

Here Are *The Details* Of Our Program

Hello Future Homeowner,

My name is Rick Patterson. If you would like to buy a home, but **can't qualify** for a conventional mortgage, you've come to the right place.

I am a real estate investor and I buy and sell homes... I am **not** a real estate agent. By using my special financing, you can buy a home from us.

It does **NOT** matter if you have bad credit, bankruptcy, late payments, judgments, liens, tax problems or charge offs; you can still buy one of our homes. It doesn't even matter if you have verifiable income. We believe that *everyone* has a right to own their own home.

We are **constantly** getting new homes in nearly every area.

Beautiful Homes Available

These are nice homes in nice areas with great neighborhoods and excellent schools. Most of our homes are less than 5 years old and in **near perfect condition**. Only a few of them are fixer upper bargains.

Many of these homes have beautiful new kitchens and master bathrooms, big master bedroom suites, and big fenced in **yards for the kids** and your pets. Most of them have big 2 car garages and plenty of storage.

On this web page, I'm going to show you the simple steps you can take to buy a home. These aren't difficult steps... they don't take a lot of your time and, in fact, they can be pretty exciting... especially when you **start looking for your new home**.

We make it very easy to **own** your own home... to have a place that you can claim as your own and be a proud homeowner. Nearly every one of our past buyers had been turned down again and again and again by banks and mortgage brokers... even banks that advertised "bad credit okay." They **never** thought they'd EVER be able to actually buy a home for themselves and their family until they got into our program.

This web page will give you all the details you need to get into your new home in as little as 7 to 10 days.

There is absolutely no charge for this service, we make our money on the sale of the property. There is also **no obligation**. If you like what you see, great, let us know and we'll get you started and get you the list of properties we have available... if, on the other hand, you decide it's not for you, that's no problem... there's no hard feelings. It's really pretty simple and straight forward.

Well let's get started.

First of all... let me tell you where **we** buy the properties we offer for sale.

We get lots of calls, every day, from people who have homes they want to sell. If we think these homes will fit the needs of buyers like you, we will purchase these properties and then offer them to our "Registered Buyers."

We buy from sellers who, maybe can't get their houses sold or maybe they just want to sell quickly... there are as many reasons as there are sellers. It doesn't matter to us as long as the deal we make solves the Seller's problem, is profitable for us and is right for one of our "Registered Buyers."

We aren't in the business of taking advantage of distressed Buyers or Sellers. We believe that we make the most money by **helping people**... and we sleep better at night because of it.

By the way, if you are interested in **selling** a home, please [click here](#). **We will make you an offer on your home within 24 business hours**... then you can take your time and decide if that offer is right for you.

So... since we are able to do this, we end up with **a lot of properties** and we are constantly looking for good people to sell them to. Fortunately for us, because of this web site, we have a ton of people who want to buy our houses. In a minute I'm going to explain how we will structure the home purchase deal with you, but first I want to tell you the **second way we can help** you find a home.

If what we are offering does not fill your needs or if you feel there is just too much competition between our buyers for the homes we do

have, (since we have so many people in our program). **If you feel you would like to buy a house that we do not have for sale, we can still help.** Here is what you do...

Once you are registered with us, you can also look at every home listed "For Sale By Owner" or "For Rent" that is in the paper or has a sign in the front yard. If you look at these properties and find 3 to 5 that you like, we can usually get on the phone and put together a deal with the seller of at least one of them that will make sense for you. Just let us know which properties you like. **We will negotiate with the seller** so that we can structure the purchase in a way that will work for your situation. These turn out to be win-win-win situations for the Seller, for us, the middleman Buyer and for you, the end Buyer.

Okay... now you know how you are going to find your new home... either through the list that we send out every week or by tracking down a "For Sale By Owner" or a "For Rent" property. Now I'm going to move on to...

How We Structure The Deals You Will Be Buying From Us

Here is how we do it. We sell you the property "Rent To Buy."

That means that you are **buying the property from us**. We lease the property to you for a specific period of time, usually 1-2 years depending on your situation, and during that time you have the option to buy it from us at a price that we both agree upon when you first move in.

You will also pay a "Lease Option Fee" when you move in and buy the house from us. This money will **apply** to the purchase price of the home and will reduce (**usually eliminate**) your down payment when you eventually take out a 30 year mortgage with a bank. The minimum "Lease Option Fee" that we accept is \$2000 plus the first monthly lease payment. So if the monthly lease amount is \$1050 and the "Lease Option Fee" is \$2000, you will need \$3050 to close the deal and move into the house. Make sense?

Each property is different and has a different "Lease Option Fee" amount. When you [register online](#), just tell us how much you have for the "Lease Option Fee" and we will try to only send you houses that fit those specifications. For example, if you have \$5000 for the "Lease

Option Fee," don't ask for the list of \$10,000 "Lease Option Fee" properties... it will just disappoint and frustrate you. We encourage you to be realistic about what you can afford, so your payments don't stress you out.

It is our goal to help you **eventually** qualify for a mortgage and refinance the house, pay us off and put you on the deed. Remember, **you do NOT have to qualify** for a mortgage now.

We work with a very good, very reputable, very understanding mortgage brokerage... they are "**good people**" and we'd like you to talk to them. Now, don't misunderstand... we don't expect you to be able to qualify for a mortgage right now... after all, that is probably why you tracked me down and are listening to what I have to say.

What we want to do, is find out **how soon** you will be able to qualify... for some people, it may only be a few months... for others it may be a year or two years or five. **It doesn't matter to us** how long it takes, but we don't want to put you into a program that doesn't give you enough time to get on track financially so you can get a loan when the time for that finally comes.

Our mortgage broker is excited about doing your prequalification for a mortgage because they know that they have a good chance of getting your business down the road when you are finally able to take out a loan. They are **not** going to be nasty to you like so many other mortgage brokers, just because they can't do a loan for you right now... they're like us... in it for the long term.

So that's the first thing we are going to ask you to do... it's a quick phone conversation that takes maybe 20 minutes... you don't even have to go meet with them... and they keep everything **100% confidential**. And by the way, there is nothing that we haven't seen before... you're not going to shock us, no matter how bad your current situation. Remember, there were over 1 million bankruptcies in the United State last year alone... and a lot more people than that have bad credit. Our mortgage broker will just ask you a few questions about your income and your job (or lack thereof), they'll pull your credit report to see if there are any surprises, and then, they'll be able to tell us exactly how long you are going to need before you can get a bank loan.

Just a side note... and this is for maybe 10% of you out there. Sometimes, we discover that you qualify for a home loan **right now**...

you may have **thought** that you had bad credit, but it turns out after we look at your credit report that the bad things on your credit that you thought were so bad, didn't matter as much as you thought.

If this happens, it's very cool because now your options open up... you can buy virtually any home on the market that is within your price range. Of course, we would still be happy to sell you one of our homes, but we also want to give you the opportunity to see what else is available out there.

What we will do is **connect** you up with a real estate agent... someone who **works with buyers** as their main job... someone who isn't pushy, will take the time you need to help you find a property and will hold-your-hand through the process. We look very hard for good agents to connect you with... real pros. This agent will either meet with you in person and sit in front of a computer with you and pull you up listings or email you or they will snail mail you the listings. Whichever you prefer.

But remember... that's only going to be for about 10% of you who are reading this page. What we REALLY do is work with the other 90% of you... that's our expertise.

After you talk to our Mortgage Broker, we will send you an official "**Buyer Registration And Qualification**" email. You are now officially registered as one of our potential buyers... and remember... all this is **FREE** and there is absolutely no obligation.

Now comes the fun stuff...

It's Time To Start Looking At Houses

There are two ways that we can do this.

First... we want to sell you our properties. Every time we get a new property in the area you are looking, we'll send you an email.

But here's the rub... we have a lot of people like you who are actively looking for a home... as of last count, it was 183... and we get more every day. So when we get a new home for sale, those **homes move pretty quickly**.

The problem for us was... how can we be fair about this?... and we thought about it for a long time. Who should we notify about our new

properties first? Should first notice go to the people who are on our list the longest, the ones who are ready to buy "right now," the ones we think will qualify in the shortest period of time... on and on we went with this and we finally came up with what I think is a pretty fair solution.

We just send the email to **everyone at the same time** and then it's "first come, first serve." Nothing else matters. First family who wants it, gets it.

Now you may not feel comfortable acting quickly in the beginning and we sure **aren't going to push you**. We let you tell us when you're ready to go. What happens most of the time is, at first, when folks become "Registered Buyers" they take their time, they look at the properties we have for sale, they let a few pass by them because they weren't exactly what they were looking for or they want to get comfortable with the process.

But then... after a while, our "**Registered Buyers**" start getting comfortable. They see what is available for the money they can afford, they get to know the different neighborhoods... **they get comfortable** with us and realize that we are for real and that we do what we say we do and then... that is when they feel comfortable about making an offer on a house on very short notice. We won't push you... only **you** know if the house is right for you. If it's not, just wait... you may not get that one, but we are always getting new property. We don't want you to be a hasty buyer... only **you** know your comfort zone.

So... as soon as you get your official "**Buyer Registration And Qualification**" email, we will start sending you properties to look at. Sometimes we may only have one or two a week... other times, we will have 15 or 20 a week. It all depends on how many houses we bought.

So... we'll email you the address of the property and a brief description of it. If it looks interesting to you at all, we encourage you to **go see it immediately**. Drive by... we find that 75% of the time, you can tell if a house is for you by looking at the exterior and the yard and the neighborhood... or maybe it's more accurate to say that you can tell that it's **NOT** for you, by looking at the outside. **If it looks interesting to you**, then it's time to take action and call us. One of our people will schedule a time that is convenient for you both and show you the property. They will **get you inside** so you can

look around at your leisure... check out the condition; get a feel for the size and the layout.

Then, just sit down on the couch or the floor and soak it in and **decide if this house feels like home**. If it does... if it pushes your buttons... and you'll know when it does... something magic happens when you find a house that you know is going to be YOUR home. When you decide, then it's time to take the **next step**.

Before I go any further, let me ask you for a **favor** in advance. If you drive to the house without one of our representatives, please do NOT knock on the door. Someone may be living in the house... it may be the previous owner who hasn't moved out yet, it may be a tenant who is entitled to their privacy. Please, I ask again, do not disturb the tenant. It just creates lots of problems for us because we have so many people looking at these properties... it's not fair to those folks if people are knocking on their door all day.

Okay... let's move to **the next step**. It's time to fill out the paperwork. When you meet with our representative to view the property, they will bring all of the necessary paperwork. When you say, "We want it!"...our representative will fill it out and explain it to you. It explains the move-in date, the price, the terms, the monthly payment, the length of the option and it lays out who is responsible for what, in the agreement and what happens if one of us defaults on the agreement. One of the valuable things we do is **treat you like the owner** as soon as you move in. We pretty much trust you to take care of the property like it was yours... after all, you are buying it... you just haven't got the deed yet. It is in **our best interest** to see you succeed in the purchase of this home and that, by the way, is how we make the most money. It's also a lot of fun to have happy campers around.

Now... if you don't understand the paperwork, please feel free to take it to your attorney before you sign it. We will NOT pressure you to buy. We want you to be **100% comfortable** with your decision. This is a legally binding agreement and you only want to sign it if you are fully and completely aware of what you are agreeing to.

Our representative has the authority to okay you as the new buyer of the home, but the only way the agreement is sealed is when you transfer the funds for the "Lease Option Fee" and the first month's payment. We only accept certified funds to activate the purchase

agreement... for example: a wire transfer, a cashiers check or a certified check... we can not take cash.

The reason we do this is because we do not want to tie up the property in an agreement with someone who ends up not being able to come up with the money or who needs more time to make a decision. We may have others waiting in line for a chance at that property and it's **not fair** to them if we let someone tie up a property without being truly serious or capable of closing. As I mentioned before, it really is "first come, first served." With that said, you might want to drive to your bank with our representative, right then and there when you sign the agreements and have a cashier's check drawn up to "secure" the property for you and **culminate the deal**.

With all that said about "Securing" the property... just remember, that we **don't** want you to feel pressured to make a decision before you are ready... we will always get more properties next week if you aren't 100% sure of this one.

Well that's it. I hope I've answered all of your questions. If not, feel free to **email us**. The only thing you need to do to get started is **just scroll back up the page and fill out the online form**. It asks a few basic questions, gets your contact information and helps us get you on the right path. Make sure to give us your **primary** email address. We have had a lot of problem with free accounts like hotmail and yahoo and we've also had problems getting email through to AOL addresses. If that's all you've got, that's okay, but we want to make sure you get the house listings when we send them out.

Hopefully the things you've learned from this program has convinced you that what we offer is **real**, that we are real people with a desire to help you achieve your goals. I tell all of the people who work with me that, as a company, we are here to solve problems. "The more people we help, the more money we make." Yes, we are in it for the money... this isn't a charity, but **it's funny how the more you give, the more you get**. It's Karma or the Golden Rule whatever you may call it. We will do our best to help you find your dream home... but now it's your turn... it's now time for you to take action.

Just scroll back up this web page and fill out the "**Buyer Questionnaire**." It will only take 5 minutes... 5 minutes that can change your life. As soon as you do, the wheels start turning and our little machine goes into action for you exactly like I laid it out. Remember, this **"Buyer Registration" is 100% free**. You are not

obligated to buy our properties in any way... as a matter of fact we don't want you to buy our properties [if they aren't right for you](#).

Thank you for reading this (rather long) web page. Your dream of home ownership can finally be realize if you just take action and get started now by [filling out the form](#).

Whatever you decide, I wish you the very best of all good things.

Best Wishes,

Rick Patterson

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