



Find, Fund, Fix and Flip Properties


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Find, Fund, Fix and Flip

The Guide to Wholesale and REO Property like the PRO's
(**& Not Lose your Shirt**)

What you get in the Guide:

- Find Wholesale deals previously known only to the “GURU wholesalers and Learn to negotiating wholesale deals like the PROs
- Fund your deals by utilizing  TRU Hard Money as your #1 lending source
- Fix and rehab properties with our extensive “Vendors List” of property experts in your area
- Flip Deals to waiting investors that can't wait to pay you **“CASH”**
- Learn to what is the target purchase price
- Find Wholesale deals previously known only to the “GURU wholesalers
- Make informed decisions to buy the right deal
- Learn to Determine LTV's, DOM, ARV and Comps

If you utilize this guide properly it will put you on a path that will to become a great real estate wholesaler/investor. You will be able to buy and sell deals just like the PROs do, without all the pitfalls and learning curves I had to go through. This is just the beginning, once you have tasted the “Good Life”... You will want more!!!



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Hard Money Business in a Box

Become a Hard Money/Commercial Lender and create your own business with our:

“Hard Money Business in a Box”

COMPLETE WITH OUR PRIVATE/HARD MONEY LENDERS VAULT

For more Information contact us truhardmoney@gmail.com

This is the best way to add to your development as a complete investor, you will get access to our full list of lenders plus receive new lenders as they come along. Use for yourself and make money by funding other wholesalers, become the go to person with access to the **PRIVATE MONEY \$TASH!!!**





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About Me:

Hello, my name is Charles Jackson and I am a Real Estate Investor, I have made lots of money and I have lost money too, I have seen the market go up and I have seen it go down. I can tell you now is the time to buy, get in now while the getting's good

I started my journey back in the 80's, developing my skills as an Insurance Agent, an Appraiser, and a Mortgage Lender. During this time, I learned much about what I will share with you now. The information in this guide will show you the tricks of the trade and level the playing field for you and the **Heavy Hitters** in the game.

We will show little know facts on who to be successful at being an Expert Real Estate Investor, and hopefully answer all those questions that most people don't want you to know. It is often you see a great deal and you just don't know who to turn to for help. You often go to a Realtor, but you'll soon find out they actually don't have the resources or knowledge to help you.

Find deals previously held down by High Powered Investors, never seen by new or smaller investors. Obtain funding from sources you never dreamed possible, this is the money that Big Investors use and our own personal money sources. Take advantage of our Real Estate experts like contractors, attorneys, and wholesale materials used for rehabbing your deals. Access our pool of Cash Buyers who are ready to jump on the great deals you've found by utilizing our program. Learn how to determine a good deal and which way you want to deal with and by all means have an exit strategy.

If you utilize the information put before you, it will give you a substantial advantage or others, this is not Rocket Science folks; I am just giving you access to me and my over 25 years of experience. In my guide you will learn how to **FIND, FUND, FIX AND FLIP** Wholesale and REO Deals, just like the PROs do without the "**Trial and Error**".

We truly hope you enjoy this and it helps you on your way to become an Informed Investor and Financially Independent.

Thank you,

Charles Jackson CEO

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Building a Good Team:

You must build a team that begins with property locators that search out deals for a fee that you can purchase or wholesale for a profit. You need to have a team built of:

- Property Locators
- Contractors
- Appraisers
- Title Company
- Real Estate Attorney
- Lenders Private or Hard Money
- “Know a Guy” in as many areas as possible especially in the recorder of deeds, tax assessors, permits, water and zoning department.



If you have an “inside track” with people in these key instrumental areas, it makes things much easier for you to run your business. Learn to delegate authority and let others use their ability to aid and assist you to become successful.

Finding Good Deals:

Make informed decisions to buy the right deal, learn to negotiate a wholesale deal like the PROs it is easy once you know where to look. Let’s not waste time with the song and dance you normally get with other GURU’s so we will get right to the point. We have gotten this down to a science, buying wholesale properties is best from a distressed sell not from an investor. Here are our “Top Ten” best suggestions:

1. Bank REO’s (Including the Land Bank)
2. Tax Buyer’s
3. Foreclosures
4. Bird Doggers (Property Locators)
5. Classifieds
6. Auctions
7. Canceled MLS Listings
8. Bandit Signs
9. Board Ups
10. City Records



These are the best known and best kept secrets of the Big Tyme investors, how they become rich, by getting the best properties before you do because they know where to look.

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Bank REO's (Including the Land Bank):

These are the easiest properties to tap into, as you know banks are foreclosing on families at an alarming rate, but they can't keep them; remember banks **"ARE NOT IN REAL ESTATE BUSINESS!!!"**

You can use this little known fact against the same financial institutions that spent so much money to get the property back. These banks will now practically give the properties away to someone who knows how to contact them, what to say, and has the money to get the deal done.

Bird Doggers (Property Locators):

We call these valuable assets wholesalers, property locators, bird doggers or in other words a Buyer's best friend. You will need these people to do your leg work, especially if you are looking for deals in areas farther away or in unfamiliar neighborhoods. These guys will be your best asset in wholesaling and the best thing about it is they will come to you, once we show you how they'll bring you deals by the dozen.

Foreclosures:

Foreclosures are a tried and true way to get great deals, we have several ways to get to the customers but getting the property at the price you want could take some work. Most foreclosures are tied up with the bank which means you have to do a short sale, loan modification, or a principal reduction. Each one of these scenarios takes a bit of skill and knowledge to bring to fruition and in certain cases needs a professional's touch. We will give you the knowledge and tutoring to help you get these deals done.

Classifieds:

Classified ads such as Craigslist or other National websites that are real estate related like:

- Propertydetectionagency.com
- Zillow
- Trulia
- Hot pads
- Etc...



We have individual mentoring programs and a list of great websites to obtain the best wholesale deals, in your area.

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Auctions:

Auctions are one way banks and big investors are selling properties to the masses. This is a good way to find deals, to buy or wholesale to a larger Investor. Some of these auctions have financing available regardless of credit, but you will need money down.

For sale by Owner:

FSOB as it is called gets you directly in front of the homeowner; most of the time these sellers are fed up and may be willing to do a deal. They are trying their hand at selling their own property without a realtor which means you have more control in the deal.

Board Ups:

When you see a boarded-up property, don't overlook it, this is a potential deal. Sometimes these properties are bank owned and the number is somewhere on the property. This could also be a fire or a motivated seller and if you track down the owner, this could be a great deal for you. If it is a fire, the insurance company has often paid the owner and he might be willing to give the property away for little or no money. Banks are now giving properties back to the owner's for free and they just want it out of their name, these are great times to be an investor

Bandit Signs:

Using Bandit Signs is one of the best underused methods to find great deals. These signs can be placed fences, light poles, corners and on boarded up buildings. Yes if you place these signs on a building that's not even yours you can get calls asking about the property (Free Leads), or you get a call from the owner and you can offer to buy the property (You don't have find the owner he finds you). Either way this will be a source that is simple and easy to work, with great results. Remember we have programs that can help you to implement this plan and get you more deals than you can handle.



Canceled MLS Listings:

Another great source that is overlooked by others, Canceled MLS Listings are deals that did not sell, but now the owners are motivated to sell at deep discounts. You now have the upper-hand because you know the property did not sell when it originally listed, make a low offer and you will be surprised what they will accept.

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Tax Buyers:

Tax Buyers are not a well known part of the Real Estate wholesale business. However they purchase large quantities of properties and will resell them for deep discounts, the trick is; knowing how to find them. We can assist you in that inquiry about our other services

City Records:

You have an abundance of information at your fingertips FOR FREE!!! City Records, County Assessors, County Treasurer, Zoning, and Building Violations are all of areas that you need to get familiar with. If you can befriend someone in each of these areas to help facilitate your property deals

Fixing your deals with our list of contactors in your area:

Once you have to decide to Rehab the property, whether to sell it or keep it in your own portfolio, you have to figure out what to do next. If you are going to borrow the money for the rehab, most rehab loans require a licensed contractor, permits and a scope of work. Some of you have this covered you have your own crew or you can do the work yourself, but if you are new to this we can help, we have an extensive list of "Local Vendors" that you can utilize to help your reach your goals.

Flipping properties to anxious Cash Buyers:

Selling your deals can be easy if you had buyers standing in line with cash in hand to grab your deals. This sounds easy but finding the buyers is always the big issue, well not anymore. When you join us we will open up are vast vault of Ready Cash Buyers in your area waiting to jump on your deals and close quickly putting **CASH** in your hands.

What is the rehab going to cost?

This is where the experts come in, always be willing to pay for services like estimates and valuations even if they are free. If you build a good team, reward them by getting and paying for their expertise. This can be invaluable when determining a deal get rehab quotes, material cost, and ARV with comps to see whether or not this going to be a good deal or not. We will be able to assist you in this by utilizing or dedicated software and our mentoring services to guide through these deals.

All Private/Hard money loans are not the same:

This is true; some rehab loans require you to do a lot of work before you get your funds, where as a "pass through loan" is considered to be Transactional Funding, and some hard money loans do not give rehab money these are for deals that don't need much work. We are able to help you determine which one is best for your deal.



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Determining Values:

In this business knowing the value of your deals is imperative. Learn your area before you buy, so called "bad areas" can be great for a buy and hold deal remember somebody will live in that area. As long as you fix your properties to a good standard you will be able to rent it, cut corners and your property will sit, no one wants to be in a slumlords property (If you wouldn't stay in the property nobody else will). Get comparable properties called "Comps" to determine the value after the property is repaired. Drive by all the Comps and take pictures of everything, first hand evaluation is always best but full set of pictures will do in a pinch. Make sure you do not exceed ½ mile distance and 6 months from sale date; this is the limit most lenders will accept. Remember the comps are going to look better than your property they have probably already been rehabbed, just make sure the comps are similar in style, amenities, square footage, and location. You can get this information from appraisers and realtors but most times you have to pay for these services. We some very inexpensive or free services that will help you determine value. There are several national companies you can subscribe to, (www.propertydetectionagency.com; www.SiteXData.com; RealQuestInvestor.com) that will give you value determination and provide local sales data from the Multiple Listing Service (MLS).

ARV, LTV, and DOM why you need to know these terms:

These acronyms you need to know:

- ARV - After Rehab/Repair Value - what the property is worth after it has been repaired
- LTV - Loan to Value Ratio - The percentage of the Loan Amount to the Value of the property
- DOM - Days on Market - How long the property takes to sell on the MLS
- MLS - Multiple Listing Service - This is where most properties are listed for sale
- COMPS - Comparable Properties - These are similar properties used to determine values
- DIR/DTR - Debt to Income Ratio - This is used to determine how much you can afford to pay

All of these terms are used in our business terminology get to know them, and use them it will help you in your future endeavors.

Exit Strategy:

You must have an escape plan in this business, and this should be on your mind before you even get the property. Are you going to wholesale it "as-is" (pre-rehab), Fix/Flip (do the work on the property), or keep it for yourself as cash flow (hold as a rental). We can help you with all aspects of the exit strategies to make you a better investor.



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Funding 101:

How to fund the deal is determined by your exit strategy, the go hand in hand. You need to know if you are going to wholesale to an investor, then you might not need funding at all. If you fix the property you are looking for a rehab loan, this can be a little more work considering you might need a licensed contractor to do the work. Once you have decided to fix the property you might decide to keep the property for monthly cash flow, this is always good to diversify your portfolio.

SFH V.S. 2-4units:

Decide what is going to best for your business, you can do both starting out, but most people tend to lean one way or the other. Single Family Homes are most desirable to renters and homeowners alike; however 2-4 units are great for cash flow and tend to hold higher values. Deal with both until you see which one works best in your circle of investors and lenders.

Residential V.S. Commercial:

Once you have gotten your feet wet, you can choose which way you want your business to go. Residential is much easier to navigate especially with funding, But Commercial has much larger rewards. You do not have to choose, but it is something to keep in mind.

Other helpful things to know:

This is just a guide to assist you in the wholesaling world we know today, we have more programs and services that can aid you in the endeavor and make you a force to be reckoned with. This all depends on you and how far you are willing to go, inquire about our services that can aid you in our Find, Fund, Fix, and Flip program.

Figuring out your Bottom Line:

Whether buying from another wholesaler, a property locator, the bank or from the owner, the price you pay has to be beneficial to you, **“If it doesn’t make Dollars it doesn’t make Sense.”** Ignore the asking price, what you are willing to pay is your Bottom Line and that is what’s important. You must have this price in mind before you start negotiating

ARV – Repairs – Holding Costs – Profit = Maximum Offer

You understand about ARV, now Repairs are a little trickier, because everyone’s rehab costs are different. Depending on area, materials, and the contractors touch can all be factors that change the outcome of the rehab (i.e. tile or linoleum; carpet or hardwood; Laminate counter tops or Granite), and the cost of the contractors vs. you doing the work. As a wholesaler you have to decide what’s right for you, remember this is meant to be a guide, your decision is the final one.

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Holding Costs consist of:

- Closing Costs associated with the purchase of the property: title work, attorney's fees, title insurance, survey, funding fees, appraisal, etc.
- Sales Costs: realtor commissions or marketing costs, home warranties offered
- Other the Holding Costs: debt service (mortgage payments), property taxes, hazard insurance, and utilities.

Each renovator's costs will vary from about 10% to 25% of the final sales price. A good average to use is about 15% of the ARV. It could be higher or lower but this is a good number to use, other factors like how high end you make the rehab and how you plan to sell your house also make a difference. How much do you want to make from each deal? We want all like to make \$100,000 on every deal, but that is not always going to happen. Once you have done a few deals, this will become old hat and once you are able to determine what a good purchase price is, you will become an expert wholesale investor.

Negotiating the Deal:

Once you have located the deal, and you have determined the target price you want to offer sometimes it is not the same as the asking price. You must be willing to negotiate the price from the property locator who has his own profit margin that he feels he has to make. The art of the deal is to make it a "Win Win" that can work well for everyone. Don't take the first offer, counter the offer lower than your bottom-line so you have wiggle room to negotiate. The risk of making a low offer on a great deal is that the you may lose to another investor, so don't try to be too cheap. Try to always make an offer fair and reasonable but always in your favor, you never know. Your offer may be accepted!

Why choose our program:

We give you the tools needed to put you in the same category as the Professional Investors. We can help guide you through the pitfalls and deliver the resources need to promote your business and make you very successful. These are only some of the ways to buy and wholesale real estate in today's market, we can only fit so much in this informative guide. Our program to Find, Fund Fix and Flip Wholesale Properties will guide you in the right direction and give you the tools you need to be successful in wholesaling real estate.

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Call Now and Get Started TODAY!!!**

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