

# Optimal Home Solutions LLC

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Dear Investor,

Thank you for your interest in what is quickly becoming one of the safest, most profitable and appealing vehicles in the investment arena.

## PASSIVE INVESTMENT REAL ESTATE

In the investment world, risk / reward ratio generally go hand in hand. This means, if you are seeking a high return on an investment, you will most likely be looking at a very high degree of risk. Conversely, if you are a very conservative investor that is looking for maximum safety, your return on investment will most likely be very low.

Passive Real Estate Investment offers the very best of both worlds with the opportunity substantial returns in conjunction with absolute safety.

Your investment is 100% equity backed and secured by a first mortgage with Optimal Home Solutions LLC for the duration of the investments.

Investment real estate is, and has been the choice of the wealthy and now you can enjoy the same benefits and safety, with out the work.

We are currently interviewing qualified applicants for upcoming projects and would welcome a discussion to discuss the program in further detail.

Sincerely,

*Steven Buda*

Steven Buda  
Managing Member  
Optimal Home Solutions LLC

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## WHAT YOUR INVESTMENT DOLLARS ARE DOING

Your investment begins with Optimal Home Solutions LLC locating residential, single family homes at a discount. This is accomplished by finding motivated sellers. These particular sellers can be found in numerous situations.

Examples:

- ESTATE SETTLEMENTS
- FORECLOSURES
- DIVORCE
- JOB RELOCATION ETC...

The 2<sup>nd</sup> category we specialize in is “physically distressed” properties. These properties can be described as poorly maintained. They may have anything from dated carpeting, peeling paint, a bad roof, old windows, or an outdated furnace. These are items that the average homebuyer finds undesirable. Our company prides itself in finding these properties and working with the sellers to establish low purchase prices.

We have one more tool in this negotiation process that puts us ahead: “WE PAY CASH.” This allows us very fast closings on these houses. *That is where you, the investor, fuel the process.* The discounts made available through purchasing houses with cash adds significantly to our profits, which in turn, allows us to pay a higher rate of return to you, the investor.

***You the investor “Are the Bank.”***

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Put in place by Optimal Home Solutions LLC, are all the safeguards banks have put in place to protect themselves when extending a mortgage backed loan on a property.

- A NOTE, for the full amount of your principle plus interest, delivered to you at the time of your investment.
- RECORDED FIRST AND ONLY MORTGAGE. Your investment is 100% *equity backed*, protected by a first mortgage written to you from Optimal Home Solutions LLC, for the duration of your investment.
- CERTIFICATE OF INSURANCE. Naming you, the investor, as first *mortgagee*, protecting your equitable interest in this investment.
- If property is owned by an LLC, investors membership agreement protects their investment

The following represents the cycle that we successfully repeat:

1. A house is purchased.
2. Fund acquisition and rehab through investors.
3. Complete all upgrades, then market.
4. Set up financing for the sale.
5. Immediate reinvestment of investment capital into another home purchase. (Secured by 1<sup>st</sup> mortgage, insurance, etc...)

## WHO WINS?

- Seller gets CASH
- Optimal Home Solutions LLC buys at discount, increasing profits

# Optimal Home Solutions LLC

## LOCATING REAL ESTATE

To ensure that we always have a good selection of houses to purchase, we have full time employees who search for houses that meet our specific criteria for a given area. Price versus resale value is our main concern. This is why we have people that specialize in finding property with less than desirable physical conditions, or sellers that are financially motivated. All the houses must meet pre-set criteria, including location, size and price. Only those houses that meet our standards will be considered for purchase.

Banks themselves often foreclose on properties. These properties are called REO's (Real Estate Owned by the bank.) Fortunately for investors, banks are in the business of money, not real estate. This gives Optimal Home Solutions LLC the opportunity to work with the banks in order to turn their unwanted real estate back into cash. Since we pay cash for our houses, banks quickly become another motivated seller with a steady flow of discounted houses.

Another major contributing factor in finding houses at low prices is advertising. Advertising allows us to reach beyond the current home sellers, and out to those with unwanted property who have not yet acted. When people respond to signs, such as, "We buy houses, any area or condition, paying CASH," they are usually motivated sellers looking for a fast, hassle free closing. Working with cash gives us the opportunity to help people get out of distressed houses or financial situations, and at the same time opens new doors for strong investment returns.

Another effective tool in finding motivated sellers is networking, or "word of mouth." With some of the largest real estate holdings in our local area, we have become the place of choice to turn for a fast, hassle free closing. This includes strong participation with the local real estate agencies, allowing us to be a dominant force in the real estate purchase and resale market in our area. We also pay cash to anyone who brings us information leading to Optimal Home Solutions LLC making a real estate purchase. We clearly put much effort into maintaining a strong flow of properties in our office, for that is where of all of our investments start.

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## CERTIFIED APPRAISALS

Once making it through our pre-screening criteria, the houses are first assessed by certified appraisers. These are the same appraisers that are used by the banks. You, the investor are welcome to choose any certified appraiser. Each house gets two appraisals, an "As is" and a "Subject to" appraisal. A "Subject to" appraisal requires a detailed list of the exact upgrades scheduled to be made. Based on this list of upgrades, an estimated resale value is determined. By using comparable sales that have sold in the past 12 months in the same area and condition as our newly reconditioned house, appraisers are able to accurately determine the future property value.

Certified appraisals come with a cost, but for this cost we may confidently estimate our future resale value. These professional estimates also provide us with the information necessary to determine our expected profit margin, before any money is spent on the property. All decisions made concerning investment capital are based on information provided by top professionals in their respective fields.

## PROPERTY UPGRADING

Once a property is purchased, multiple bids are taken and reviewed, in order to increase the resale value and marketability. The houses are meticulously gone over to determine the exact extent of upgrades needed. First we start with the major system upgrades that will most dramatically improve the condition of a property. We then begin reviewing all bids regarding any desired cosmetic work.

Once the multiple bids are reviewed for each stage of the remodeling process, insurance is verified and contracts are signed. We coordinate each phase so that when one phase is finished the next contractor is already scheduled to begin the subsequent phase. By using methods involving bid work only, subcontractors are forced to bid against each other to receive the contract at hand, thus promoting competition in pricing and quality.

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## MARKETING HOMES

Once a home is completed, it is immediately marketed. Our marketing strategy, however, actually began months before. We first focus on purchasing in areas where there is a known demand. Through our upgrades, we strive to have the most sought after home available, for any given price range.

The most important contributing factor in meeting the price range criteria is establishing monthly mortgage payments comparable to that of local home rental payments. By doing this, we are able to place people into a home of their own, for approximately the same cost as renting. We provide homes that people can afford.

## ADVERTISING

Advertising is the main tool in connecting the buyers to the homes we offer. One way that we accomplish this is by using "Blitz Advertising." In short, we hit multiple advertising publications, with enticing ads - all at the same time, providing a large amount of activity - which we then capitalize on. Our ability to offer "full seller assisted financing," allows us to reach an even wider variety of potential home buyers.

## OPTIMAL HOME SOLUTIONS LLC

Steve has been investing in real estate for 20+ years. He currently keeps around 40 properties at a time in his portfolio. He personally manages around 50 units at a time in his portfolio.

Optimal Home Solutions LLC is committed to providing you, the investor, with a high rate of return along with a high level of security, professionalism and customer service.

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## SHORT FACTS

Are you tired of the volatility and uncertainty of the stock market? A recent 60 Minutes exposed what has been Wall Streets dirty little secret for decades. The market is "RIGGED". The small time investor has virtually no chance in this game.

50% of the time the S&P 500 has a compound rate of return of less than 2% after expenses. Is that an investment you can afford?

With a quality passive real estate investment you will enjoy...

- 100% secure investment in a REAL asset
- No Commissions or penalties to pay
- Local single-family residence for collateral
  - Insured and 100% Equity backed

Your investment is protected.

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