

A Residential Redevelopment Company

Home Selling Guide

Who Are We?

Important Facts About You Home Solutions USA

- Experienced in solving real estate problems and helping homeowners find solutions to their real estate needs
- · Ability to make cash offers for houses and create fast, hassle-free transactions, closing in as little as 10 days
- 'A' Rating with the Better Business Bureau
- All information kept private and confidential

Your Home Solutions USA, LLC is the area's premiere real estate solutions company, and since our inception we have been helping homeowners along with improving communities in each and every city we work in. Through our **extensive knowledge** of the business, network of resources, and years of **expertise**, we are able to assist homeowners with a wide variety of real estate problems.

With the ability to directly purchase homes and make cash offers, we can create an extremely fast and hassle-free transaction.

In addition, we re-develop a large number of single family and multi-family properties throughout the state with the intention of **revitalizing communities** and encouraging home ownership. **Our mission** is to rejuvenate neighborhoods and increase the standard of living by improving the overall quality of housing for the residents. **Call us today and let's see how we can work together!**

We not only purchase property but we also sell homes, many of which are completely renovated and in move-in condition. Whether you are dreaming of becoming a first time home buyer or looking to upgrade your current home, **we can help**.

Your Home Solutions USA, LLC is truly committed to helping each individual customer. We focus on fast response, integrity and over-delivering on customer service. By putting the customer's needs first, whether selling or buying a home, we can help you realize your real estate goals.

WE WILL BUY YOUR HOUSE FAST!

Our real estate specialties include:

- Foreclosure Avoidance
- Bank Owned Properties & REOs
- Vacant Properties
- · Houses in Major Disrepair
- Bankruptcy
- Clearing up Judgments or Outside Liens
- Credit Repair
- Selling Your Property Without Realtor Commissions

- · Debt Removal or Renegotiation
- Solving Title Issues
- · Relocation Assistance
- · Environmental or Structural Problems
- Overleveraged Properties
- First Time Homebuyer Programs
- Apartment & House Rentals

Mission Statement

When a passion for real estate is combined with talented individuals who have an uncompromising drive to succeed, amazing things will happen. At **Your Home Solutions USA**, it's our goal to not only have a positive effect on ourselves and our families - but also to inspire, motivate and create lasting change in everyone we encounter. We will treat our clients and team members with respect at all times. Our company will dedicate itself to everlasting education and professional growth that will make the leaders of tomorrow.



Company Leadership & Team



At Your Home Solutions USA, LLC, our team is highly motivated, knowledgeable, ethical and resourceful. Qualified to handle any real estate transaction, our dedicated staff is committed to helping people with their real estate needs and making successful deals happen. Our team of professionals has the integrity to follow up on our promises, and the expertise to navigate any transaction to ensure you're fully informed for making the best decision possible.

Working With Us

WHY WORK WITH Your Home Solutions USA?

When we work directly with a home 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. With the ability to directly purchase homes and make cash offers, we can create extremely fast and hassle-free transactions.

There are many creative ways to help you out of any situation. We pride ourselves on our reputation for working one-on-one with each customer to handle each individual situation; and it's our goal to make each client feel like we achieved a WIN-WIN scenario.

Most homeowners have no idea what options are available to them beyond listing a house with a Realtor or trying to sell the house on their own and just hoping for the best. We provide a unique alternative to listing their house on their own or with a Realtor. Your Realtor gets paid a commission for his or her services which is a percentage of the home's selling price. In most cases, you may also be encouraged to fix up your home and yard to attract more potential buyers — and sometimes it can involve hiring expensive contractors.

Your Home Solutions USA VS. TRADITIONAL BUYER

How Do We Compare to a Traditional Buyer?

	Traditional Buyer	Your Home Solutions USA
Method of Payment	Bank Financing	CASH
Repairs	1-8% of Homes Value	None (Sold AS-IS)
Closing Timeframe	45+ Days	10-14 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	150 Days on the Market (San Diego Average)	0 Days

Programs We Offer

CASH PURCHASE PROGRAM

Utilizing cash funding from our national network of investors allows us to circumvent many of the nuances of a traditional real estate closing. We can purchase your home directly from you, and you won't have to pay any hefty Realtor commissions. In addition to our funding source, we will be buying the home absolutely AS IS — meaning, we would never ask you to make a single repair on the home. Furthermore, **Your Home Solutions USA** fully understands the importance of timing. You may be in a situation where you need to close quickly or, you may need a few months to transition your life. Either way, we can facilitate a fast and easy closing in 10 days or less - or as long as you need. We are here to work with you.

LOAN MODIFICATION PROGRAMS

A "Loan Modification Program" is a special program designed to help homeowners who have experienced a previous hardship, get back on track with their mortgage. We will work directly with you and your lender to help you qualify. However, you must have recovered from that hardship, and be able to make your mortgage payments again. Often times, the lender will require some sort of partial payment before they will consider a loan modification program. The relationships we've built with many banks will help you immensely during this process.

SHORT SALE PROGRAMS

With today's transitioning real estate market, it can be very difficult for some homeowners to sell their property. You may be overleveraged and tempted to just walk away from the home. However, this is not in your best interest, and there are serious consequences if you let the home go into foreclosure. If you are currently experiencing this scenario, it's important to know that you do have options! We are very successful at negotiating debt with banks, and can often times purchase the property directly from you - thus saving you from a foreclosure.



Programs We Offer

REFER TO A LOCAL REALTOR

Although we own a real estate brokerage, our primary focus is in revitalizing neighborhoods. If your home is located in an area where our firm does not specialize in finding retail buyers, we are happy to refer you the right Realtor for your area. We know that not all Realtors are created equal. Therefore, we do a thorough prescreening of all our referrals to ensure that they are an adequate representation of our company.



RENOVATION PROJECTS

Occasionally, we sell houses that are not included in our completed renovation portfolio. When selling these properties in need of repair, it's very important for the buyer to have specialized knowledge to identify any possible renovation costs associated with improving the property. When working with our company, you can be rest assured that we're very qualified and experienced in accurately estimating repairs and consulting with buyers on the renovation process.

Our Risks

There's no such thing as a perfect house -- every home, even newly constructed ones, will potentially have some issue or another. Our company builds value by rehabilitating properties in need of repairs - whether light cosmetic repairs, or significant repairs.

In many cases, we buy houses that have fire damage, termites, mold, foundation problems, roof problems or need of other major repairs. Houses with these conditions scare most buyers, and most real estate agents don't like listing them because they know such houses are hard to sell. We actually enjoy talking to sellers with these types of houses, because we can see the house's potential value after all the repairs are made; and breathe new life back into them by renovating and improving the condition of the house.

Here are just a few risks involved when we purchase properties:

- Previously unknown property conditions, or environmental hazards, such as toxic-mold, or others
- Expensive repair conditions may not have been apparent at, or became worse since the time of purchase
- Costly repairs not previously estimated for could offset the profit margin, such as HVAC, plumbing, foundation, etc.
- Work permit complications, local restrictions, or codes and other legal problems that can arise
- Unexpectedly longer times in holding a property for repair, or marketing time extended, causing profits to be exhausted
- Ever changing market conditions, including lending requirements and availability of applicable mortgages for buyers

WE BUY ANY HOME IN ANY CONDITION!

Inspections on a home are helpful; however, the reality is - we never know what we're getting into until we start the renovation process.

Sometimes what seems like the simplest fix turns into a massive remodel - therefore, resulting in spending thousands of unexpected dollars. This is the risk we take when buying your home AS IS.

We do all the heavy lifting on the back end, so you don't have to.

Frequently Asked Questions

How does the process work to sell my house?

Once you have completed the Property Information Form, one of our real estate solutions specialists will contact you shortly (usually within 24 hours). In some situations, we will need to gather additional information. We will research your property and discuss all the details with you. We may be able to make you an offer right over the phone, or in most cases we will schedule a time with you to view the property and make you an offer!

What sort of houses do you buy?

We buy houses in any condition, in any area, in any price range, in any situation! We will buy your house as-is, you don't need to do ANY repairs!

What do you mean "any condition, area, price range, or situation"?

Whether your house is in foreclosure, over-leveraged, condemned, has liens or health department violations, not maintained, fire damaged, or about to fall down WE CAN BUY IT!

Are you REALTORS™?

Your Home Solutions USA, LLC is a real estate investment and solution company. We are property acquisition specialists that buy houses; we want to BUY your home. There is never a charge or a commission when we buy your property! However if listing your property is the best solution then we can and will connect you with a recommended licensed agent.

What will your service cost me?

Nothing! We don't charge any fees to discuss your situation, make you an offer or to buy your home.

Am I under any obligation to sell my home if I fill out your Property Information Form?

No! There is no obligation on your side! We will simply review the information, make you an offer, and you choose to accept or reject it, totally your choice!

Is my information kept confidential?

ABSOLUTELY 100%! Your privacy is of the utmost importance to us. Any information you provide is completely confidential! If you want to deal with a reliable, reputable company who will treat you with professionalism, understanding, and respect – YOU HAVE COME TO THE RIGHT PLACE!

If I know of another property your company may want to buy, do you pay a referral fee?

YES! Maybe there is a vacant house on your street or you know someone who needs and wants to sell their home, please refer them to us! Better yet, provide us their information and we will do all the research and make an offer. In some cases we will pay you up to \$1,000 for a referral! Contact us directly to discuss the terms.

What if I am behind on my payments, in foreclosure or bankruptcy? Are you still able to help?

YES! Your Home Solutions USA, LLC is a professional real estate solutions company with years of experience in solving these of difficult situations. Please contact us for a confidential consultation.