16. How to Create a Buying Frenzy with Tenant Buyers
17. How to Get Tenant Buyers to Give you Large Sums of Money
18. What to Do to Get the Tenant Buyer to Pay Rent on Time EVERY Time
19. Time to Exercise – the Option that is. What to do and How to Prepare
20. How to Make Sure the Tenant Exercises the Option
21. Why You Should Celebrate if the Tenant does not Exercise the Option
22. The Agreements with all the Special Clauses
23. Other Forms You May Need - Tenant Buyer Application, Lead Based Paint Disclosure, Property Evaluation Form, Inventory List and more
24. Ready to Use Marketing Materials that Reach out Grab Prospective Tenant Buyers
25. What You Can Negotiate with a Tenant Buyer
26. How to Structure a Transaction so Everyone Leaves the Table Happy

In the back of the guide are invaluable references to must-have information including sources for getting comparables, tenant buyer services, trustworthy websites and books if you want information on professionals such as appraisers, inspection services, title companies, flexible mortgage brokers and much, much more.

How To Sell Your Home on Your Terms with Lease Purchase is a brand new publication Our friends and business consultants tell us we're a little too softhearted, but we truly empathize with homeowners who are having difficulties these days. We went through our own hardships and would have felt blessed if someone had come along and offered us a hand without trying to gauge us even further. The fact is we'd GIVE it to you if we could afford it. But we're just like you – trying to make our way in life – and we'd like to save you the thousands of dollars we spent searching for a better way to do things.

ORDER NOW! *How to Sell Your Home on Your Term with Lease Purchase* – complete with attorney-approved contracts and detailed instructions on how to get someone into your home in 30 days or less – for just **\$495.00!!**

You thought it would be a lot more didn't you?
Especially when we said we were including those agreements – worth 100's of \$\$\$!

But Only Buy This if You Want to...

Sell Your Own Home on The Date That You Choose

For the Price That You Want

To People Who Will Put Cash in Your Pocket

And Love Your Home...

NOTHING TO LOSE! If you follow the instructions in the guide and still don't find a qualified tenant buyer in 30 days or less, we will refund your money! Every cent. That's a strong statement.



Do you think we believe in this system?

Plus you get all these bonuses that you can keep even if you return the product!

BONUS 1

Worth \$99 minimum!

A FREE report showing the sale price of other homes in your neighborhood. This will help you price your own home competitively and will also give you an edge on any competition you may have. Usually you can get this information from a realtor when you sign on with them. Or you can sign up for a service, such as Dataquick and pay approximately \$99 a month. You won't have to wait for this report. We'll send it within 24 hours of receiving your reservation.

BONUS #2

Worth \$9.95

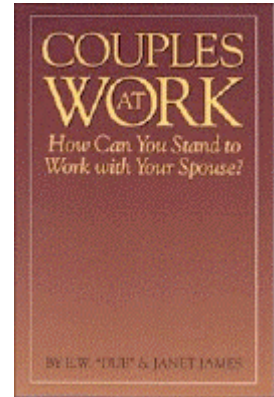
You'll also get a copy of the dynamite booklet, "How To Show Your Home – a Guide for turning Lookers into Buyers." You'll learn what buyers are really looking at when they tour your home and what simple little things you can do to put YOU in

control. You won't have to wait for this one either. We'll drop it in the mail instantly so you can start preparing your home.

BONUS #3

Sold on Amazon.com for \$15.95

We are softies. We have one more treat. We will GIVE you an autographed copy of our popular 225-page book, *Couples at Work*, which we have sold to hundreds of couples for \$15.95!! (You can see it on Amazon.com).



Selling your home can be a stressful situation. In our book we show you how to make it profitable and fun to work together. You'll read about other couples that work together and you'll feel pretty normal about some of the situations you get into together!

How to Sell Your Home on Your Terms using Lease Purchase will be available as an ebook, which you can download, and have instant access to all the agreements and marketing materials.

Or, if you prefer we will send a hard copy in the mail along with a CD that contains all the ready-to-use agreements and marketing materials.

Here are 7 powerful reasons why you have nothing to lose:

1. You'll EARN money
2. You'll SAVE money
3. You'll collect a cash deposit
4. You'll stop making your mortgage payment within 30 days
5. You'll create additional monthly income
6. You aren't going to be charged
7. The package is GUARANTEED! Every cent!

To get *How to Sell Your Home on Your Terms with Lease Purchase* at just **\$495.00 Plus** the ONE-TIME offer of 4 great bonuses worth \$124.00, including a FREE report of neighborhood sales, the booklet *How to Show Your home and turn Lookers into Buyers*, and an autographed copy of the popular book, *Couples at Work*.

We accept Visa and MC, checks or money orders.



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P.S. Can't help it. We want this to work so badly for you that we've got to offer one more bonus. I know that sometimes even after you're convinced to purchase a product, then you study it and begin the process of implementing all the nifty ideas, there are still a couple of questions you have. So...for 30 days after your purchase...if you promise to do everything we suggest, we are offering unlimited email support. Yes, we'll personally answer all your questions.

Does Any Of This Sound Familiar?

- ✓ You've had to keep your house perfect-looking wa-a-y too long.
- ✓ For the last 3 weekends, you've had to stay at home from 11 – 4 so you could chit chat with any number of disinterested lookers.
- ✓ Your nosy neighbors came by to snoop.
- ✓ You're being "stalked" by Real Estate Agents.
- ✓ You received an insulting offer from an investor.
- ✓ Your Sunday newspaper ads are pulling too many calls from people who don't know how to read.
- ✓ You've forgotten what it's like to sleep in on Saturdays, read the Sunday paper at your leisure and leave the dishes in the sink.
- ✓ Every time the phone rings, you don't know whether to be hopeful or cringe.
- ✓ Time is running out.

Isn't it time you got your life back?

Stop suffering. Get someone into your house in the next 30 days. Put some cash in your pocket and get on with things. Start playing golf again, go hiking, and take a camping trip with the kids! Take Control. The clock is ticking.

To get *How to Sell Your Home on Your Terms with Lease Purchase* of just **\$495.00** Plus the ONE-TIME offer of 4 great bonuses worth \$124.00, including a FREE report of neighborhood sales, the booklet *How to Show Your home and turn Lookers into Buyers*, and an autographed copy of the popular book, *Couples at Work*.

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