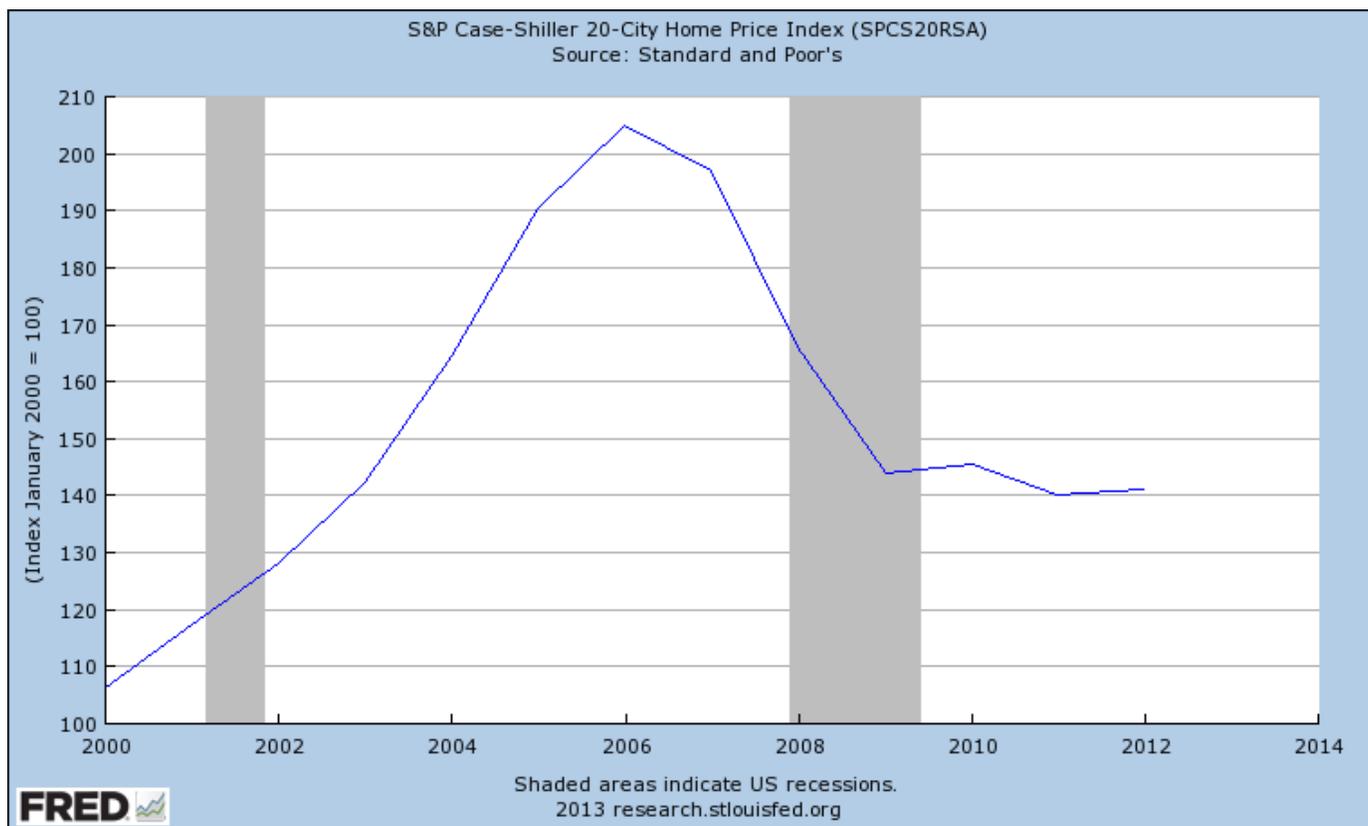


# How to Sell Your House Fast for Top Dollar with the Least Hassle



Dear Friend & Neighbor,

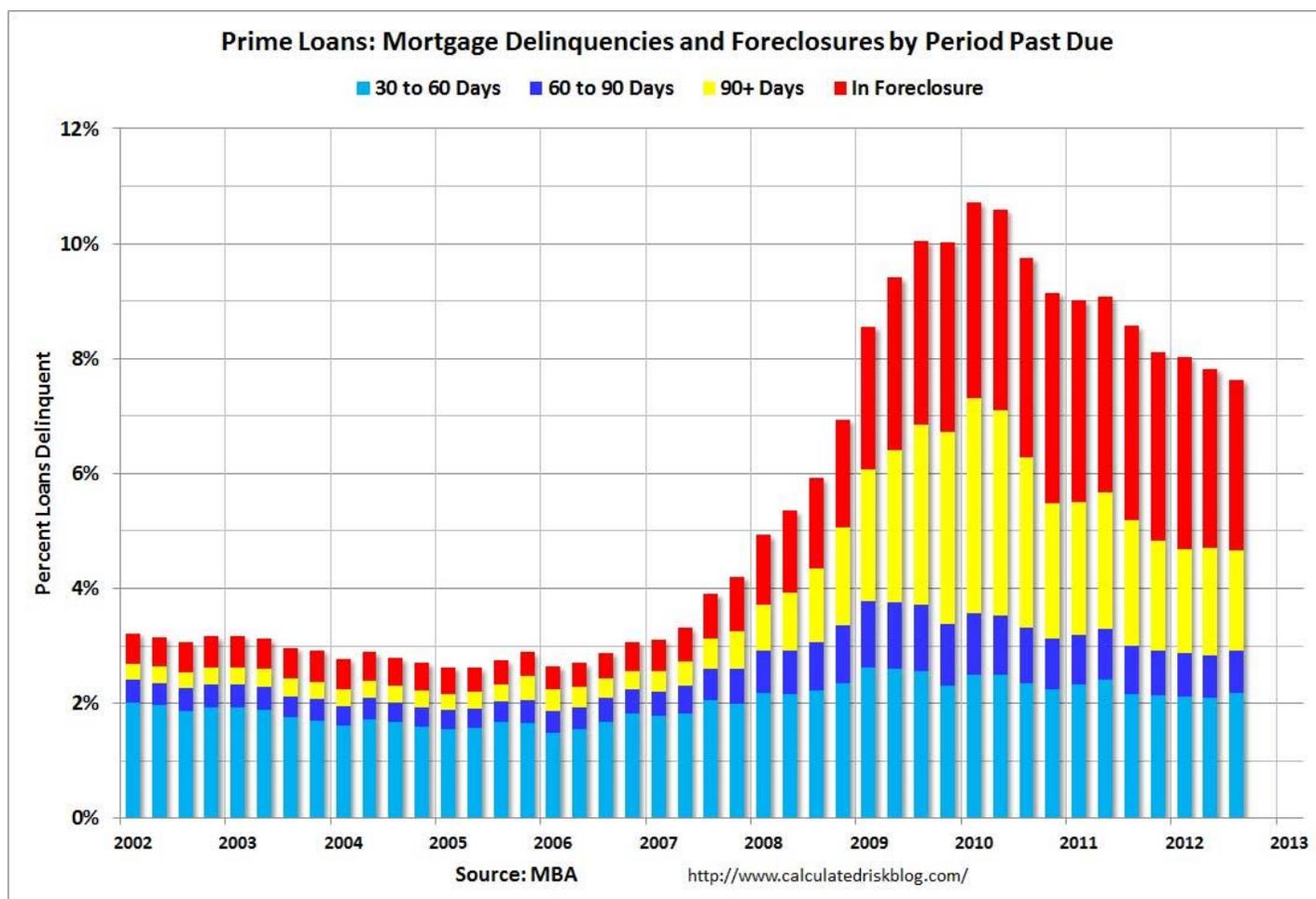
As you are well aware we are in the middle of the worst economic downturn in our country's history. The real estate market has been the hardest hit when it comes to home values & foreclosures. From the real estate market highs of July 2005, some parts of the country are now down nearly 50% - 80% from those values. As you can see from the chart below, today's home values have dropped dramatically.



Many people know that **Utah** has been hit hard with respect to home values, but most people are not aware of how much. When people are asked what they believe their homes are worth, most say "a couple years ago my home was worth \$200,000" As you can see from the chart above, that \$200,000 house is now likely worth \$100,000 -- or less if there are a lot of bank-owned sales or short sales occurring in your neighborhood.

So what's the future hold, you ask? Well, local housing specialists and market forecasters, believe that the balance between supply and demand will not be fully achieved until about 2014. This means we won't see any significant increase in values until after this point. One of the main

reasons is the number of pending foreclosures that continue to hit the market and bring down home values. The chart below shows that there are over 7% of the US households is in foreclosures that could be hitting the market in 2013 & 2014.



**So what does this mean for us?** Well it means that for values to increase significantly we have to find a solution for these pending foreclosures and available inventory, which could take 3 to 5 years, experts say.

**So what do you do if you want or need to sell right now?** There are 3 different options you have, which we'll explain in detail so you can make an informed decision to maximize your proceeds.

## 3 Options to Sell Your Home for Maximum Speed and Profit



### **Option #1: Selling with a Realtor**

Realtors are great if you have plenty of time to sell and your house is in excellent condition. There are thousands of realtors in Utah, and let's say you were to pick one that has successfully closed some deals and is experienced. The realtors will likely walk through your property and give you advice on what should be fixed, cleaned up or removed.

Then you'll sign a 6-month to 1-year listing contract and they'll put it on MLS (Multi Listing Service). Most listing agents will charge 6% or more depending on the situation for this service. They will handle all the calls, lots of paperwork, qualifying the potential buyers, and presenting you offers. Typically 3% goes to the agent that finds the buyer and 3% goes to the agent that listed the property.

Once the property hits the MLS the fun begins! You'll have lots of people coming into your home, looking around and checking every nook and cranny, 7 days a week, and quite possibly at all different times of the day, as everyone has different work schedules and time commitments. This means your house has to be spotless ALL the time. This can be very intrusive for most people.

Once a buyer is found, which takes on average 4 to 6 months, your agent will open escrow and the buyer's "inspection period" will begin. During this period, several inspectors will come to your house and check EVERYTHING! This typically includes a home inspector, who will check almost everything that you could think of and more, plus often a roof inspector, pool inspector, termite inspector, etc... After all of these inspections are completed, most buyers will give you a list (and we've seen some really long lists!) of items that expect you to fix, or instead they may ask for a large price reduction. If you don't agree to do it (or negotiate something they will accept), the buyer can walk away and you're back to square one.

Once you get past the inspection period, the buyer's lender will order an appraisal to ensure that the value and condition of the property is acceptable to the lender. This appraisal process, which used to be fairly routine, is now blowing up many traditional real estate deals. We recently had a property that we renovated and had several buyers wanting it for \$140,000. That means \$140,000 is the 'market' price, right? Wrong! Even though we had multiple offers at or around \$140,000, which indicated that the buyers and their realtors thought it was worth that price, the appraisal came in at only \$117,000. The appraiser decided to use bank-owned and distressed sales as comparables when calculating his value, rather than comparing it to other non-distressed remodeled properties nearby. This low ball appraisal will be attached to the property for 6 months. So what do we do? We are forced to wait the 6 months or turn it into a rental property, taking the risk that the tenants won't mess up the recent renovations we just spent lots of money on.

Now, let's say the appraisal comes in fine than you can go to closing. Usually the buyer and seller split closing costs, which can cost you roughly 2-4% of the sales price, and are taken out of your proceeds at the closing. Success...Sold!

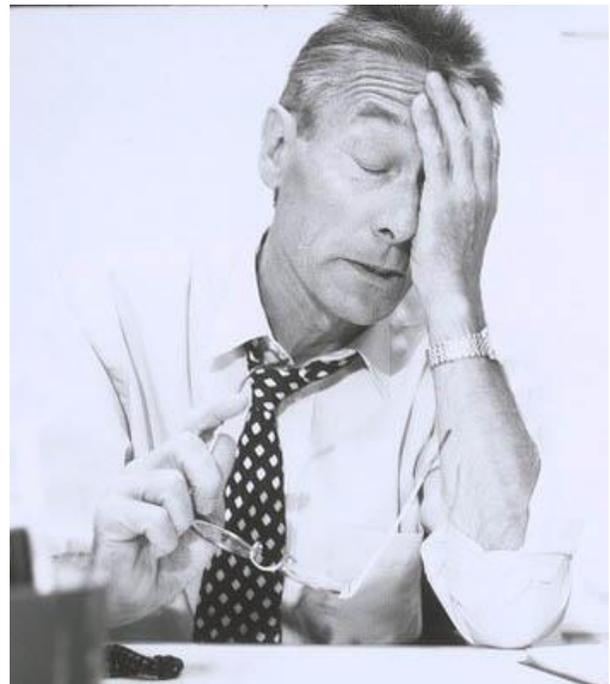
Realtors are great if you have plenty of time, your house is in excellent condition and you don't mind people coming to your house continuously. The MLS will likely allow you to get the highest gross price for your house (before commissions, repairs, closing costs, time on market), and you will probably be represented professionally, as most realtors are pretty good at what they do.



### **Option #2: For Sale by Owner (FSBO)**

Selling your home "By Owner" is very similar to Option #1; the only difference is YOU have to do all the work. Market the property, find the buyer, show the house, negotiate the sale, write the contract and discourses, and so on. Most buyers will need to get financing so there will be a risk of appraisal. There will still be closing costs and fees that need to be paid. This is a great solution again if you have time and are comfortable in handling the sales process.

The process will take longer as you won't have 2000+ Realtors seeing and potential showing your house to buyers. Most FSBO sell at 86% of asking price. The process can be frustrating as you are responsible for the whole transaction. FSBO's work fairly well for sellers when it is a seller's market (more people buying properties than trying to sell them, characterized by a low number of average days on market). We are not in a seller's market, thanks to the huge amount of foreclosure-related inventory that is on the market and still coming, as shown on the graph on page 3 above.





### **Option #3: Selling to a Real Estate Investor**

The key to selling to a real estate investor is to find someone you like and trust. There are so many 'newbie' investors that just finished a weekend seminar and out to "get a deal" and prove that they are the next Donald Trump. This is NOT the type of person you want to "try" to purchase your home. Most are broke and have never purchased an investment home in their lives. You want an investor that is not only confident but also experienced and capable of buying your house -- like someone that has purchased at least 50+ homes in the area and has dealt with both simple and complex transactions.

### **What are some of the Reasons People Sell to a Real Estate Investor?**

Inherited Property	Vacant House
Divorce	Out of State Owner
Foreclosure	Behind on Payments
Lots of Repairs	Bankruptcy
Need Cash Fast	Probate
City Violations	Upside Down

### **So What Will an Investor Pay for My House?**

We get this question a lot -- it's really quite simple. We take the current market value of the property less repairs and renovation to get the property fully updated, less 10%. For example: Let's say your house is worth \$100,000 if fully updated/remodeled, but needs \$20,000 in improvements/repairs. We would typically pay you  $\$100,000 - \$20,000 - 10\% (\$10,000) = \$70,000$ .

### **So What if You Owe More than the Property is Worth?**

We have a secret weapon, a lady that has relationships with all the major banks. She's figured out how to get loan balances reduced and properties to sell even if they're way underwater. How does she do this? We don't know but she works miracles...trust me!

### **What if You're Not Upside Down But Have Little Equity or Owe What Your House is Worth?**

We have the ability to take over payments and if you have equity in some cases we can get you cash very quickly. We can give you instant stress relief; we'll take the burden of the monthly house payments off your hands and give you cash. This will allow you to move on stress free.

### **What's the Process?**

Give us a call at **801-441-2550**. You then can set up an appointment for one of us to come see your property, do a free evaluation, and give you a no obligation cash offer. Once we agree on a price and terms, we will open escrow and begin the title process.

We use Founders Title, in Layton, for all of our title work. They will put all of the paperwork together and schedule a closing. This process usually takes 2 weeks, however if the situation is urgent we can get it all done on a 'rush' basis in as little as 3 days.

**Remember, we will buy ANY property in the Wasatch Front, in "AS IS" condition. We will pay all closing costs and fees. The transaction will not cost you one dime out of pocket and our team will make it as seamless as possible.**

### **So Who Are We?**

CashOfferInHours.com is a Utah based company owned and operated by Andy McFarland. We have been buying and selling properties in Utah for more than 11 years.

### **Andy McFarland's Bio**

Mr. McFarland grew up in a family that moved frequently due to his father being in the military. This helped him learn to adapt readily and to make friends quickly and easily. He is a college graduate with a Bachelor's degree in Sales and believes doing hard things gives you character. Mr. McFarland is an experienced real estate investor. He's been investing in real estate since 2002 & has executed hundreds of real estate investment transactions, with a cumulative transaction value of approximately \$100,000,000. Such investments have included Residential Deals, Apartment Complexes and Commercial Deals ranging from single-family homes to storage units, under various investment companies that Mr. McFarland presently controls, either directly or with partners.



Mr. McFarland has been married to Brianna for 8 years and lives in Farmington, UT with their three children.

### **What to Watch Out For**

Watch out for newbie investors that will say anything to get the contract signed. You're just wasting your time. Most of these people are inexperienced and do not have a team of people around them to ensure success. We get calls all the time from people who decided to go with an inexperienced investor who over-promised and under-delivered, and 45 days later the seller is still stuck with the property so they come to us to get the deal done right.

We will do what we say we're going to do and the transaction will be seamless.

**Give us a call right now at 801-441-2550 or visit us online at: [www.sellmyutahhousefast.com](http://www.sellmyutahhousefast.com). We'd love to meet you and we'd be happy to give you a cash offer today.**



## **Frequently Asked Questions**

### **1. What type of properties do you buy?**

A. We purchase all types of properties in the Wasatch Front in Utah - houses, condos, land, multi-family, commercial projects, etc.

### **2. What condition does the property have to be in?**

A. We will buy the property in any condition. We've seen everything so don't be embarrassed if your property is not in great (or even good) shape.

### **3. What price will you pay?**

A. We take the current market value of the property less repairs and renovation to get the property fully updated and in tip top shape, less 10%. For example: Let's say your house is worth \$100,000 once fully updated, and needs \$20,000 in repairs and renovation for updating. We would pay: \$100,000 - \$20,000 - 10% (\$10,000) = \$70,000.

### **4. Who will pay the closing costs? Will it cost me any money?**

A. We will pay all closing costs associated with the transaction. Working with us will not cost you one dime out of pocket, as we will pay for everything.

### **5. What title company do you use?**

A. Founders Title located in Layton, Utah.

### **6. What if I owe more than the property is worth?**

A. We can still purchase your house even if you owe more than it's worth. We have a complete system that will assist you in a successful short sale. Please call 801-441-2550 for more info regarding this.

**7. Are you realtors and do I have to pay a Commission?**

No, we are private investors, and you will pay no fees or commissions. Our service is free.

**8. How long will it take to close the transaction and get my cash?**

A. It takes roughly 2 weeks to close the transaction but we can move quicker if it is necessary.

**9. Why should I do business with you?**

A. Because we're honest and we will do what we say we're going to do. We've done hundreds of transactions and can get the job done.

Contact:

Andy McFarland  
801-441-2550  
andy@cashofferinhours.com

**Or online at:**

[www.sellmyutahhousefast.com](http://www.sellmyutahhousefast.com)

*God Bless!*