

# mVincent *Assets*

Real Estate Investing & Redevelopment

*Transforming Properties From Distressed To Impressed!*

**Putting Your  
Money To Work  
For You**

# Who Are We?

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**M Vincent Assets (MVA) LLC** is a professional, real estate investment company that buys, sells and holds properties in northern Delaware and southeastern Pennsylvania. We specialize in buying distressed homes at a significant discount, and we renovate and resell them to retail home buyers and landlords. Founded in 2014 by **Mark Fansler** and **Linda Goldstein**, MVA is excited to be part of the region's burgeoning group of rehabbers, and we aspire to continue contributing to the economic rejuvenation of Wilmington, DE and its neighborhoods.

## ***Important Facts About MVA***

- We provide real estate services in northern Delaware, and we specialize in buying, rehabbing and selling property.
- We focus on providing solutions for clients and value for investors by locating and renovating distressed properties.
- Our goal is to provide the absolute highest level of service to our clients.

***Mark V. Fansler, Founder & President***



***Linda A. Goldstein, Partner***



## **OUR MISSION**

Our mission is to use proven strategies and systems to buy, sell and hold real estate. Our goal is to cultivate long-term relationships with diverse real estate professionals so that every investment venture is successful and mutually beneficial. We are committed to treating our team members and clients – buyers, sellers and lenders – with the utmost respect and superb customer service. We conduct our business with integrity and the highest of ethical standards, ensuring that each renovation is in compliance with all applicable codes. We are confident this approach will afford MVA the potential for unrestricted growth.

# Company Credentials

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## CERTIFICATIONS & MEMBERSHIPS:

Mark is a Delaware Licensed Real Estate Agent/REALTOR and member of the New Castle County Board of Realtors (NCCBOR). He is a licensed, bonded and insured general contractor. Mark and Linda are members of the Delaware Real Estate Investors Association (DeIREIA).

## REAL ESTATE KNOWLEDGE & EXPERIENCE:

**Mark:** I have been working in the real estate development and construction management space for more than 35 years. Until recently, all of my experience was in commercial, mixed-use ventures. I started as a carpenter and advanced to Vice President of Construction Operations. I then moved to the business development side of the industry, learning how to create long-term relationships, determine accurate project budgets, and negotiate successful deals. It was not long before I advanced to Vice President of Pre-construction Services. Subsequently, I was given an opportunity to work on the real estate side as a Senior Project Manager for large, commercial mixed-use projects. Within a year, I advanced to Director of Commercial Mixed-use Properties for all of the company's US-based ventures. Throughout my career, I have been involved as a minority partner; in 2008, I began investing personally and part time in residential real estate. I now devote 100% of my efforts toward real estate redevelopment and investing. I am also a licensed real estate agent to facilitate the process of identifying, buying, rehabbing and selling properties.

**Mark and Linda:** most recently, we were invited to join the nation's premier real estate investing education program – FortuneBuilders Mastery. As Mastery students, we devote a great deal of time, energy and capital investment into our real estate education. Beyond the principles of sound investing, we are being trained how to build a successful business based on systems and predictability. FortuneBuilders' coaches and systems afford us the opportunity to invest strategically in real estate, grow and expand our business, and help leverage resources when analyzing real estate deals. We are excited to be repositioning ourselves to fully realize the potential for unrestricted growth of our real estate investment, redevelopment and construction company.

*“With the support of the FortuneBuilders’ Mastery Program, we are becoming highly motivated, knowledgeable, and qualified to handle any real estate transaction. We are committed to helping people with their real estate needs and making successful deals happen.”*

# Company Business Model

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## OVERALL INVESTMENT APPROACH

Our overall investment strategy is to purchase distressed properties at a deep discount – usually 30–50% below market value. We then renovate and sell these properties to retail homebuyers and landlords.

At **MVA**, we pride ourselves on having a strong foundation of real estate knowledge and training. Our focus is on providing **SOLUTIONS** for our clients and finding **VALUE** for our investors by locating distressed and/or vacant homes and making them attractive and livable again.

Our core business lies within our systems, education and knowledge of the real estate industry. We have spent thousands of dollars to learn how to be successful in this business and do it the right way the first time. Through our affiliation with **FortuneBuilders**, we are connected with a national network of investors that provide continual support and weekly trainings on changes throughout our industry. This process has allowed us to circumvent many pitfalls experienced by most investors. “Learning the hard way” is not a phrase in our vocabulary, and we certainly wouldn’t ask anyone to invest with us if we weren’t confident enough to invest in ourselves!

### *Our Business Strategy*

- We purchase distressed properties 30–50% below current market value.
- We purchase, renovate and sell these properties to retail buyers and landlords.

### *We Follow A Strict Due Diligence Process*

We have a systematic and disciplined approach when purchasing investment properties, putting each potential investment through a strict due diligence process. This rigorous set of criteria includes, but is not limited to, the following:

- Comparable property analysis and examination by a certified, independent appraiser
- Economic study of neighborhoods, city planning and development
- Demographics of the area, marketability and growth potential
- Crime rate statistics
- Public transportation and schools
- Overall condition of the property, including heating and air conditioning, plumbing, electrical, roofing and structural integrity

# Company Business Model – 2

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## WHAT IS OUR COMPETITIVE ADVANTAGE?

**MVA** can acquire great deals on properties because we have the ability to act **QUICKLY** and close with **CASH** on the seller's timeline. This is why we can buy properties at such a discount. Obtaining loans through private money lenders gives us this competitive advantage over other investors who sometimes take weeks to go through the time-consuming bank approval process to purchase properties.

We have an aggressive **TEAM** approach and a top-notch ability to expand our client base through our knowledge of deal structuring and advanced real estate techniques.

We also employ marketing strategies as soon as we purchase a home – giving us a fair advantage over a realtor. Typically, most realtors don't spend time or money on marketing or lead generation strategies. As a result, it can sometimes take months to attract potential buyers. Often times, we are able to find our own buyers, which allows us to secure a strong sales price and save on sales commissions. Our renovation process is also down to a science with hand-picked and proven construction crews who know we are not retail clients. We pay wholesale prices to all contractors and typically get bulk discounts on all materials.

### *Advantages to Working With Us*

- We have the experience, business systems and knowledge to purchase properties **QUICKLY** and with **CASH**.
- We pay wholesale prices to all contractors and typically get bulk discounts on all materials.
- We have a creative marketing system to find and purchase properties, even before they're listed.
- We find our own buyers, allowing us to secure a strong sales price and save on sales commissions.

Investing with us also provides a **WIN-WIN** for the homeowner as well. With your cash funding, we can offer homeowners something that very few buyers can. We are helping sellers by purchasing their homes on their timeline – in as few as 10–14 days. Knowing that we're going to renovate the home, and we are buying it in "as-is" condition is an important factor to sellers who live in older, outdated homes, or those needing repairs. In addition, these sellers are not required to pay any attorney fees, closing costs, home warranties, inspection fees, realtor commissions, etc. We are not the perfect fit for everyone; but for the seller with the right motivation, these features are a necessity.

# Company Business Model – 3

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## MVA VS A TRADITIONAL BUYER

Here are just a few benefits sellers have of working with MVA to sell a home:

- ✓ **CASH OFFER**
- ✓ **NO COMMISSION**
- ✓ **QUICK CLOSE**
- ✓ **NO FEES**
- ✓ **PAY NO CLOSING COSTS**
- ✓ **WE BUY THE HOUSE “AS IS”**
- ✓ **NO APPRAISAL**
- ✓ **NO LENDING RESTRICTIONS**

Most homeowners have no idea what options are available to them beyond listing a house with a Realtor or trying to sell it on their own – hoping for the best. We provide a unique alternative to listing their house on their own or with a Realtor.

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 when compared with selling a home through traditional means.

Our “out-of-the-box” creative approach to real estate investing is a cut above the rest.

### How Do We Compare to a Traditional Buyer?

|                           | <b>Traditional Buyer</b>                 | <b>M Vincent Assets LLC</b> |
|---------------------------|--|-----------------------------|
| Method of Payment         | Bank Financing                           | CASH                        |
| Repairs                   | 1–8% of Home’s 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 Purchase Price                   | Zero                        |
| Appraisal                 | Mandatory                                | None                        |
| Length of Time on Market  | 150 Days on the Market<br>(Area Average) | 0 Days                      |

# Company Business Model – 4

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## INVESTMENT BUYING CRITERIA

Our goal is to buy distressed homes in stable areas where there is still strong buying demand. Part of our vision is to improve the overall quality of living in urban and suburban neighborhoods. In addition, we are committed to increasing the value of real estate in our community. Our company builds value by rehabilitating properties that are in significant need of repairs. We are able to target distressed properties and breathe new life back into them by renovating and improving their condition. By doing so, we are able to create beautiful homes and encourage home ownership.

### *Types of Properties We Target*

- Distressed properties in significant need of repairs
- Properties where homeowners need to sell quickly
- Properties are owned free and clear

The ability to identify a wise real estate investment is certainly a learned skill. We have been thoroughly trained and possess this skill, along with the intuition to identify these great investment opportunities in today's market.

Not every opportunity is a “good deal,” and we have built our company on a stable foundation of “knowing the numbers.” If the numbers don't make sense to us, they certainly won't make sense to our investors. Our goal is to be in business for many years, and this cannot be accomplished by taking uncalculated risks.



# Company Business Model – 5

## HOW DO WE BUY HOMES SO FAR BELOW MARKET VALUE?

At **MVA**, we have created a marketing machine that produces a consistent flow of high-quality leads. We are different from our competitors because we don't just put in offers on MLS-listed properties – we take it to the next level. Our creative marketing strategies allow us to reach homeowners directly. Here are some of the marketing strategies we use to locate great deals way below market value:

| Internet                 | Direct Mail        | Other Strategies  |
|--------------------------|--------------------|-------------------|
| Twitter                  | Probate            | Bandit Signs      |
| Buyer Squeeze Pages      | Pre-Foreclosure    | Networking Events |
| Seller Squeeze Pages     | Back Tax           | Door Hangers      |
| Primary Websites         | Free and Clear     | Other Wholesalers |
| Facebook Business        | Code Violations    | House Banners     |
| Google Business Listings | Divorce            | Bird Dogs         |
| Google Ad Words          | Expired Listings   | A-Team Van        |
| You Tube                 | Non-owner Occupied | Z-Buyer           |

## HOW WE SELL PROPERTIES QUICKLY

There are many methods we use to sell properties quickly. We invest a lot of time and money into marketing to build a strong list of buyer clients for our homes. Despite what the media say, there are many buyers who are aware that numerous buying opportunities exist in today's real estate market. The problem is, they don't know how to identify and analyze them to ensure they are actually getting a good value. That's where we come in. We are constantly on the hunt for the next great buying opportunity, and we use proven techniques to analyze investment properties.

### *Methods We Use to Sell Properties*

- Bandit signs & Guerilla marketing
- Realtor/MLS listing
- Internet/listing Websites
- Pre-listing walkthroughs

Our ability to locate a great real estate deal covers all types of real estate investments. We are able to identify great buying opportunities for the following types of buyers:

- Retail
- Landlord
- Rehabber



# Private Lending

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## WHAT IS PRIVATE LENDING?

A private money loan is a loan that is given to a real estate investor, secured by real estate. Private money investors are given a first or second mortgage that secures their legal interest in the property and secures their investment. When we have identified a home that is well under market value, we give our private lenders an opportunity to fund the purchase and rehab of the home. Through that process, the lender can yield interest rates that are 4–5 times higher than rates they can get on bank CDs and other traditional investment options.

### *Sources of Private Money*

- 401k
- Self-directed IRA
- Profit sharing
- Personal savings, trust fund, or any other money sitting around...
- Many are TAX DEFERRED PROFITS

Essentially, private money lending is your opportunity to become the bank, reaping the profits just like a bank would. It's a great way to generate cash flow and produce a predictable income stream – while at the same time, provide excellent security and safety for your principal investment. You can do what the banks have been doing for years...make a profitable return on investments backed by real estate. There is no other investment vehicle like it.

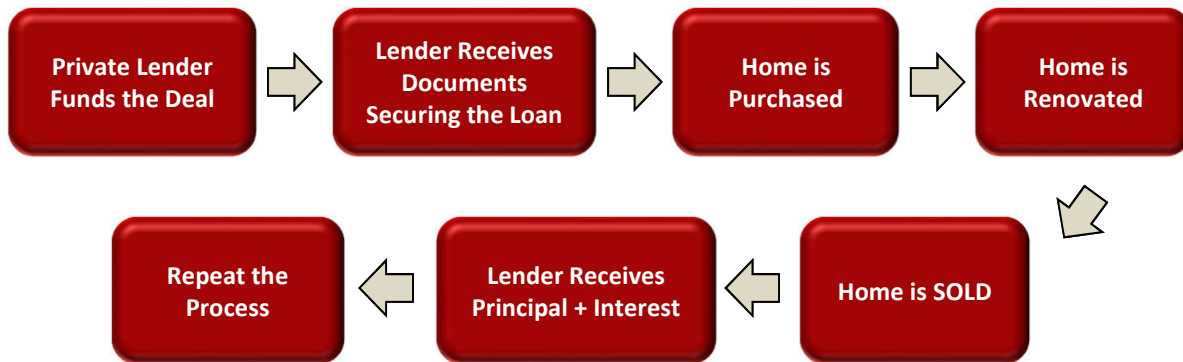
*Through private money lending, you have the opportunity to become the bank.*

## HOW THE PROCESS WORKS

The process is simple. We find an extremely undervalued property we want to purchase, and once you give us the green light, we borrow the funds from you to purchase and renovate the property. At closing, you receive a mortgage on the home along with other important documents. Once renovations are complete (typically 3–6 months, depending on the size of the project), we will list and sell the property. When it's time for closing, you'll receive your principal plus 8–12% interest payment. It's just that simple! The goal is to keep turning that money for you and keep you making substantial profits so you keep coming back to us – building a long-term, mutually beneficial relationship.

# Private Lending – 2

## OVERVIEW OF THE PRIVATE LENDING PROCESS



## HOW YOU BENEFIT FROM PRIVATE LENDING

You, as a private money lender can benefit greatly from investing your capital. A real estate mortgage/deed of trust provides you the security you would not get with other investments. You have added protection because of how we buy properties and because you have recourse available if we were to default on the loan.

We currently pay 4–5 times what a typical bank CD pays. Our rates fluctuate very little, depending on the purchase price and renovations required. The lower the price we pay, the higher the rate we can pay our lenders. Private lending means you can relax while the money is in a truly safe place, working for you.

## INVESTMENT DEAL SCENARIO

Here's what the numbers would look like on a typical renovation project, with a 6-month hold (including rehab and re-sell time) with a private lender return of 10%.

|   |                |                                       |
|---|----------------|---------------------------------------|
| Purchase Price:                               | \$ 95,000      | } <b>Funded by<br/>Private Lender</b> |
| Repair Cost:                                  | \$ 68,000      |                                       |
| Total Invested: (6-mo hold)                   | \$163,000      |                                       |
| Sales Price:                                  | \$250,000      |                                       |
| <b>Lender Potential Return on Investment:</b> | <b>\$8,150</b> |                                       |

# Private Lending – 3

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Our equity is built in the purchase of the home, where we are buying 30–50% below a retail buyer. This creates instant equity at purchase. Also, in a typical transaction, we cut out the middlemen and their associated costs, including commissions, mortgage broker fees, and loan fees. Moreover, our attorney costs are lower because there is less paperwork for them to review.

Because of our buying strategy, we are able to offer our buyers a fully renovated home at or below everything else in the neighborhood. We walk away from hundreds of “close” deals that do not meet our specific buying criteria, and we simply won’t buy unless it makes sense for everyone involved.

## *Why Private Lending is So Compelling*

- Passive income (minimal time involved)
- No dealing with tenants
- No manual labor renovating properties
- No dealing with unscrupulous contractors
- Short-term use of lenders’ money
- Sense of security that money will be coming back soon
- Secure collateral position in marketable and liquid real estate
- Borrowers do the **HARD WORK** of finding the collateral
- Borrowers put **THEIR MONEY** into lenders’ collateral
- Borrowers put **THEIR TIME** and **LABOR** into lenders’ collateral
- Borrowers take majority of the risk
- If a lender must foreclose, the lender makes even more money
- Multiple loans can be made at one time
- It is easy and clean work
- Huge annual industry business loan volume
- You make money while you are sleeping
- Profits can be tax free
- **It is PROFITABLE with no cap on earnings**

# Private Lending – 4

## RISKS VS REWARDS (EXAMPLE)

| Sitting in Bank             | Real Estate Private Lending  |
|-----------------------------|------------------------------|
| \$100,000 x 1% interest     | \$100,000 x 10% interest     |
| 12-month term = \$1,000 ROI | 12-month term = \$10,000 ROI |

***You are making a 10-fold higher return  
on your money!***

| Stock Market           | Real Estate Private Lending               |
|------------------------|---|
| Completely Unsecured   | Secured by Deed of Trust or Mortgage Deed |
| Completely Uninsured   | Collateral is Fully Insured               |
| Invest at Market Price | Collateralized Below Market Value         |
| Returns Are Unknown    | Returns Are Fixed and Agreed Upon Term    |
|                        | Tangible Asset                            |

## HOW PRIVATE MONEY HELPS OUR COMPANY

Private money lenders bring speed and efficiency to our transactions, and our leverage is far greater when we purchase using private cash funds. Many of the homes we purchase are in need of quick sale, within 10–14 days. *A traditional bank requires 30-45 days to close a loan.* Many traditional home sales fall out of contract because of financing issues. Using quick cash as leverage allows us to negotiate a much lower purchase price and reduce our risk.

Being able to offer a fast closing with private funds motivates sellers to take our offer over the competition and entices them to take a much lower price than they would from a conventional buyer. Moreover, lending guidelines continue to change, requiring more applications, approvals, junk fees and stricter investor criteria. They also limit the number of investment properties that can be purchased by one company.

On a new home purchase requiring renovations, private lender funds will be allocated to the purchase price, renovations, carrying costs, cost to resell and a small buffer for unexpected expenses.

# Private Lending – 5

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## WE PROTECT OUR LENDERS

Mortgages offer the banks solid, long-term, fixed returns. You can put yourself in the position of a bank by directing your investment capital, including retirement funds to well-secured real estate mortgages. Mortgages have ultimate safety because if default occurs, the bank (ie, you) can recover your investment as the first lien holder on the property.

Each property we acquire is put through a rigorous evaluation process to assess the profitability before the property is purchased. "Integrity" is an essential part of our business, and we only make sound investment decisions. For your protection, we also provide the following documents to secure your investment capital:

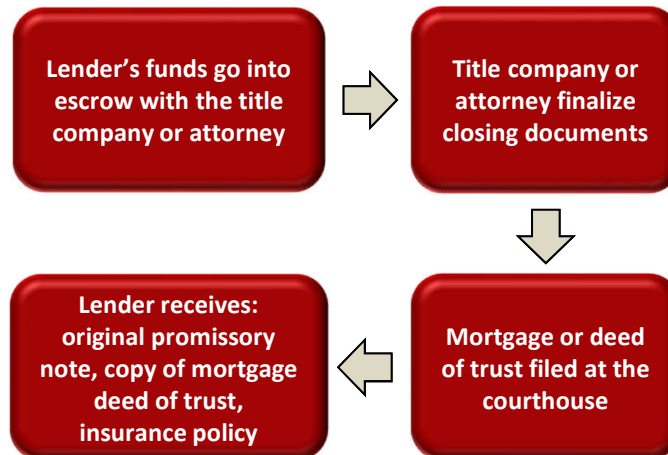
**Promissory Note:** This is your collateral for your investment capital.

**Deed of Trust/Mortgage:** This is recorded with the County Clerk and recorder to publicly secure your investment against the property that we are providing as collateral.

**Hazard Insurance Policy:** This is where you as the private lender would be listed as the "Mortgagee" for your protection in case of fire or natural disaster, etc.

We pay for a title search and title policy on the home just as we would in a typical transaction. For a rental investment with a long-term note, we always keep a valid hazard insurance policy on the property to protect against causalities. You'll be named as a mortgagee and notified if the insurance is not kept current. In the event of any damage to the property, insurance distributions would be used to rebuild or repair the property, or used to repay you.

### Overview of the Closing Process



# ***Common Ways Private Lenders Fund Deals***

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## **CASH**

Cash held in most types of bank accounts can be accessed quickly and can fund your deals in minutes, instead of hours or days. Fees are generally minimal for wire transfers and cashier's checks.

### ***Common Sources of Funding***

- Cash
- Home equity line of credit
- Personal and business lines of credit
- Retirement accounts
- Liquidated securities and investments

## **HOME EQUITY LINE OF CREDIT**

A home equity line of credit (HELOC) is a powerful source of funding that many people have and don't even think about. Unleveraged equity is dead money, and it's not making any interest. You can easily tap into that money. It's a way to make sure you're in first position when we're ready to pull the trigger and buy a property.

## **PERSONAL AND BUSINESS LINES OF CREDIT**

Personal loans and "signature lines of credit" can be obtained from most banks or credit unions by anyone with good credit and a stable income.

## **RETIREMENT ACCOUNTS**

More and more private money lenders are using their Individual Retirement Account (IRA) funds to invest in real estate. A self-directed IRA is essentially the same as a traditional IRA, but allows you to purchase a broader range of investments, including real estate.

## **LIQUIDATED SECURITIES AND INVESTMENTS**

Investments are a way to put your savings to work earning more money. However, if your stocks and investments have not performed as you had expected, it might be time to consider other investments. As you know, stocks can be liquidated as and when you wish. Sometimes you need to liquidate your investments because you need the money for something you want to purchase, such as real estate.

# ***Investing With a Self-Directed IRA***

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Most people think that an IRA can only be used to purchase investments, like stocks and mutual funds. But that's not true! You can get private mortgage loans using the funds that are already in your IRAs and other retirement plans.

As it pertains to lending for real estate investments, enter the self-directed IRA. The IRS has set forth guidelines on what you can and cannot invest in with your IRA. Many people are surprised at the scope of options available. From tax liens, gold, real estate investments and real estate notes, IRAs are much more powerful than most people realize. If you add to that the power of a Roth IRA, which allows you to enjoy your earnings tax free or tax deferred, and you've got a fast road to an easy retirement!

However, for you to use retirement accounts for loans, they must first be administered by a third-party custodian. After selecting your custodian, you simply send a transfer form to them and they'll do all the work for you. Once you've done that, you're ready to make private mortgage loans. We would be happy to recommend a local custodian we've worked with in the past who can assist you with setting up your account.

## ***Retirement Accounts That Can Be Self-Directed***

- Roth IRAs
- Traditional IRAs
- SEP IRAs
- Simple IRAs
- 401k (solo)
- 401k (qualified plan)
- Educational savings accounts
- Health savings accounts

***\*Profits can be tax free or tax deferred when you invest with one of these vehicles***

# *Investment Terms & Conditions*

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## Minimum Investment:

When working with private lenders, our minimum standard investment is \$25,000. When first investing with us, a lower initial investment amount may be agreed upon to ensure you're confident when working with our company.

## Mortgage Terms:

The majority of our loans are set up on an 8- to 12-month note; however, it depends on the size of the project. If we are doing a teardown and rebuild, we will have to wait on the county inspectors for many approvals, which can cause delays. We account for all of those details upfront and will give you estimated time frame for the return on your investment. Also, we do not pool funds; your funding will be tied to one property secured by a deed of trust.

## ***Investment Terms & Conditions***

- Minimum investment - \$25,000
- Interest rate – 8-12%
- Payment schedule – monthly
- Mortgage terms – 8-12 months
- Return of principal and interest – paid back at closing
- 1st or 2nd lien position
- Option to renew
- All documents recorded

## Payment Schedule:

Typically, we pay one large lump sum at closing on a short-term note. This is much easier to manage for both of us, especially if we're working out of a retirement account. On a longer note, we will pay monthly just like a typical mortgage.

## 1st or 2nd Lien Position:

The Investor, as "mortgagor," has the right of first lien holder and "power of sale" on the property. The 1st lien position is placed behind a senior mortgage. You are probably used to hearing the term first and second mortgage. The second mortgage is a junior lien because it's in 2nd position. The senior lien or first mortgage must be paid before the 2nd lien.



# Testimonials

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“I have had the privilege of knowing Mark for over a decade. His knowledge, passion, conviction and integrity to do the right thing - guide everything he does and everyone he comes in contact with. He is a man of character that can be trusted. He has a knack for success. Mark, thanks for being who you are, you make a difference.”

– *Bob Combs*  
*Principal/CEO at Execution Matrix*

“I have had a wide variety of contractors work on my homes over the years on a variety of small and large projects. Some contractors were very disappointing; some were quite good. I can honestly say that Mark Fansler is the BEST contractor with whom I have ever worked. Mark is a meticulous craftsman who takes pride in his work. He is punctual, thorough, friendly and honest.

He worked on a large variety of projects around the house over a period of five months. He has so many skill sets that he was able to fix things other contractors were unable to fix. He showed up when he said he was going to be here and always left the work areas completely cleaned up at the end of the day. He has great respect for the homeowners property; he never wore dirty work boots in the home and always covered anything that might be in the construction field.

He generated a very detailed estimate that had contingency funds planned in case he ran into any problems. He always used high quality materials, especially in the framing for my new replacement windows.

I wouldn't hesitate to hire Mark again for any project and am happy to speak to any potential clients about his work.”

– *Mary Jane Isaacs*  
*Client, home repairs and renovations*

## Testimonials – 2

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“I’ve had the pleasure of working with Mark recently, and it was a breath of fresh air! His professionalism, knowledge and his innate ability to think ‘outside the box’ allowed me to feel the confidence that he understood me and my needs...no ‘cookie-cutter’ results here!”

– *Cindy Erickson*  
*Client, kitchen renovation*

“I have known and worked with Mark Fansler for over twenty years, and during that time he has proven to be a person who is knowledgeable in both means and methods and the financial aspects of construction. Whenever Mark is involved in a project the needs of his client comes first. I would highly recommend using M. Vincent Companies for any and all types of construction projects.”

– *Ron Goodman*  
*Owner, Preferred Fire Protection, Inc*

“I have known Mark for nearly 10 years both personally and professionally. It is my pleasure to endorse Mark in both capacities. Mark's knowledge of the construction industry and development is vast in both width and depth. He is a true professional in the industry and delivers consistently quality craftsmanship, meeting budget and deadline. More impressive to me is Mark as a person. Mark is a man of honor and integrity. It is without reservation that I recommend Mark V. Fansler to you.”

– *Rob Kelly*  
*PM, Superintendent, Safety & QC Manager On Site at Crystal Metalworks*

“Mark and Linda are top-notch professionals. They operate with a high level of ethics and integrity. I would feel confident and comfortable referring any of my friends and family to them for their services.”

– *Dave Augustine*  
*Coach, FortuneBuilders*

# Property Showcase 1

907 Shipley Road  
Wilmington, DE



103 Stoney Run Road  
Wilmington, DE

# *Property Showcase 2*



# ***Property Showcase 3***

1805 Walnut Street  
Wilmington, DE



225 Dupont Circle  
Wilmington, DE

# Property Showcase 4



# Property Showcase 5

2301 Harrison Ave  
Wilmington, DE



# ***Taking the Next Steps***

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## **GETTING STARTED WITH US**

If we haven't already, it's important to sit down and discuss all these details in person. We will need a clear definition of what your goals are and the amount you are comfortable investing. At that point, we will present you with any current opportunities that fit those criteria or contact you as soon as we have an opportunity that fits.

If you have an interest in this opportunity, please send us an email: [mvincentassets@gmail.com](mailto:mvincentassets@gmail.com).



## **REFERRAL PROGRAM**

Word of mouth is typically how we are able to work with private lenders like you. It would be greatly appreciated if you passed our information on to anyone that may be interested in the opportunity to be a lender. In our business, it's always important that we have a steady stream of lenders. Once you've done a few deals with us, and you've learned how we're purchasing so low, you may attempt to do it on your own. If that's your goal, we're happy to help you any way we can.



# *Frequently Asked Questions*

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## **WHAT IS PRIVATE LENDING?**

When we have identified a home that is priced well under market value, we give private lenders an opportunity to fund the purchase and rehab. Lenders can earn high interest rates – typically 4–5 times higher than rates on bank CDs and other traditional investment options.

## **HOW IS THE MONEY USED?**

On a rehab property, the money is allocated to the purchase price, renovations, carrying costs, cost to resell, and to a small, contingency fund for unexpected expenses.

## **WHY DON'T YOU GET A TRADITIONAL LOAN?**

The primary reason is: time and negotiation leverage. Many of the homes we purchase need to be sold quickly, within 10–14 days. A bank requires 30–45 days to close a loan. Also, our leverage is far greater when we purchase using cash instead of financing. Many traditional home sales fall out of contract because of financing issues; this allows us to negotiate a much lower purchase price and to reduce our risk. Lending guidelines are also continually changing. Most new requirements include applications, approvals, junk fees, and stricter investor criteria. They also limit the number of properties that can be purchased by one company.

## **HOW CAN YOU AFFORD TO PAY SUCH HIGH RETURNS?**

We make our money on the purchase, and this allows us to purchase 30–50% below a retail purchaser. This instantly creates thousands of dollars in equity. Typically, we also cut out the middlemen and their associated costs, including commissions, mortgage broker fees, and loan fees. Our attorney costs are usually lower as well because there is less paperwork.

## **ARE YOU REALLY HELPING SELLERS?**

Absolutely. With your cash funding, we can offer something few buyers can. We are buying within their timeline in as little as 10–14 days. Knowing that we're going to purchase the home in "as-is condition and renovate it is an important factor to most sellers of distressed property. Also, the seller won't have to pay additional fees.

## **WHAT IF THE MARKET GETS WORSE AND VALUES GO DOWN?**

This is a great question and valid concern. However, our strategy is not to speculate 3 years down the road. Our goal is to purchase quickly and sell even faster. Most of our projects are completed in 1–2 months and sold in 4–5 months. The market doesn't tend to shift that dramatically in such a short period of time; it's typically a longer process for an area to decline. Remember, we're buying in strategic areas where inventory is already low and demand is high; this greatly minimizes our risk.

# ***Frequently Asked Questions***

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## **WHAT INTEREST RATE DO YOU TYPICALLY PAY YOUR PRIVATE LENDERS?**

Most of our lenders are paid from 8–12%. Our rates will fluctuate very little depending on the purchase price and rehab involved. The lower the purchase price, we can sometimes afford to pay a little higher rate to make sure our lenders make it worth their time.

## **HOW LONG WILL MY FUNDS BE HELD?**

The majority of our loans are set up on an 8–12 month note, but it depends on the size of the project. If we are doing a teardown and rebuild, we will have to wait on the county inspectors for approvals. This will cause delays. But, we account for these details upfront and will give you an estimated time frame for the return on your investment beforehand.

## **WHAT IF I'M ON A SHORT-TERM NOTE AND SELL THE HOME AFTER 1 MONTH?**

It's extremely important to us that we do not waste your time. However, occasionally, situations may occur where we find a buyer immediately. In this scenario, we provide you with 2 options: we can move the note to another property, or we can provide you with a minimum of 3 months interest. Most investors see the strength of our purchase ability at that point, and simply move the note to another property.

## **WHEN WILL I RECEIVE PAYMENTS?**

On a short-term note, we pay one large lump sum at closing. This is much easier to manage for both of us, especially if we're working out of a retirement account. On a longer-term note, we will pay monthly, just like a typical mortgage.

## **IS THERE A GUARANTEE ON YOUR INVESTMENT?**

No. There is no government-backed guarantee on these privately held real estate notes. You're deriving protection from the equity in the real estate. If at any time we were to default on the note, you have legal right to take the home (essentially foreclose on us). Many investors laugh about this and say, "I hope you're a day behind on payments...I'd gladly take this one off your hands." Remember that we plan for the worst, and our homes have thousands of dollars of equity in them. So, in a worst-case scenario, we just don't make "as much" profit as we originally hoped.

## **IS THE IRS APPROVED TO USE RETIREMENT ACCOUNTS IN THIS MANNER?**

Yes. These are established tax guidelines, and it is completely legal. However, we always recommend the services of a custodian to invest retirement funds tax deferred or tax free.

# *Frequently Asked Questions*

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## **WHO BUYS INSURANCE?**

We do. We pay for a title search and a title policy on the home, just as we would in a typical transaction.

## **WHAT KIND OF INSURANCE POLICY DO YOU GET ON THE HOME?**

If we purchase a renovation, we get a builder's risk policy (Vacant Dwelling Policy). In case of any damage, insurance distributions would be used to rebuild or repair the property, or used to pay you.

## **HOW MUCH IS IT GOING TO COST ME TO LEND TO YOU?**

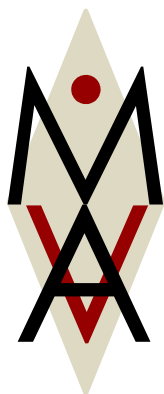
It is our policy to pay for all the closing costs so that your entire investment goes to work for you. We will pay for the closing agent, document preparation fees, notary fees, overnight mail fees, bank wire fees and recording costs. We do not charge any fees or commissions to our private lenders.

## **WILL MY MONEY BE POOLED WITH OTHER INVESTORS?**

No, we do not pool funds. Your funding will be tied to one piece of property secured by a deed of trust.

## **IF YOU DEFAULT ON THE LOAN, HOW DO I ACQUIRE THE PROPERTY?**

In this unlikely scenario, we would simply transfer ownership of the property to you, if possible. If for any reason we did not (or could not), then you have all the legal rights of a secured lender. The best way to legally protect your interest in case of a default would be to hire an attorney. They would seek to retrieve your investment, any unpaid interest, any collection costs, all your attorney fees and maybe even more. An attorney could advise you of whether or not it makes sense to foreclose on the property or seek ownership to protect or recoup your investment.



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