



## *Providing You Options For Selling*

### Seller Information Packet

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## *Scams to Watch Out For:*

Unfortunately there are a lot of out of state AND local buyers that are new to the market and are more interested in making money than they are doing what is truly best for the seller. Here are some local scams to be aware of:

1. **The offer over the phone:** When a company tells you they will give you an offer and sign a contract over the phone there is ALWAYS a contingency in the contract. Once they come out and look at the home they will drop their price significantly but try to hold you to the original contract. Its best to work with a company that has a thorough process in place & will actually come out and look at the home prior to making an offer to make sure you get the highest amount you can for the home.
2. **Giving you an offer MUCH higher than other offers:** Wouldn't you like to know HOW someone is arriving at their offer? We break it all down for you! Unfortunately some companies do not. They are offering you a really high price for the home and THEN a week before they are supposed to buy it, they tell you they have to offer less based on a "contractor bid" Or "our investors came in lower." This tactic is used because they know you are counting on the house selling 1 week before closing – so they put you under pressure to significantly drop the price. We show you exactly where our offer is coming from and that offer does NOT change. When we commit to buying a house we take that seriously and make sure we close. We aren't banking on "other investors" or contractors and we aren't using any sales tactics or scams.

At Berks County House Buyers we don't use sales pitches or dirty tactics to get you to sell. We have a GREAT reputation in the area because we have been buying here for 12 years! We understand the offer has to be a win-win for everyone and our focus is on doing what is best for the seller. When we sign a contract to buy, we BUY it. And we can show you exactly where our offer number comes from.

## *About Us*

My husband & I are lifelong residents of Berks County and have been buying houses and apartment buildings here for over 12 years. My husband is a licensed real estate agent and I run our investment company. Together, we are able to provide something that “we buy houses” companies cannot for sellers: We provide options for selling. We do not believe that a cash offer is necessarily a good fit for everyone. We believe in being fully transparent with our sellers, giving them multiple options to sell and letting them pick the option that is best for them and their family.

We buy pretty houses, we buy houses that need work, we buy apartment buildings and we buy pretty much anything in between. Our job as we see it is to help sellers out of difficult situations. Sometimes sellers have a home in need of a lot of repair. Sometimes seller have a home they need to sell really quickly for cash, sometimes sellers are dealing with difficult tenants. We have purchased homes in all kinds of conditions under all kinds of circumstances.

We take pride in revitalizing homes and providing people with safe, clean, affordable housing. We also take pride in running a company that does not focus on high pressure sales tactics, but rather focuses on how we can best help sellers move forward with the least amount of headaches as possible.

For more information about the options we offer, how we buy, and testimonials from other Berks County residents, please continue to the next page.



April Crossley, Owner

610-334-0608

[www.berksdirectcashbuyers.com](http://www.berksdirectcashbuyers.com)

[crossleyproperties@gmail.com](mailto:crossleyproperties@gmail.com)

# *OPTIONS FOR SELLING:*

## **1. Market Value:**

- a. We always give sellers the market value of their home. Even if the home needs fixing up or cleaning out, sometimes the home can still sell “as-is” on the market and net you more than a cash offer would. YES– even if you have to pay a commission! When a home is listed on the market the buyers will typically want to get home inspections and will want the home cleaned out. You do not have to fix things that come up on a home inspection and this can be made clear when the home is listed. The home is to be sold “AS-IS” and seller will make no repairs. If you have time to clean out the home and time to wait for a buyer to get a mortgage (and if the home is finance-able in its current condition) then listing it on the market might be the way to go. We are happy to give you the market value as an option and let you know if we feel the home will sell on the market.

## **2. Cash Offer:**

- a. A cash offer from our investment company is the quickest way to sell and the easiest way to sell. With a cash offer, we take care of everything: we clean out the home, we fix up the home, we don't do any inspections and you don't pay any commissions. We can settle in as little as 1–2 weeks if needed OR we are in no rush if you need time before selling. A cash offer will typically come in below market value, however, it is the fastest and easiest way to sell as you do not have to wait on a bank for 90–120 days while a buyer gets a mortgage, appraisal, inspections, etc.

### 3. Monthly Income Options:

- a. The monthly income option is a great way to sell for home owners that have a house that is not in need of a lot of repair, is paid off, and they still want to make some money off of the property. In this case, monthly payments are made to the seller over a period of time to purchase the home. If a seller has no need for one large lump sum of money for the home, it's a great way to make cash flow from a home without being responsible for repairs, or tenants or the every day maintenance of the home. For references of sellers we have worked with in the past with monthly income options, feel free to email us: [crossleyproperties@gmail.com](mailto:crossleyproperties@gmail.com)

### 4. Perfect Tenant Program:

- a. Our Perfect Tenant Program is great for home owners that may owe too much on a property to sell it, but whose monthly mortgage payment is affordable enough that the home could be rented. WHY do we call it our Perfect Tenant Program? Because our company becomes the perfect tenant. We rent the property from you and then we sub-lease it to a tenant. We have years of experience screening tenants and maintaining properties and everything is done professionally via our company. You are renting to us—so your rent is not coming from a tenant that may experience job loss or paying late. It comes from our company every month, on time. You don't take any tenant phone calls. You keep the equity in your home that comes from having a tenant live there and pay down your mortgage. We keep the cash flow in between your mortgage payment and the rent payment from the tenant. It's a great way to pay down your house in order to sell at a future date!

**For Seller Testimonials Please Continue to the Next Page...**

## TESTIMONIALS

- ❖ When Mom needed to sell her home quickly, we weren't sure where to turn. We answered a random ad and was connected with Crossley Properties. We were so fortunate to have found a company who was prompt, fair and genuinely nice. They made sure the sale was within Mom's timeline. The whole experience was positive and professional. Made a stressful time manageable.

The transformation of the home was nothing short of amazing. Worthy of a TV make over!

Justin and April would be my **first** call in the future! ~K.O. West Lawn, PA

- ❖ What it came down to was significant life changes. It was getting more difficult to maintain and financially care for the home the way it needed to be by myself. But the big push was regarding my mother. A couple of weeks before closing with you on the house, we found out that she had cancer which started in her left kidney, metastasized to her lungs and spine. We knew that she was slowing down, but when my family heard this, it was shocking and overwhelming to hear. She passed away in February. With that said, if I had not taken this route I would have been saddled with worry about her, going back and forth between Schuylkill and Berks counties, worry about selling the house, etc.. At that point, time with her was extremely important to both of us. Time vs. profit was more important to me.

Working with you and Justin was a wonderful. You took care of everything for me as far as contacting utilities, paperwork, etc. and I could concentrate on other matters; you were very quick with the whole process. As it was a very difficult time, I felt as though you were especially understanding and I appreciated that! I highly recommend you and Justin to anyone wanting to sell or do the transfer as we did ~ Kelly, Mohrsville, PA

- ❖ "If you are interested in selling your home, I would highly recommend the Crossley Property Group. We sold our home in four weeks time (WOW!). After a similar "We Buy Your Home" group strung us along for 2 months, we were hesitate to go this route again. Thankfully, we gave April and Justin a chance and they did not let us down. They were professional in every step of the process. They kept us aware of all that was happening along the way, and went out of their way to make settlement day a reality. We were very impressed with them and so thankful we found them. ~B.M. Birdsboro, PA

# *SAMPLE CONTRACT:*

## **OFFER TO PURCHASE REAL ESTATE**

BE IT KNOWN, the undersigned, **Crossley Properties, LLC** (Buyer), offers to purchase from, \_\_\_\_\_, real estate known as, \_\_\_\_\_ City of \_\_\_\_\_, County of **Berks**, State of **PA**, said property more particularly described as Tax ID: \_\_\_\_\_.

The purchase price offered is		<b>CASH</b>
Deposit herewith paid <b>To be placed in escrow</b>	\$	
Balance at closing	\$	
Total purchase price	\$	<b>CASH</b>

This offer is conditional upon the following terms:

1. Said property is to be sold free and clear of all encumbrances, by good and marketable title, with full possession to said property available to Buyer at date of closing.
2. The closing shall occur on or before \_\_\_\_\_ **2017** at the closing agent office of \_\_\_\_\_
3. Buyer and Seller to pay Normal Closing Costs.
4. PRORATIONS: ALL Property taxes, rentals, association or condominium fees, PMI insurance, hazard insurance and interest on loans will be prorated as of the date of closing. Any delinquent property taxes will be paid by Seller at closing.
5. CONDITION OF PROPERTY: Buyer accepts property in it's present "as is" condition. Seller understands that there will be no home inspection performed, no appraisals, and no repairs requested to be done by Seller. Seller understands that anything fixed to the property (curtain rods, radiator covers, appliances, etc) must stay with the property.
6. Seller understands that Buyer may market, list, negotiate, and resell the property to a third party via assignment of contract within this contract period.

7. DEFAULT: If Buyer defaults on the agreement, all deposits will be retained by the Seller as full settlement of any claim whereupon both parties will be relieved of all obligations under this agreement. If Seller defaults, the Buyer may seek specific performance or elect to receive the return of the Buyer's earnest money without thereby waiving any action for damages resulting from Seller's breach.
8. Buyer(s) are licensed real estate agents in the state of PA
9. Seller understands that property is being sold for below market value.
10. Other terms:

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**BUYER**

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**SELLER**

**Continue to the Next Page to See HOW we come up with our Cash Offer!**

# *OFFER CALCULATION:*

To come up with an offer on a sellers home, we start with the market value and then subtract out costs from that. Below is an example of costs:

## Market Value

- Title Insurance
- Transfer Tax to Buy
- Deed Prep fees to buy
- Misc Title/Closing fees
- Repair Costs
- Profit we want to make
- Holding Costs (Taxes, Lawn Care/snow removal, Heat, Electric, Water/Sewer)
- Insurance costs
- Seller Assist
- Transfer Tax to Sell
- Commission to Sell
- Misc Title/Closing Fees to Sell
- Interest on Private Money (Lender who funds the project)

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**OFFER PRICE**



610-334-0608

Email: [crossleyproperties@gmail.com](mailto:crossleyproperties@gmail.com)

[www.berksdirectcashbuyers.com](http://www.berksdirectcashbuyers.com)