

The background of the advertisement features a blue-tinted image of the Statue of Liberty on the left and the New York City skyline in the background. A large, curved, light blue graphic element separates the top section from the middle section.

SELL NOW
HOMEBUYERS

WHY SELL TO **SELL NOW HOMEBUYERS**

Avoid the hassle of realtors,
repairs & months of uncertainty.

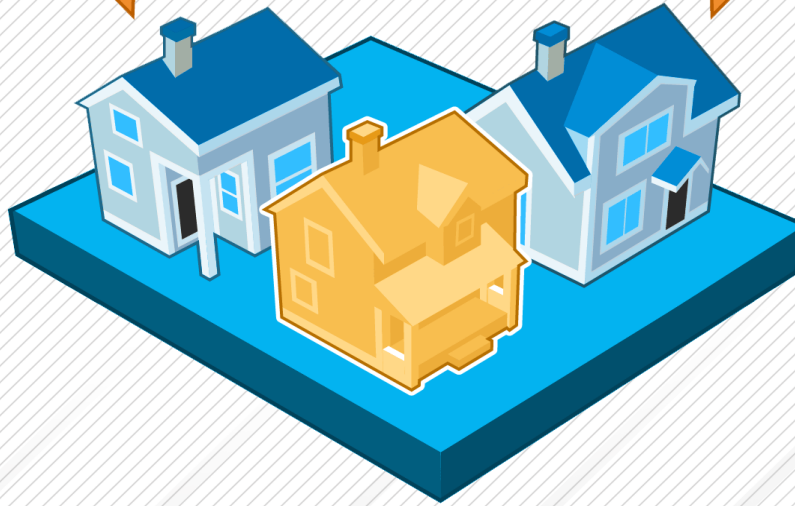
A large, curved, light blue graphic element separates the middle section from the bottom section. The bottom section shows a view of the Brooklyn Bridge spanning a body of water, with trees and a walkway in the foreground.

SELL NOW HOMEBUYERS

SOLD
Sell Now Homebuyers

Spent \$25,000 On Repairs

180 Days On Market



WHY CHOOSE US?

Working with an experienced local home buying company in New York has its benefits.

Dear Homeowner,

Sell Now Homebuyers is a local home buying group that helps homeowners avoid the common problems associated with marketing and selling a home. When you work with us there are no realtors, repairs, or months of uncertainty.

Marketing and selling a home can be challenging and time-consuming. A homeowner can usually avoid problems and experience a relatively quick closing by working with Sell Now Homebuyers. Stop wasting time and money trying to sell your home the traditional way. Hundreds of New York area homeowners have sold the easy way with Sell Now Homebuyers and you can too.

Some problems commonly faced by homeowners are:

- ▶ Knowing what needs to be repaired or updated on the house, and what costs are associated
- ▶ Locating reliable contractors to repair or update the home in a timely manner
- ▶ Managing the contractor and the work to ensure it's being done correctly
- ▶ Paying for upgrades so the house is comparable to others that have sold in the area
- ▶ Interviewing and qualifying Realtors to find the best one to sell the house
- ▶ Being displaced for Open Houses and Showings
- ▶ Negotiating the price with potential retail buyers
- ▶ Dealing with the buyer's home inspection and further price negotiations
- ▶ Waiting for your buyer's financing to come through and approval for a mortgage
- ▶ Having to pay upwards of 6% in commissions to a Realtor and other closing costs
- ▶ The uncertainty of waiting many months to sell the property. A typical listing is 6 months

Integrity, credibility, and ethics are at the heart of our business. We can close quickly or on your timeline. Hundreds of homeowners have sold the easy way with Sell Now Homebuyers - now it's your turn. **For more information visit www.sellnowhomebuyers.com or call us at 914-559-2579**

Thank you for allowing Sell Now Homebuyers to be of service to you.

Sincerely,

Dave Brown, President

Why Sell Now Homebuyers?

Do you have a property you want to sell fast?

Then Sell Now Homebuyers is your answer. We're the premier Home Buyer in the New York Tri-State and Hudson Valley area. We're comprised of a network of professionally trained real estate investors, rehabbers, and developers who offer homeowners the opportunity to sell their properties quickly and with no hassle. But that's not the only reason hundreds of homeowners have sold the easy way with Sell Now Homebuyers:

- ▶ We Pay Cash and can close fast or on your timeline
- ▶ We can cover most normal closing costs including attorney fees and transfer taxes
- ▶ We buy directly from you. There is no waiting and no Realtor commissions to pay
- ▶ We purchase your home "AS-IS", so there is no need to do any repairs or cleaning
- ▶ We work with local attorneys who ensure a clean and easy transaction



Our Promise To You:

We promise to give you a premium, personalized experience every step of the way. Let us help you skip the traditional home selling hassles so you can get excited about what's next. No more agents, no more open houses, no more inspections and no more waiting. Stop the frustration and let us buy your New York house, regardless of condition.

"I had to sell my New York house fast. I was told that companies like Sell Now will make a good offer at first and nickel and dime you during their inspection. That wasn't the case at all! The offer we came to terms on was the final price I got. Dave and the Sell Now team were great."

– Karen and Bill W. White Plains, NY

How Selling Your House To A Real Estate Investor Stacks Up Against Your Other Options; Pros, cons, costs, and timeline of each option

So you need to sell your house. Selling in a market like today's can sometimes be frustrating. With so many other houses on the market, buyers have many choices... and often times sellers can wait 3, 6, 12+ months to sell their house for a price they feel is fair.

This brief guide will walk you through the decision process to help you decide what's best for you. Do you go the traditional route and work with a real estate agent, sell it yourself (For Sale By Owner), or work with a real estate investment company?

Each of these strategies has different pros and cons and each one will help you reach a different goal. It's up to you to decide what you need to accomplish with the sale of your house... then make the decision that helps you get there.

Three Options to Sell Your House

Like I mentioned above, there are 3 real options for you to sell your house. I'll dive into those 3 options a bit more below and spell out what's great about each, the drawbacks of each, and who each option is really going to help the most.

1) Working with a Real Estate Agent

The most popular way to sell a house today is by working with a real estate agent. The general process of working with an agent is as follows:

1. You contact an agent, and then the agent comes to your house. The agent explains what he or she feels your house may sell for.
2. You sign a listing agreement with the agent (normally 6 months) granting them the exclusive right to represent and sell your property.
3. The agent lists your property on the MLS, markets it, and escorts buyers through your house for showings (a house should show well to sell well).
4. If a property sells, the agent takes care of the paperwork and negotiation with the buyer. The agent collects their fee – typically 3% for them and 3% to the agent that brought the buyer (so up to 6% of the total purchase price of the house).

Agents know the market and have direct access to the Multiple Listing System (MLS), the primary method houses are listed when selling the traditional route.

Cost: Selling agent fees are usually about 3% of the total purchase price. The buyer's agent usually earns 3% as well (totaling 6% in agent fees). As an example, if your house sells for \$200,000 you can expect approx. \$12,000 of that to be paid to the agents at closing.

Timeline: From 3 - 12 months (with an average of 6 months in many markets)

Pros: Agents know the market well and have access to the MLS to list your house to expose it to a broad range of retail buyers. They'll take care of marketing, showing the property, and putting together the closing documents.

Cons: It can be expensive. An agent's commission is paid out of the proceeds of the sale at closing. Most agents tend to do "traditional" marketing, in which the average timeline to sell your house spans 3-12 months. In most markets the current average time on "market" when listed with an agent is 6+ months. This of course means you're responsible for the costs of the house while it's trying to sell. Next, agents primarily focus on "retail" buyers (people looking to live in the home) to sell your home to. This requires frequent showings of the house which displace or inconvenience you if you live in the home. There is also the chance that even after you have accepted an offer, the buyer's financing falls through or delays the closing date. Finally, last "con" is that many retail buyers will ask you as the seller to pay for part of the closing costs, creating an additional expense to you – the seller - in many transactions.

Who Working With An Agent Is For:

People who:

Are not on a time crunch and can accommodate a 6-12 months' timeline to sell their house. Have room in the transaction to pay the agent fees. Are looking for full market value and are willing to wait it out until a buyer comes along who is willing to pay full market value.

2) Selling Your House Yourself (FSBO)

In the last 10 years "For Sale By Owner" has become very popular. With sites like forsalebyowner.com, craigslist.org, and others like it, it is now easy to list a house online. It is even possible to simply place a "FSBO" sign for your yard to hit the market taking control of the sale process for yourself.

The general process of selling a house on your own is...

1. You determine the value of your home. Sometimes this can be tricky but there are resources out there that can help. Usually paying for an appraisal is the most accurate and best way to find the true value of your home (or ask a real estate agent who is willing to give you a value).
2. Take pictures of the house, gather all of the details about the house (sq. footage, etc.), and create a listing on a FSBO website. Also, put a FSBO sign up in your yard.
3. Market it. Since marketing is your responsibility you can do as much or as little as you want. Many people list in the newspaper or online. There are also "flat rate" MLS services out there for you to get your house on the MLS for under \$500 (with no agent commissions).

4. You handle offers, showings, and putting together the paperwork for the sale.
5. You and the buyer show up at the closing table and complete the purchase.

Selling your home on your own can be a very attractive method if you're familiar with the real estate sales process and are a good marketer.

Cost: Any fees there are to list - on a FSBO site (between \$100 - \$1000), if you choose to get it listed on the MLS for a flat fee (about \$300 - \$500), any cost to fix your house up so it shows well, and potential closing costs that you may share with the buyer. Plus, if you decide to pay a buyers agent fee (usually about 3%) to entice agents to bring their buyers to see your house (You'll want to figure that into the cost.) Again, on a \$200,000 house 3% is about \$6,000. Average total cost = \$7,000 - \$8,000.

Timeline: This really depends on your ability to market the property. Usually FSBO houses stay on the market longer than with an agent simply because agents sell homes every day and know the tricks to sell. But, you should budget 6-12 months to sell with this strategy in most markets (some more, some less).

Pros: You can save a big chunk of money by not paying agent fees. And, you have control and full responsibility over the whole process.

Cons: It's a lot of work to sell your own house, and if you're not comfortable and experienced in the process of selling a house, the paperwork, valuing your house, etc... you could end up in over your head and it costing you more than working with an agent. The largest drawback with going the FSBO route is the amount of time it could take to sell.

Who the FSBO Route Is For

Selling your own house is really great for people who don't need to sell quickly and who have no urgency to get out of the house. Also, people who have a certain comfort level with negotiations, working with offer documents, etc. usually like this route. If you need to sell quickly and/or don't want the hassle that goes with listing and selling your house yourself... this isn't the strategy for you.

3) Selling Your House to a Real Estate Investor:

A third option for selling your house is to work with a local real estate investor who buys houses. In virtually every city there are independent real estate investors who buy houses. These investors may fix them up and sell them, hold onto them as a rental property, or sell them to other real estate investors who will hold them as rental properties. Every area has reputable investors you can work with.

The general process of selling your house to a real estate investor:

1. Connect with the investor and submit your information about your house and situation to them.
2. Investor will evaluate the house, come up with a value for it, determine if any repairs are needed, find out what your goals are, and make an offer that fits their buying criteria and helps you reach your goals.

3. You look at the offer and decide if it works for you.
4. If it's a fit, closing happens at a title company and the title company prepares the documents. Since the investor buys with all cash it's a quick close and you get your cash quickly.
5. The house sale is complete.

*The process can take 21-30 days in NY because it's an attorney state. It is the option that many sellers go with when they need to sell their house fast with little hassle.

Cost: The cost to sell your house to a real estate investor is very low. There are **no commissions** or fees and often times the investor will actually pay for 100% of the closing costs as well. This immediately eliminates thousands incurred in costs when working with an agent or selling the FSBO route.

The main cost of working with a real estate investor is the discounted purchase price. Investors usually look to buy houses at discounts so they may realize a profit on the deal. Everyone has to make a living, and investors make theirs by providing sellers an easy, fast route to sell their homes. People who avail themselves of an investor's service are those who either need to sell quickly to minimize financial hardships, or who simply value the time and hassle saving option an investor provides.

One cost people often fail to budget for when selling through an agent or on their own is the overall **"carrying" costs**. Carrying costs are all of the costs associated with owning and maintaining the house: mortgage payment, taxes, insurance, utilities, HOA fees, etc. These can really add up. If your mortgage payment (including taxes and insurance) is \$1,500, and you work with an agent, and it takes them 8 months to sell the house at full market value - that means during the 8 months you paid \$12,000 in payments on that house (This makes the banks happy since most of our mortgage payments go straight to interest). Additionally, you will be paying commissions and repair/update costs. So in the end, after months of hassle, you still run a real risk of walking away with less in your pocket than if you had sold to an investor at discount rates today.

A similar situation many can relate to is trading your car in when buying a new one. Most people trade in their car to the dealership to eliminate hassle and headache. We all know the dealership is paying a discounted rate and will turn around and sell your car for a markup and make a profit. But, because of the convenience and speed, it makes sense for you to sell it for less money in return for not having to worry about taking it home, spending money on marketing it, and trying to sell it yourself.

Timeline: The timeline to sell your house when working with a real estate investor can be very quick. Since investors buy with all cash (they don't use conventional banks which take more time) they can close very quickly. Many times you can have an offer on your house in less than 48 hours and can close in less than 7 days from the time you accept it (sometimes it may take a week or two).

Pros: It's less headache, you can have your house sold this time next week if you want, no fees or commissions, many times the investor will pay all closing costs as well, and the closing happens at a title company - just like with an agent- making sure it's done correctly. In addition, most investors

will buy your house “as-is” and won’t require you to repair anything, clean anything up, or even remove everything from the house. They’ll pay for those costs themselves after the sale is closed.

Cons: Just like with anything, there are drawbacks. The main drawback may be that you are selling at a discount in return for the speed and convenience that a real estate investor is able to offer. If you’re able to work with an agent and the agent is able to sell your house for full market value within 3 months (and you can wait 3 months) you may be fine going that route. But, if it takes longer than 3 months for the agent to sell it, the “carrying” costs we mentioned earlier start to eat away at any gains you may have working with an agent.

Who Selling To a Real Estate Investor Is For

This strategy is mainly for people who are willing to sacrifice a bit on the sales price in exchange for a fast convenient sale with no hassles. If you need to sell quickly (days or weeks rather than months), investors can close quickly. If you don’t want the hassle of repairs or cleaning up the house, investors actually will take care of that for you. Investors are able to get a good house at a fair price that leaves them room for a profit, and you are able to get out from under the house and the payment so you can move on more quickly.

| | Selling w/ An Agent | SOLD To Sell Now Homebuyers |
|---|---|------------------------------------|
| Commissions / Fees: | <u>6%</u> on average is paid by you, the seller | NONE |
| Who Pays Closing Costs?: | <u>2%</u> on average is paid by you, the seller | NONE – We pay all costs |
| Inspection & Financing Contingency*: | <u>Yes</u> , up to 15% of sales <u>fall through</u> | NONE |
| Appraisal Needed: | <u>Yes</u> , sale is often subject to appraisal | NONE – We make <u>cash offers</u> |
| Average Days Until Sold: | +/- 91 Days | IMMEDIATE CASH OFFER |
| Number of Showings: | It Depends | 1 (Just Us) |
| Closing Date: | 30-60 +/- days after accepting buyers offer | The Date Of YOUR CHOICE |
| Who Pays For Repairs?: | Negotiated During Inspection Period | NONE – We pay for all repairs |

Conclusion

In the end, there's no one-size fits all solution. If you have lots of time and aren't in a hurry to sell, seriously consider going the FSBO route first to see if you get any bites. Then, if you still have lots of time (you don't care if it takes longer than 6 months to sell) you may work with an agent.

However **if you need or want to sell quickly** - maybe you're in foreclosure, or you inherited the house and don't want to mess with the hassle, or you've moving, or you already bought a new house and can't handle two payments anymore, or any other situation that calls for a fast and no hassle sale - working with a local real estate investor may be the way to go.

Just like with anything, do your research and make sure you trust the investor you're working with. Make sure the actual closing is done at a reputable place like a title company. The vast majorities of real estate investors out there are honest and do great business. Find the good investors, ask for references if you'd like, and trust your gut.

Good luck on the sale of your house! We hope this guide will help you make sense of your options when selling a house and will help you move forward with what makes sense for you and your goals. In some instances working with a reputable agent is the best route, and in some cases working with a reputable investor is the best route. Weigh your options, and good luck! :-)

If you have more questions about working with us or need help in evaluating how much your home is worth and what an investor will pay for your house... [return to our website and contact us.](#)

We are a real estate investment company that focuses on helping homeowners reach their goal whether we buy your house or not. We're on your side. We look forward to helping you as a resource and working with you on the sale of your home.

Dave Brown, President
www.SellNowHomebuyers.com

Sell In Three Simple Steps



Call or Submit Your Information



Meet With Us At Your Home



Choose Your Closing Date

Sell Now Success Stories

It's important to us that the homeowners we work with have a great experience with us. In the end, we're not happy if we're not able to provide you with the solution you want. So, check out what others have said about us.

Here's just a few snippets of what other people we've worked with have said.

Terrane - Bronx NY

Your knowledge and expertise was invaluable in helping us sell my father's house in New York. We were very pleased with how you worked with us through the entire process and found a buyer at the agreed upon price within the time frame your committed to. We will not hesitate to recommend your services to any of our friends.

Sharon & Denis - Poughkeepsie, NY

As you know Mr. Ed asked me to send you this "Thank You" email. If wasn't for without your assistance in the sale of our property that closed today, we would probably still be fighting with Citibank. Mr. Ed told me to express to you all that he (as-well-as I) will remember all of you in our daily prayers and Mass intentions. God Bless!

Ed - Cortland Manor, NY

This wasn't just another sale to you, but a real family that you were helping get through a really tough time. I would have NEVER dreamed that this house would sit on the market for so many months and we would end up taking this route, but I can soundly sleep at night knowing we avoided foreclosure because we trusted you guys. Thank you from the bottom of my heart.

Shannon - Goshen, NY

To Dave and the team.....Thank you for going above and beyond. You are truly talented professionals. I highly recommend a professional consultation with this company...They are the best!



About Dave Brown

David Brown is Founder and President of Sell Now Realty Group, LLC (Sell Now Homebuyers) and over-see all property acquisitions, dispositions and overall investment strategies. He has an extensive background in marketing and residential real estate sales. Prior to starting Sell Now Realty Group, Mr. Brown was a full time NY State Licensed Salesperson for 13 years who worked with both sellers and buyers. He also worked as an REO Broker and dispositions expert for major financial institutions. Currently Dave is coaching other real estate investors across the country how to grow and scale their businesses. He has intricate knowledge of the residential market and has worked with hundreds of sellers who needed to sell their homes quickly, AS-IS and for a fair price.

He understands that each seller has a unique circumstance. Dave and his team will do their best to work with you to figure out the best solution for your individual situation.

Mr. Brown loves spending time at his upstate residence in New Paltz, New York. He has been a resident of the Greater New York area his entire life and has been working in the real estate industry for almost two decades.