



INVESTOR DEALS

A CATHY CROWE COMPANY

REAL ESTATE INVESTORS GUIDE



39+

Years
in Business

1000+

Homes Wholesaled

100+

Notes Sold

300+

Rehabbed Homes

100+

Multifamily
Properties Sold

1000+

Of Trained Real Estate
Professionals



CATHY CROWE

OWNER & FOUNDER
INVESTOR DEALS

Cathy Crowe has been a licensed Realtor since 1989. She has helped hundreds of investors sell and buy properties.

Since 1990, Cathy has worked with investors in single family rehabs, rental properties, and multi-family properties. She started buying houses in 1980 for to wholesale and rehab.

In 2001, Cathy wholesale flipped 243 houses before our national tragedy. In 2002, she started DFWREIN (Dallas Fort Worth Real Estate Investor Network) that taught and over 8000 investors until July 2008 when she sold the company. During those years Cathy had monthly speaker meetings with a vendor fair, held daily classes (M-S), personally coached over 1000 investors, hosted an interactive website, and had a real estate investor center for classes and networking. Cathy had a weekly one-hour radio show, The DFW Real Estate Investment Hour, on KRLD, for over 5 years.

Cathy Crowe is a master networker and built an organization with thousands of investors from 2002-2008. She makes an effort to consistently meet new people and is always trying to make connections. Cathy strives to make the investment world more professional by educating and keeping investors informed.



INVESTOR DEALS

A CATHY CROWE COMPANY

Investor Deals Is A Wholesaling Company That Focuses On Multi-family, Single Family, & Land Deals. Investor Deals Is Part Of The Family of Cathy Crowe Companies That Offer A Full Suite of Real Estate Services.

At Investor Deals Our Goal Is To Provide Our Clients With Opportunities For Acquiring Properties, Education, Networking, And The Motivation To Succeed In Their Real Estate Investment Ventures.

We Strive To Support Our Real Estate Investors And Propel Them In A Positive Direction For Growth. Are You In The DFW Area... Come Meet Us In Person At Our Office! Visit Us At **Investordeals.com** To Find Out More...



**Experience
You Can
Trust**

Committed

INVESTOR DEALS is committed to providing our clients with an outstanding real estate experience. We pride ourselves on being experts in the North Texas market and we are dedicated on passing this knowledge on to you. No matter what level of experience you have in buying and selling real estate we are here to provide you with top quality service.

Trusted

At **INVESTOR DEALS**, Integrity is a core value at the heart of our company. We know there are many real estate companies to choose from and we take your trust in us seriously. Buying and selling a home, or investing in a property, is one of the most important decisions of your life, and we are honored to be part of that venture. The experienced and trustworthy agents at **INVESTOR DEALS** are here to guide you through the process every step of the way.

Connected

INVESTOR DEALS is well established and connected in the real estate community. Our reach expands to real estate professionals and investors. We are always networking and introducing others to education and real estate opportunities. We take the time to know the marketplace and all that it has to offer as a community and the trends that are occurring.

Loyalty

INVESTOR DEALS believes in the duties of loyalty, which obligates us to act at all times solely in the best interests of our principal to the exclusion of all other interests, including the broker's own self-interest. A duty of loyalty is one of the most fundamental fiduciary duties owed by an agent to his principal.

Accountability

INVESTOR DEALS will be accountable for all phases of the sales process. From revealing personal and business finances for confidential review, to proper and accurate property evaluations for price and condition, we are committed to inform you with accurate information and advice.

ARE YOU ABLE?



**A
B
L
E**

**AVAILABLE TO VIEW AND
EVALUATE PROPERTIES**

BE READY TO BUY

LENDING IN PLACE

EDUCATED ON PROCEDURE

Becoming an “ABLE” investor is far more than simply saying you want to start investing in real estate. To many investor end up losing everything due to being insufficiently prepared.

At Investor Deals it is our goal to only close deals with prepared, educated, and motivated real estate investors.

If you can't answer yes to the following questions please give us a call and let's discuss what it will take to make you an “ABLE” investor.

ARE YOU AVAILABLE TO LOOK AT PROPERTIES AND EVALUATE THEM? The market can move fast and when a deal is hot you'll need to be “ABLE” to move quickly to secure the deal. Do you know what to look for in a deal and how to determine if you should buy or say good-bye to a deal?

ARE YOU READY TO BUY? Timing can be everything and you need to make sure your ready to buy when a good deal comes your way.

IS YOUR LENDING IN PLACE? Knowing the numbers is everything in real estate investing and having your lending lined up will help you determine if a deal will work for you. It is also very often the case that you will need to close quickly on any deal you see, so be ready.

ARE YOU EDUCATED ON THE PROCEDURE? Knowing the nuances of real estate can make a big difference. Investors often get in trouble because they are unaware of how real estate works, the numbers, and what is required of them.



INVESTMENT REAL ESTATE

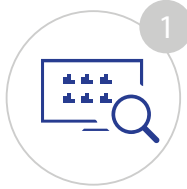
HOW TO BUY INVESTOR DEALS

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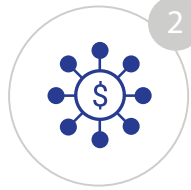
THE BUYING PROCESS



1

Choose a Property

Based on your investment strategy, decide on which of our deals makes the most sense to you. If you happen to not like any of our deals, fill out an investor profile and tell us exactly what you're looking for.



2

Line Up Funding

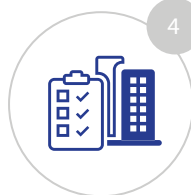
Talk to your lender and make sure you can get competitive financing in accordance with your goals. Need a recommendation? Feel free to contact us!



3

Sign Contract

When we know you are ready to move forward, we will set up the contract and send it to you via email to be electronically signed.



4

Due Diligence

During your due diligence period, you will have the opportunity to do any and all inspections. Time is of the essence so you need to have your inspectors lined up so we can close as quickly as possible.



5

Sign Closing Documents

Call the title company and make all the appropriate arrangements to sign the required paperwork.



6

Deal Funded

After all paperwork is signed and submitted from both parties, your lender will release funds to the title company.



Done Deal

Once the deed is recorded, funds will be disbursed to the seller, and you will be the proud new owner.

Congratulations!!!

Investor Deals Virtual Real Estate Investing

In a matter of weeks, the virtual world has become our new normal. From business meetings to happy hours, people are finding creative ways to adapt to life at home.

The real estate industry is no different. People will always need a place to live. People need to buy houses. Tenants need to rent. Investors need to invest in real estate. Builders need to build. Life may change but life will go on.

There are a variety of steps involved in the investment property buying process and completing these activities from home poses unique challenges at multiple points in your transaction.

Here is a guide to help you invest in real estate.

With the help of my connections and service providers, we've created a process that addresses every step of your investment property buying journey, allowing you to purchase an investment property in the safest manner possible.

Investor Deals Virtual Investment Property Purchase Process

1 Investor Profile

Fill out the investor profile on our website so we get to know you.
For residential real estate: <http://www.investordeals.com/find-me-a-house-deal/>
For residential real estate: <http://www.investordeals.com/find-me-a-commercial-deal/>
For land and lots: <http://www.investordeals.com/find-me-a-land-deal/>

2 Communication

We will send you our offering on the properties we are selling.

3 Visual

Virtual tours and pictures will be your step in your first screening process.

4 Offer and Sign

Make the offer. Sign electronically.

5 Negotiation

Offers will be negotiated in writing.

6 Transaction Management

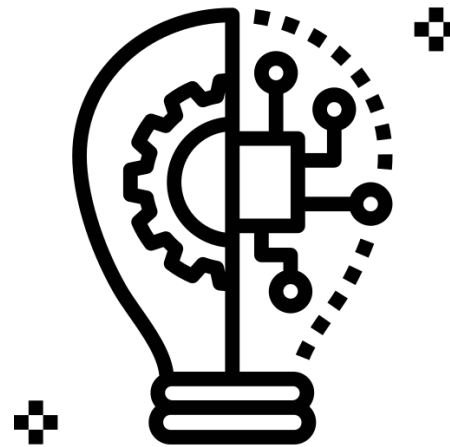
All parties to process transaction are introduced.

7 Onsite Appointments

Inspections, repairs bids and appraisals will be scheduled

8 Closing

Take Ownership



Steps Explained in Detail

Now that you've seen the process, let's break down each step of our virtual investment property buying process guide:

- 1. Investor Profile:** We want to get to know you! The only way we can do this is for us to have a profile on your interest and requirements. Please be as detailed as possible in what you are looking for and where you are looking. Please fill out a profile for each of the 3 categories we work with, single family, commercial (including multi-family) and land (lots). Each of the profiles are in a different data base so that helps us identify investors for properties.
- 2. Communication:** Most of our inventory for sale are off market listings. Please add us to your safe sender list so that you receive our emails in your inbox. If you prefer for us to text you, please indicate in your profile.
- 3. Visual:** As much as possible pictures will be current and as detailed as possible. Take the time to study the pictures. Drive by the property and evaluate from exterior and drive the neighborhood and area to know amenities. If the property is vacant arrangements will be made for showing.
- 4. Offerings and Sign:** All offers will be in writing with our standard contracts we use. Special provisions for subject to the time to view property and get appropriate inspections. Special addendums may be attached depending on the circumstances. Electronic signatures will be used. We are equipped to sign via Docu-sign or E-sign. The choice is yours. And of course, you will get a copy of all documents you sign.
- 5. Negotiation:** All communication will be in writing via email. A record of all that transpired will be kept for any clarification and reference. Remember wholesale offerings have taken all the negotiation process out of the deal, as you are buying the contract in place.

Steps Explained in Detail (cont.)

6. **Transaction Management:** Contract will be received by title company and wiring instructions for earnest money will be sent, If option money is needed, wiring instructions will be sent for wire or delivery instructions. All financing requirements to be meet and documents sent to title company for closing. All parties working on closing this transaction will be introduced to open lines of communication.
7. **Onsight Management:** Inspections, repairs bids and appraisals will be scheduled and conducted at reasonable time. You may choose to attend these appointments. All efforts will be made to schedule these at the same time convenient to sellers and or tenants.
8. **Closing:** Closing to take place at the title company with the various methods used to close a transaction. This could be in person at the title company or remote closing with a mobile notary. Review of the closing statement (HUD-1) will be done with you. Secure wiring instructions will be sent to you. We will be available at closing time to help with any questions. We will make arrangements to get you keys to the property. All leases and tenant information will be made available to you.

The world is changing, and we are ready to adapt in order to make your real estate goals happen. If you have any questions about our virtua investment property buying process or would like to schedule a virtual consultation email me at cathy@investordeals.com.



INVESTMENT REAL ESTATE

HOW TO FINANCE INVESTOR DEALS

Understanding how to finance a property and all of the available options is the difference between hitting your financial goal and coming up short. At **INVESTOR DEALS** we want to make sure you know your options and what will lead you down the path of success.



CASH MONEY

As the saying goes “Cash is King”. Cash is the easiest way to purchase investment properties because you can close immediately and you don’t need approval from anyone other than your self. This is why property sellers love getting all cash offers.

HARD MONEY

Works like cash due to hard money lenders being able to close quickly and understanding the market. (It’s important to note that when you make an offer utilizing a hard money lender you will write the contract as if you are making a cash offer.

CONVENTIONAL FUNDS

Conventional funds is typically the cheapest way to fund a deal, but most investor properties will not meet the requirements of conventional funding. Lots of investors will buy properties with hard money or cash fix up the home and then get a conventional 30 year mortgage of the property.

PROS

- Quick Close
- Strongest Offer
- No Fees or Interest
- No Requirements

CONS

- Requires Liquidity
- Can’t leverage cash to fund more deals

- Quick Close
- Make offer as Cash
- Short Term
- Limited Requirements
- Relationship Centered

- Higher interest rate
- Higher fees
- Short Term
- Draw Schedule
- Pre-payment Penalties

- Fixed Interest Rates
- Transparency of loan terms and conditions
- All fees disclosed
- Long-term Financing

- Must Qualify for Loan
- Strict Requirements
- Pre-payment Penalties
- Limited outstanding loans

PRIVATE MONEY

Private money is when you find a friend, family member, or business person who has money they are willing to lend you to purchase property. You will pay fees and interest.

LINES OF CREDIT

Lines of credit can be a great way to finance deals. Depending on the lender there can be requirements of the property or the funds can work very similar to cash in terms of buying properties. Lines of Credit can be based off your personal assets or the credit could be based off the property you're trying to buy.

SELLER FINANCING

Seller financing is when a seller is willing to hold the mortgage note directly and sell you their property. Investor typically use this as a strategy of generating income vs. holding a rental property.

SUBJECT-TO

A Subject-To deal is when you take over mortgage payment of the existing owners property. The own will transfer the deed to you and you will be responsible for the mortgage payments this is a great way to get properties while leveraging someone else credit and loan capabilities

PROS

- Less requirements
- Only need approval from one person

- Quick Close
- Make offer as Cash
- Short-term
- Less Fees
- Fluctuating Interest

- Quick Close
- Less Fees
- Less Qualifications / Verifications

- Quick Close
- Strongest Offer
- No Limit of Outstanding Loans
- Captured Equity
- Less Qualifications

CONS

- Might not have a good understanding of the business
- Need Strong Relationships

- Leverage your Personal Assets
- Credit Worthy
- Short-term
- Must be Set up in Advance

- Higher Interest
- Higher Down Payment
- Short-term
- No Escrows

- Requires Liquidity
- Can't leverage cash to fund more deals
- Requires Willing Seller
- Cost of Setting up Entity and Trust



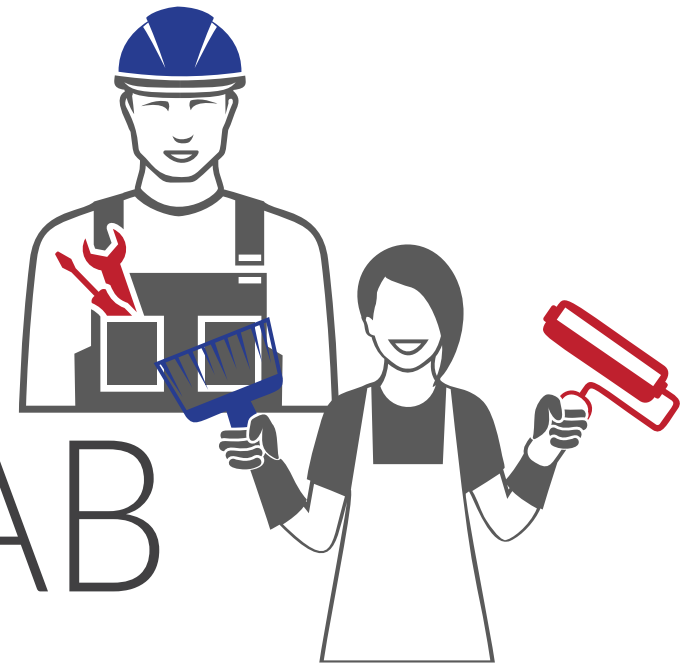
COST OF FINANCING

Financing costs depend on a number of factors from, type of property, type of financing, location of property, borrowers experience, and more...

The most common type of financing used for investing in properties is a hard money loan. Conventional loans are usually cheaper but most properties won't qualify.

Hard money loans typically range anywhere from 10% - 12% interest and 2% - 3% origination fee. Most lenders will lend up to 70% of the after repaired value (ARV). Keep in mind that all lenders differ, some will loan higher than 70% ARV while others might charge a higher origination fee.

The most important part of finding a good lender is to find someone that you can trust and build a relationship with them. While the numbers mentioned above are typical in the real estate investment industry, lenders who do a sizable amount of business with you tend to be more flexible when you find a deal that doesn't quite meet their guidelines.



INVESTMENT REAL ESTATE

HOW TO REHAB INVESTOR DEALS

At **Investor Deals** we see too many investors jump into the market without knowing anything about how to rehab properties. It takes time to properly vet properties and to determine which repairs will give you the highest return.

We believe you are far better suited to partner with an experienced rehabber for your first deal or two to gain the necessary experience to be successful.

At Investor Deals we believe in partnering so much that we have set up a program to help you get started. Harry Crowe from Investor Deals will partner with you on your next deal and help you become profitable.

Partner With Us

16+

Years
in Business

50+

Retail Listings

100+

Buyers Represented

50+

Rehabbed Homes



HARRY CROWE

Investor - Rehab Specialist
Realtor® - GRI, ABR, SRES

INVESTOR DEALS

Harry is a 1980 graduate of Texas A&M University. My career in real estate began in 1995 when I started buying and rehabbing houses. Shortly thereafter I obtained a real estate license and began practicing full time. I have experience in listing and selling short sales and foreclosures. With my knowledge in rehabbing I have been able to help many investors and first time buyers with estimating the cost of repairs. I'm very diligent and detailed oriented and work hard for my clients to get the best possible outcome.

With a distinct eye for design and reconfiguring a home for todays modern living, Harry's rehabs have always sold withing days on the market. Harry coordinates color, textures and flow of the home to make it a house that has that oohlala feeling!

Harry is available to work with you to help you design, purchase proper and unique materials and consult with the labor to do the job right.

You can reach Harry at:
OFFICE: (469) 872-9693
MOBILE: (214) 802-6581
EMAIL: Harry@InvestorDeals.com

ALL STAR GUIDE TO REHABBING HOMES

CREATE A PLAN

Walk the prospective property and make a plan for what you think the property could be. Take lots of pictures and jot down notes for all the repairs that need to be done. Keep in mind that Kitchens, Bathrooms, flooring, and good lighting add the most amount of value to a home.

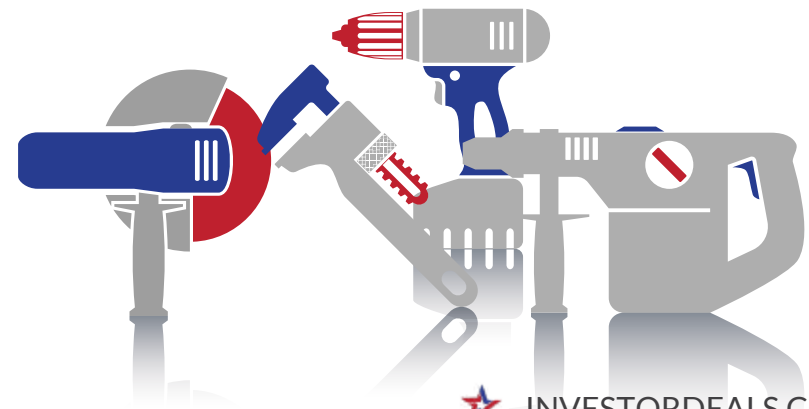
SCOPE OF WORK

Once you have a good idea of what you want to do to the property it's time to sit down with a contractor. At this point it will be paramount that you took lots of good photos so you can detail everything that needs to be repaired. It's best to breakdown repairs based on needs, wants, or optional, this way you can remove items that don't fall within your budget.

HIRING A CONTRACTOR

Hiring a good contractor is the difference between hitting your budget and losing money on a deal. Here are some quick and simple things you should know before hiring any contractor.

- Years of experience
- Equipment they own
- Workers on the team
- Licenses and permits
- Insurances
- Any subcontractors
- Any bankruptcies
- Willingness to provide future referrals.



CRITICAL DOCUMENTS & GETTING STARTED

Once you have identified the right contractor for you make sure you have all the necessary paperwork before the rehab starts. Here is a quick outline of what you will need:

Independent Contractor Agreement: Details everything about a project, including the price.

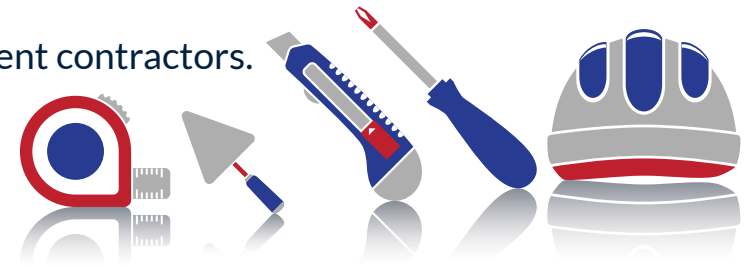
Scope of Work: Details the extent and limitations of the project, including every single material used.

Payment Details: When payments will be delivered.

Insurance Indemnification Form: Insurance requirements of the contractor for their workers and any liability throughout the duration of the project.

W-9 Tax Form: This is a form required by the IRS for independent contractors.

Final Lien Waiver: This is for the end of the project.



MANAGING THE REHAB

It's important that you keep an eye on you property and check-in frequently to make sure your project is on track. Time is money as they say and falling months behind could cost you dearly. Here are some of the best times to take a stroll through your rehab:

Demolition and trash cleanup: This will give you a better idea of what you are dealing with.

Foundation and framing issues: This stage takes care of the skeleton of the house.

HVAC, plumbing, electricity: Inspectors will be checking at this point and so should you.

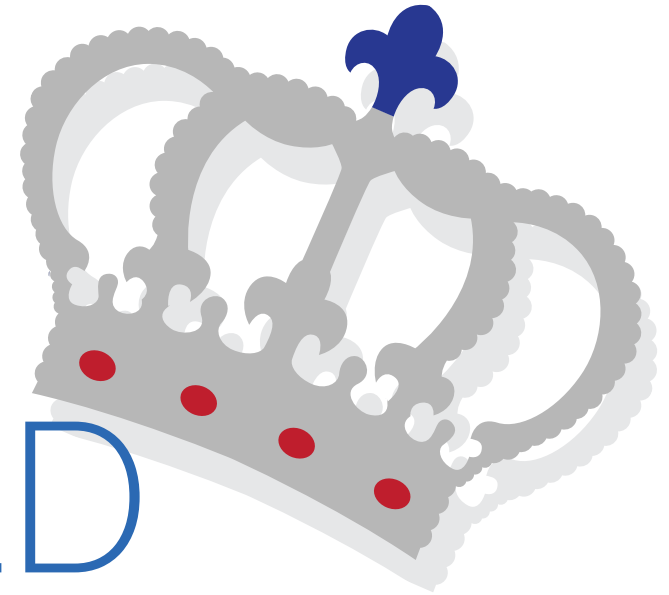
Insulation: depending on location you might only get one chance to make sure this was done right.

Painting: trim work followed by painting are part of the last stages in your rehabbing. Make sure it's done well as this is the first thing your buyer will see and first impressions are everything.

WALK-THROUGH INSPECTION & FINAL PAYMENT

Check and verify, that is the key to success in any real estate endeavor. Even the best contracts in the world will miss a item or two. Make sure everything you were promised got done.

INVESTMENT REAL ESTATE



HOW TO BUILD A RENTAL EMPIRE

There are many ways to build a rental empire and which one is the best depends on you. You can use the growing popular BRRR method (Buy-Rehab-Rent-Refinance), find Subject-To deals, buy with Existing Tenants, buy Turnkey properties or use one of the other various methods. In this section we are going to focus on the BRRR, Subject-To, buying with Existing Tenants, and Turnkey methods to buying properties as they are some of the most popular methods used by today's investors.



BUY - REHAB - RENT - REFINANCE (BRRR)

BUY

The first step in the BRRR method is to buy, but make sure you're buying right or this strategy won't work. Keeping things simple you need to find a deal, analyze the deal, and close the deal. You can go out and find your own deals but this is very time consuming and what is your time worth. You're better off to connect with a wholesaler that you trust and will bring you quality off market deals.

REHAB

The second step in the BRRR method is to rehab the property. You need to have an eye for design and an ear to the marketplace to know what will bring you the highest return on your rental. Check out our rehab section for tips on rehabbing properties.

RENT

The third step in the BRRR method is the rent the property. Before you bought the property you should have a good idea of what you can get for rent as this would be apart of your property analysis. List your property with a property manager,(We offer property management via our sister company All Star Property Management) or rent it yourself by posting to places like Zillow and Craigslist. It should be noted that once you get to about 5 rental properties, managing properties yourself becomes a full/part time job, keep this is mind as you layout your road map to success.

REFINANCE

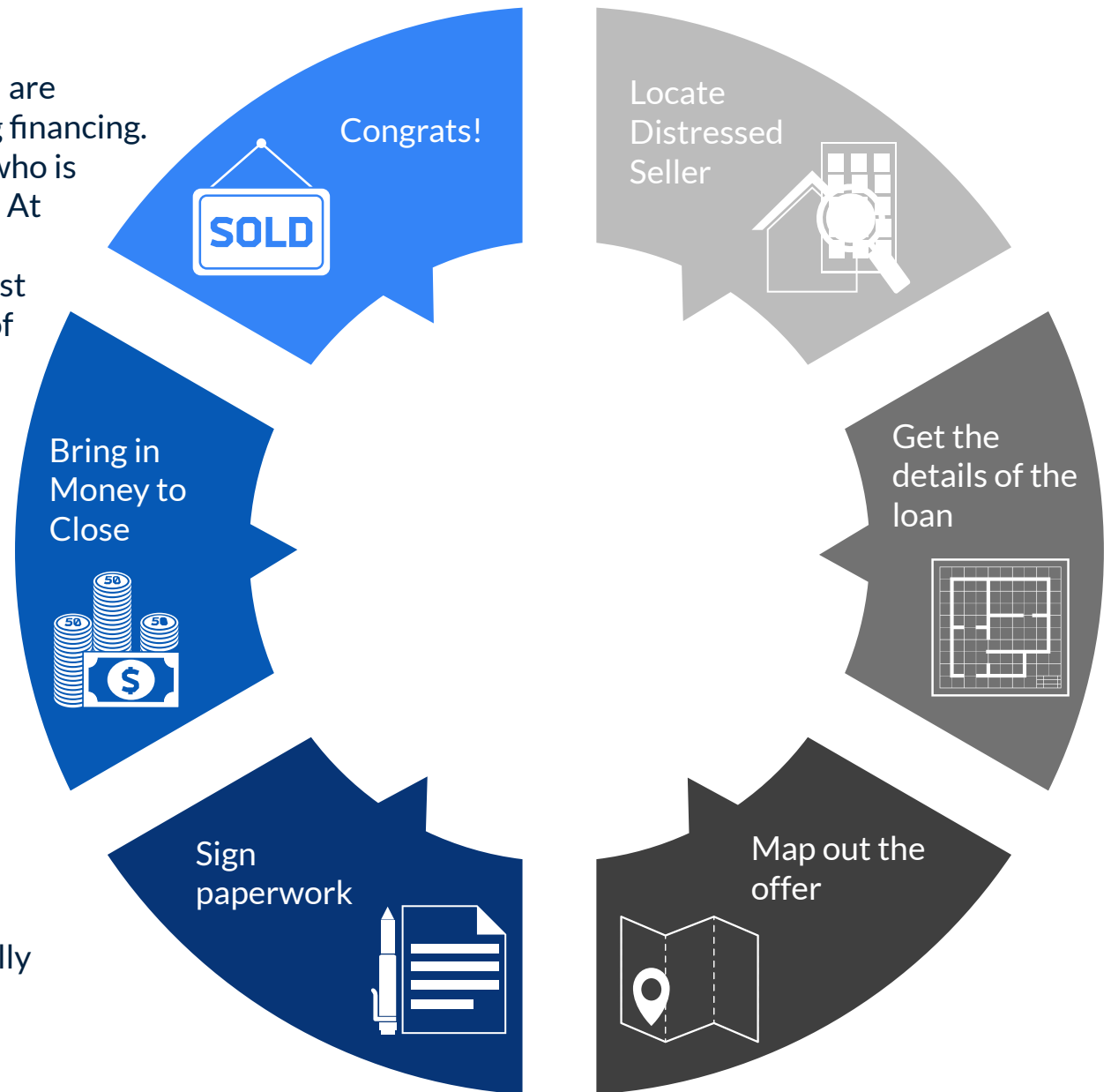
The forth step in the BRRR method is to refinance your property. The goal with this step is to get back your initial investment so you can use that money to start the process all over again with the next property. When you go to refinance your property banks will typically be willing to refinance your property at 75% - 80% of the property value after about 6 month seasoning. The fact that you have to season each property before getting your money back is probably the biggest draw back to this method as it can take quite a bit of time to accumulate properties.

SUBJECT-TO

Buying a property Subject-To means that you are purchasing a property subject-to the existing financing. This typically works with a motivated seller who is facing losing their home for various reasons. At this time an investor will step in and offer to make the loan current (pay back payment, past due taxes, etc) and the owner will move out of the house after deeding the property to the investor.

The great thing about buying properties Subject-To is that the loan remains under the previous owner's name. This means you still have the ability to get loans under your own name without having your new property show up on your record and affect your debt to income ratio (DTI).

The downside to this strategy is that you need to have the cash to bring the loan and taxes current. Although if you do have the cash this can be a great way to build wealth as your cash on cash returns are usually outstanding.



BUYING WITH EXISTING TENANTS

Buying a rental property with an existing tenant is very similar to buying a business.

EXISTING LEASES - if the lease is still in place you will have to honor the lease until the end of it's term. Once the lease is up you can decide to go another route or renew the lease.

EXPIRED OR MONTH-TO-MONTH LEASES - with this type of lease you have options right away. You can decide to raise the rent or renew the lease from the first day with 30 day notice.

GOOD-BYE & HELLO LETTER - Get the previous owner the write up a good-bye letter to all perspective tenants introducing you as the new owner.

INTRODUCE YOURSELF IN PERSON - It's always best to have a good relationship with your tenants and introducing yourself as the new owner in person can enhance the quality of your relationship. Bring a copy of the recorded deed so that you can verify you are the new owner.

REPAIRS AND RENOVATIONS - Updating your property can be a slow and tedious process with existing tenants but it will save you money in the long run. Remember that maintenance is almost always cheaper than repairs.

TURNKEY RENTALS

POST-REHABBED

Buying pre-rehabbed turnkey rentals can be a great way to build your rental empire. You don't have to do any of the work to find a home, rehab, or place a tenant. It's all in the name "turnkey", you pay for the home and rental checks start coming in.

Keep in mind that a rehabbed home is only as good as the rehabber. You can run into all sorts of issues buying these types of homes if you don't find the right people to work with. It's important to get an inspector to walk these types of homes and make sure all repairs were done right and up to code.

NEW CONSTRUCTION

The good thing about buying a new construction home as a rental is that everything is new and capital expenditures should be minimal for the first several years. While new construction comes with peace of mind it also comes with a higher price tag.

MORE WAYS TO BUILD AN EMPIRE

There are many ways to build a rental empire and more importantly generate the cash-flow and wealth you are looking for, some which include:

- ★ Multi-Family Investing
- ★ Seller Financing
- ★ Storage Units
- ★ Asset class investing
- ★ Note Investing
- ★ RV Parks
- ★ Commercial Space
- ★ Location investing



FAQ'S

While we have tried to answer some of our clients most frequently asked questions we can't answer them all. If we didn't answer your questions below please feel free to give us a call.

We would love to get to know you and help you find solutions on your journey to success.

HOW DO I EVALUATE A PROPERTY?

Make sure that you know what investment strategy you are going to use before you start.

1. Determine the repair costs.
2. Determine the ARV based on comps, cost approach, or income approach depending on asset class.
3. Determine if this property will meet your investing goals (buy/fix /sell, buy/fix/rent, or your own, unique investment strategy).
4. Determine expected days on the market based on comps and market conditions.
5. Evaluate the potential risk. Are there any unusual circumstances that may prevent the sale of this house for its estimated worth, or renting it quickly at the appropriate price? Once you have all this information, you can make an informed decision regarding whether or not to purchase the property.

HOW LONG DOES THE AVERAGE BUY - FIX - SELL TAKE?

90 to 180 days to resell from the time of purchase. This all depends on how long it takes to do the work on the property and the marketplace conditions at the time of offering the property for sale.

However, our multifamily and commercial deals can take six months or longer to complete the process. There are numerous factors that can determine the length of time it takes to complete a real estate project.

When repairing and reselling a property, it is important to allow extra time for delays in case the process goes on a longer than expected.

CAN I DO MY OWN INSPECTIONS WHEN BUYING PROPERTY?

Yes! Investor Deals recommends that you do. Before you sign an assignment, you should have evaluated the property for all repairs. Once under assignment you can hire a professional inspector to assist you in assessing the property and complete all of your own due diligence. Properties are bought as is where is. There is not an option period and you will not be released for the contract because of repairs. Remember time is of the essence!

HOW DO I BUY PROPERTIES FROM INVESTOR DEALS?

The best way for you to get out deals is the head over to InvestorDeals.com click on the “Become an Exclusive Buyer” tab and fill out an investor profile. From there we will send you the deals that meet your criteria. All of our preferred investor get a 24 hour first look at our deals.

CAN I USE TRADITIONAL BANK FINANCING TO PURCHASE A WHOLESALE PROPERTY?

No. Banks are often unreliable and can take more than 30 days to close. Transactions for wholesale properties require a closing time that is much faster than that. Banks often require contingencies that the property is repaired before they will do a loan; this is not possible for wholesale properties since they usually need rehab.

DO YOU MANAGE THE PROPERTIES FOR CLIENTS?

Yes, we provide superior property management services to property owners in DFW and the North Texas region. You can check us out at AllStarPropertyManagement.com.

CAN YOU HELP WITH FINANCING MY INVESTMENT PROPERTIES?

Yes, we offer hard money and transactional funding. Check us out at AllStarLendingGroup.com.

CAN YOU HELP ME REHAB A PROPERTY?

Yes! Harry Crowe of Investor Deals does just that. Please give us a call we would love to talk to you about your deal or help you find a deal that we can partner with you on. You can contact Harry at INVESTORDEALS.COM

DO YOU SELL MULTI-FAMILY PROPERTIES?

Yes, depending on the deal we will sell multi-family properties through our commercial brokerage (All Star Commercial Realty) but we also post all of our multi-family deals on InvestorDeals.com

HOW ARE THE PROPERTIES ON INVESTORDEALS.COM DIFFERENT FROM THE PROPERTIES ON THE MLS?

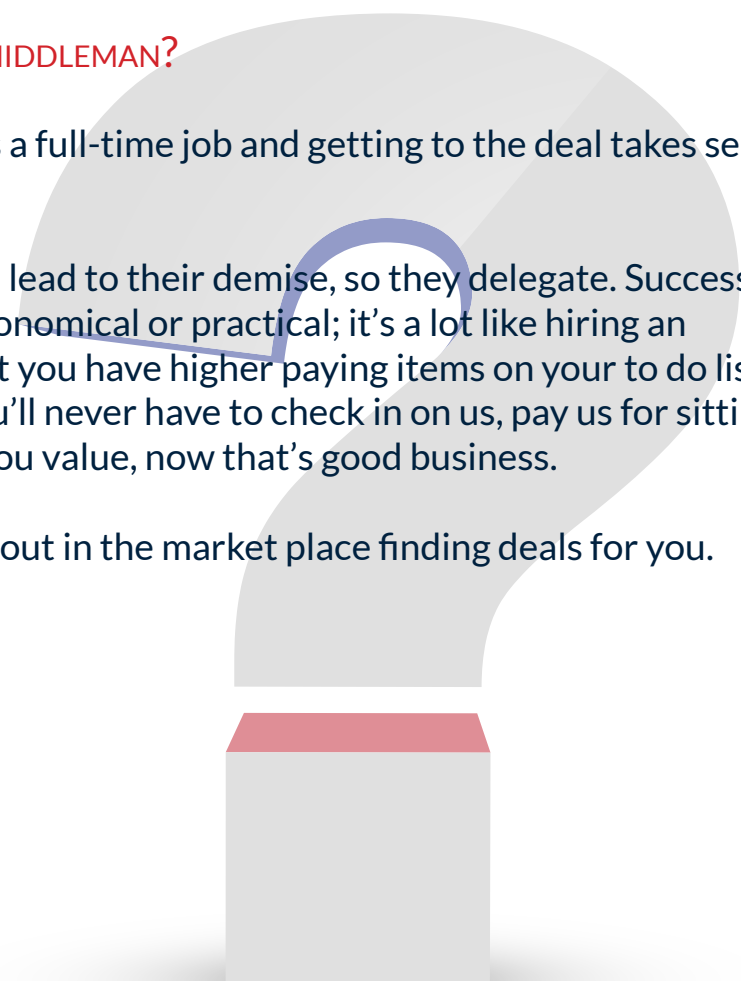
Most properties you'll find on InvestorDeals.com are ones that the average real estate agent would not list – fixer uppers, occupied rental properties, and other distressed properties. While our properties are often listed on MLS, especially the multi family properties, we also offer properties we are wholesaling or that we own.

WHY CAN'T I JUST FIND DISCOUNTED PROPERTIES MYSELF AND CUT OUT THE MIDDLEMAN?

Simply put you can, better put, why would you? Wholesaling properties is a full-time job and getting to the deal takes serious effort, time, and money.

Most true investors realize over time that trying to do too many things can lead to their demise, so they delegate. Successful real estate investors don't have enough time to make finding the deals economical or practical; it's a lot like hiring an assistant, you could do the work yourself but due to time and the fact that you have higher paying items on your to do list, you hire an assistant. But it's even better than hiring an assistant, because you'll never have to check in on us, pay us for sitting around, or spend time training us. Basically, we only get paid if we bring you value, now that's good business.

Think of Investor Deals as one of your personal independent contractors out in the market place finding deals for you.



GLOSSARY OF REAL ESTATE TERMS

ABSTRACT OF TITLE: A condensed version of the history of title of real property, consisting of a summary of the various links in the chain of title and a statement of all the liens, charges or encumbrances affecting the property.

AGENCY: A legal relationship in which a seller or buyer engages a broker-agent in the sale or purchase of property.

ARM: Adjustable Rate Mortgage: A loan that allows the interest rate to be changed periodically.

APR: Annual Percentage Rate: The total finance charge (including interest, loan fees, points) expressed as a percentage of the loan amount.

AMORTIZATION: The gradual repayment of a mortgage by periodic installments.

APPRAISAL: An estimate of quantity, quality or value. The process through which property value is established.

ASSESSED VALUE: The valuation placed on property by a public tax assessor as the basis of property taxes.

ASSUMPTION OF MORTGAGE: Agreement by the buyer to assume responsibility for a mortgage owned by the seller; the seller remains liable to the lender unless the lender agrees to release him.

BALLOON MORTGAGE: A mortgage that has a substantial amount of the principal due at the end of maturity of the note.

BUYDOWN: A payment to the lender from the seller, buyer or third party causing the lender to reduce the interest rate during the early years of the loan.

CAP: A maximum amount of interest that can be charged.

CLOSING: The final step in transferring ownership of property from seller to buyer.

GLOSSARY OF REAL ESTATE TERMS

CLOSING COSTS: Funds paid by sellers and borrowers for closing a real estate transaction, conveys title to a property.

CONTINGENCY: A condition that must be satisfied before a contract is binding.

CONVENTIONAL LOAN: A fixed-rate, fixed term loan that is made without government participation in the form of insuring (FHA) or guaranteeing (VA) the loan.

DEED: A legal document conveying title to a property.

DOWN POINTS: See points.

EARNEST MONEY DISCOUNT: A payment given to the seller by a potential buyer indicating the buyer's intent to complete the purchase of the property.

EQUITY: The different between the market value and the amount of the owner's indebtedness on a property.

ESCROW: The placement of money and/or documents with a third party for the safekeeping pending the fulfillment or performance of a specific act or condition ("escrow" varies in different parts of the country so if in doubt ask).

FHA MORTGAGE: Federal Housing Administration: A mortgage loan insured by the Federal Housing Administration that permits the lender to offer better terms.

FIXED RATE MORTGAGE: A loan that the interest rate stays the same during the life of the loan.

FORECLOSURE: A legal process instituted by a lender to have the proceeds from the sale of a property applied to the payment of the defaulted loan.

GLOSSARY OF REAL ESTATE TERMS

HUD: Housing and Urban Development: A United States government agency established to implement certain federal housing and community development programs.

LIEN: A legal claim against a property such as security for a debt, a judgment, a mortgage or taxes due.

LOAN ORIGINATION FEE: The charge paid to a lender by the borrower for processing a mortgage.

MARKET VALUE: The highest price a ready, willing and able buyer will pay and the lowest price a seller will accept.

MORTGAGE: A lien on real estate given by the buyer as a security for money borrowed from a lender.

P & I: Principal and Interest Payment: A periodic payment that includes the interest charges for the period plus an amount applied to amortization of the principal balance.

POINTS: A dollar amount, expressed as a percentage of the mortgage amount, which is paid to the lender as a consideration for making the loan. A point is 1% of the amount of the mortgage loan, also called discount points.

PREPAYMENT: Payment of a mortgage loan before the due date.

PRINCIPAL: The amount of money borrowed from the lender (This does not include taxes, interest or insurance).

REAL ESTATE: Land and/or anything affixed to land, which can be regarded as a permanent part of the land and that, which is considered immovable by law.

TITLE: A document showing evidence of ownership.

TITLE INSURANCE: Insurance protects lenders/homeowners against financial loss resulting from legal defects in title.

TITLE SEARCH: A review of title records to identify liens, encumbrances and ownership rights





INVESTOR DEALS

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