

# The 3 Ways I Buy Houses Fast – even in a slow market

## **WARNING:**

Many ‘me-too’ investors claim to buy houses ‘just like EZhomebuyers’. The only difference is ... everything!

There’s **ONLY 1** time-tested, award-wining homebuyer program the trademarked EZhomebuyers® program.

A company even tried to fool sellers by naming himself ‘E-Zhomebuyers’ – thinking the dash would allow him to surf on our hard work and reputation. (we settled out of court and he’s selling cars no – no joke)



**Here's three of the most common ways that I buy houses. Perhaps one would be game plan to sell your house quickly too.**

## **OPTION #1:**

### **ALL CASH AT A DISCOUNT**

Lets face it, if you want to sell fast, you have to sell at a discount. That's how the supermarket moves 500 cases of tomatoes that are about to go bad. You don't have to let someone "steal" your house, but you must be willing to reduce your price to attract an all cash buyer.

By "all cash" I mean someone who won't sign a contract that is contingent upon some bank giving them a loan. It means they have access to CASH and can close quickly.

We may be able to do that for you. We have paid all cash for homes many times and continue to do so. Maybe the "all cash" will be a split-payment; that is, some at closing and the rest within a year. This works well for many people who need some, but not all of the cash right now. It's called "split-funding" and it's been done for years by sophisticated real estate entrepreneurs. Don't bother asking your realtor, because they don't see this kind of stuff every day. Ask guys like Donald Trump.



# OPTION #2:

## SELLER-FINANCING

In this case, you'd be like a bank. You'd collect monthly payments for your equity . . . like an annuity. Obviously, you could spend the money as you wish, pay bills or bank it. This method will work for you if you wanted or needed more income, wanted your price and needed a quick sale.

This scenario is particularly advantageous if you owned the property a long time and it has increased in value. If you sold for all cash, you may be subjected to severe capital gains tax.

On an "installment sale" you are taxed only on the cash you receive each year. You may want to ask your tax advisor if this is the case. If you *need* some money now, we can also structure the sale to give you the cash you need now and the rest later. In some cases, this will result in your getting *more* than your original purchase price.

How about if you have no equity?

We have a plan for you even if this is the case. As long as you are willing to let the loan remain in place for while, we can help. We have several creative ideas that will work for you.

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# OPTION #3:

## LEASE/PURCHASE

The lease/purchase or “lease/option” is another effective way to move your property quickly. We will lease the property from you with an agreed upon purchase price that is good for the term of the lease.

We will find a suitable tenant/buyer whom we will pre-qualify and sublease it to them. When our tenant/buyer is ready to qualify for a loan, we buy the house from you for all cash. In the meantime your mortgage payment is covered. The best part is, your loan doesn't even have to be assumable for this to work for you!

Here is a typical situation: A man named Joe) from L.A. decided to relocate to Dallas. He rented his house to tenants whom he thought were responsible. Six months later, the tenants vacated the house and left it a complete mess!

He considered using a realtor, but he would still have to make the \$1050/month mortgage payment while the house was vacant. Furthermore, he would have to pay thousands of dollars to repaint the house and replace the carpets.

Joe called and told us the situation. We agreed that we could lease his property for two years with the right to buy it at an agreed upon price.



We explained that we intended to find a qualified tenant who would immediately sublease the property from us until they were ready to buy. We cleaned up the house and immediately began looking for a qualified tenant/buyer. Frankly it was easy! You see, in this business we develop files on qualified buyers looking for houses. So we simply began calling some prospective clients, knowing that this house met their criteria.

One couple wanted to see it right away, so we met them at the house that afternoon. It was a “done deal”.

We immediately began walking them through the details required for getting loan approval (they had some credit glitches which took awhile to work out). During this process, we subleased the property to them, covering Joe’s mortgage payments. Sixteen months later, we bought the property from Joe and sold it to the tenants.

From this example you can see the many benefits a lease/purchase can provide you, including:

- Immediate relief from mortgage payments
- Guaranteed no vacancy
- No need to severely discount the purchase price
- Possible tax deduction
- No more tenant and toilet worries



You may be thinking to yourself, “how can I trust these people with my house?” Good question. We can understand your concern. Just give us a call - if you don’t feel comfortable doing business with us, we won’t be offended. We want you to be confident and be able to sleep at night without worrying.

### **Want to do it yourself?**

There are several ways you can take advantage of our expertise in this area. First, if you have the time and patience and every dollar is important, you can hire us as consultants and we will hand hold you every step of the way through the process.

The second option is doing a cooperative assignment. We will structure the deal, find the tenant and divide the up-front money. The last option is: If you are willing to give us a break on the price (we don’t have to steal it) we will find the tenant for us , and stay in the deal until the tenant/buyer actually buys the property.

We will handle all paperwork, manage the property, guarantee all rents whether occupied or vacant, take care of all repairs at our expense, and only call you when we are ready to close. This plan is for those who don’t relish the “tenants and toilets” routine, and want to get on with their lives.

I know this is a lot of information to digest at once, but if you’re still with us at this point, chances are you’re interested in doing whatever it takes to get your house sold quickly! If we can’t do business together, that’s o.k.. We honestly believe you’ll be pleasantly surprised when you do call . . . we specialize in solutions!



By calling, you give us the chance to be your solution. Give us a try.

We have bought many homes this way as well. We are flexible on price, down payment, terms and monthly payments. We can tailor our program in any way that will work for you

At EZhomebuyers ®, we provide you with the quick and easy sale of your home is exactly what we do. We are a family owned company who shares the same priorities and values as our home Seller clients.

At EZhomebuyers ®, we provide home Sellers with services tailored to favor home Sellers. We give you complete control over the sale of your home so you can immediately eliminate the non-stop “showings” that a Real Estate Agent would schedule in the attempt to sell your home.

We’ll offer you pre-screened Buyers who are ready to make an offer on your home within 24 hours and you’ll be charged **no fees** from the sale of your home! Sell your home through a Real Estate Agent and you’ll be paying on average a 5% to 6% commission and who knows when it will be sold!

At EZhomebuyers ®, we understand that selling your home can be painful so we make it easy! *And if you’re ready to sell a house fast....* Call today for a house sold tomorrow (or at your convenience). Our number is (260) 436-5000.

Or if you’d like, you can go online and fill out our confidential [Property Acquisition Form](#) online.



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worries”**

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## ABOUT THE AUTHOR



Scott Fladhammer is widely considered one of the best real estate investors in Indiana and nationwide.

He is co-founder the award-winning EZhomebuyers® program and author of *'Home Owning Secrets'*.

During his career he has received his P.H.P (professional Housing Provider) and C.P.L. (Certified Professional Landlord); obtained an Indiana Real estate license and continues to invest heavily in his education and real estate.

He is currently president of the Northern Indiana Real Estate Association where he speaks and teaches real estate investing.

Scott is an avid reader who donates hundreds of books a year to the Allen County library kiosks and he volunteers at the Human Society.

Scott and his wife Christine spoil their chocolate lab and Himalayan and spend most of their time in Fort Wayne, Indiana.

Support your animal care & control, [www.fwacc.org](http://www.fwacc.org),  
Fort Wayne adoption office: 427-5502



# Stay Tuned... More To Come

*"Your chances of success in any undertaking can always be measured by your belief in yourself."*

-Robert Collier

*"There is no scarcity of opportunity to make a living at what you love to do, there is only scarcity of resolve to make it happen."*

-Wayne Dyer

*"A pessimist sees the difficulty in every opportunity; an optimist sees the opportunity in every difficulty."*

-Winston Churchill, British statesman, author, and soldier