

## ‘I Never Thought I Could Buy A Home This Easily!’

Trying to buy a home can be like trying to run through a maze while blindfolded! But after reading this letter, you may very well be able to move into a beautiful home in 7 days.

Just who can lead you through that maze? Borg Properties, LLC. While we can't *promise* that we have just the home you're looking for, we can tell you we're constantly finding more homes and making them available. Nice homes in great neighborhoods... the kind you want.

### **We're property investors that buy homes and make them available to people like you.**

We recognized the growing need that nearly 40% of the families face. That need is the ability to buy the home they want and meet the requirements of lenders.

By providing our own financing for 24 to 36 months, we help you the home buyer 'bridge' the time you need to build equity in a home and meet the requirements of the conventional lenders. **We help you save for a home while experiencing home ownership.**

### **Is this you?**

Trying to move out of your current situation and into a desirable home can seem like you're swimming upstream: You keep trying to improve your financial profile and just when you think that you can make the move, something happens that forces you back into the same old situation.

Lenders don't seem to understand. They expect perfect credit, lots of money in the bank and then *maybe*, and I mean *maybe* they will '**consider**' whether to give you a loan.

So you put off buying a home and you rent. You become frustrated knowing that you're not helping your family. You want another bedroom, more space, a back yard, a 2-car garage, etc.

Once you begin renting, you never seem to be able to save any extra money for the loan financing requirements. The banks won't let you use 'borrowed' money for the down payment. And just when you think you've got enough for a down payment, the rent goes up... or you need a bigger apartment... or whatever. And then you're back at square one, living in the same cramped place with the same neighbors. Wondering if you'll ever have the kind of place you deserve.

### **You deserve better!**

You may be tired of the same old space. Sure your apartment seemed big when you moved in, but now you realize that you're living within inches of 'nosey neighbors'. Paper thin walls... You can't make too much noise, stay up late, work on your car, paint the walls, get newer appliances, etc. without someone making a complaint. Or without checking with the apartment manager.

If you feel crowded now, what's it going to be like next year, or later? Maybe you're tired of living with relatives. Maybe you need space for your growing family. What if the rent gets raised by 20%, what will you do then? Move out? Find another *temporary* space?

Financial advisors talk about planning for the future, but you're having trouble keeping up with the present.

**You sure don't receive any tax breaks for paying rent!**

Sure you've looked at the new homes. The builders promise a super financing deal, but you know that even if you qualify, you'll still have lots of expenses that all new homeowners face. Landscaping, custom wall paper, garage door opener, appliances, etc.

**Maybe you could avoid those 'new home expenses' by moving into a home that's a couple of years old.**

If you could only find a *complete* house where you could live for 2 or 3 years while you improve your financial profile... **then** you could afford that bank financing.

**A home that has all the extras included; a home where part of your payments goes towards the purchase.**

Like we said, we're property investors. We buy and sell real estate as a personal investment, so we know the difficulties homebuyers' experience when they try to get home financing. That's why our program is successful.

You may still be in the "thinking about it" stage. Maybe you've tried talking with a lender... maybe you haven't decided you're ready to go that route yet.

While it can't hurt to talk with a lender now, do you have the financial profile suitable for a new loan? After all, we know that the lenders want only the cream of the crop? Right. I'm sure you heard the phrase, "**banks only lend money to people who can prove that they don't need it!!**"

That's why we buy homes and makes them available to people just like you.

We've found a trend setting way to get you over the *hump* of home ownership. Here's how it works...

While you're building your financial profile, you'll be living in an attractive home. **Not renting**. You'll be leasing your home and part of your lease will build equity that can be used when you purchase the home.

**We offer a proven way to beat the lenders' system of 'get your money first and live in your home later'.**

Sometimes the reasons you can't get a home aren't so good at all... bankruptcy, divorce, job loss. We can deal with these issues.

Thinking about buying can quickly become wanting to buy... and it's amazing how fast "want to" can become "have to". Whatever the reason, it puts you in a pickle.

## Game Plan

### What if we told you that we had a nearly new home, complete with all the extras that could be yours?

No sweat on the credit... we've got seller financing in place. No problem with the down payment; we can accept borrowed funds and our terms are flexible. No problem with the location; we offer homes in the nicest subdivisions. We can probably wrap up the whole thing within **48 hours**. Would you perk up a little if that were the case?

We don't know how much you make, how much you can afford, or any of that. Those details can be handled when you contact us. After getting your facts, we'll tell you what the lenders look for, and give you up to 36 months to meet those requirements. One thing is for sure: You'll meet most of the lender's equity and down payment requirements using our program.

What we do know... and what you should know, is...

**If you call us at (253) 639-1181 and give us the facts, we'll either tell you on the spot we can't help, or help you find the home you deserve. Either from our current supply or from ones that we're looking to buy.**

We buy and sell property. You might say we're investors. For your situation, we'll probably offer several homes and payment plans. That's so you can choose the one that best suits your needs.

The homes we offer are in great condition. When you select one, you will immediately begin improving your financial profile. The same profile that will meet the lender's requirements for finding permanent financing when you're ready.

Each of our homes gets a thorough review. They are in move-in condition. If something needs fixing, we fix it **before** we make it available. If something major goes wrong during the first 90 days, it's covered under our lease agreement. No need to worry about financial 'surprises'.

We want to make you a *homebuyer*, and we'll show you how to do that while you're living in your next home.

You'll be living in a beautiful home in a great subdivision. Your lease payment will cover all taxes and real property insurance. If the taxes go up during the lease period, that's our problem. If real property insurance goes up, we pay the increase. You'll take care of the home just like it was yours, including making the improvements you want. Like add a deck or build a fence. You know those things that give you **Pride In Your Home**. What's more, you'll exercise your option to buy the home when you're ready.

Look, like we said earlier, people lease homes for various reasons. Maybe it's a job change that requires a move. Maybe it's a company downsizing that creates the problem. It could be bankruptcy or divorce... or you could've won the lottery. Perhaps you're tired of the same old neighborhood... you need something bigger... marriage or birth. Whether you're moving across town or across the US, to a new home or to an apartment, you've got other things to concern you.

**We'll take care of your housing needs with a great home.**

I'm not a cynical person... this is reality. Granted we don't know your particular reasons for needing a home, but we do know how to get you the kind of home you deserve as quickly, and as professionally as possible. We handle all the paperwork to lease you a home. In fact...

### **Here's the game plan to lease you a home that you can purchase...**

Based on the location and kind of home you need, we'll suggest homes that we have available. We'll tell you the monthly payments, down payment, and how much **equity** you receive each month. We'll tell what your future income should be for typical financing. You'll be establishing your credit by making your payments. Then you can select the lender of your choice to apply for a permanent mortgage and buy the home. But you'll have from 24 to 36 months to meet with them.

Once you make the down payment, you'll begin building equity. Each month that you make your timely lease payment, your equity continues to build. You can buy the home **anytime** during the lease period...no need to wait until the end of the lease.

Please don't misunderstand or assume that we can correct your credit problems. Our program lets **you** live in a great home while **you** correct any credit problems or bruises. We've worked with all kinds of circumstances and have been thoroughly trained to create solutions after so-called "experts" have given up and quit.

Again, if you call in the facts, **we'll tell you within five minutes if we can help.**

### **Benefits to Buyers**

Just in case you wanted to know why our program is so successful, we're including a summary of benefits.

- **Want to build up equity in the home of your choice while you improve your credit rating?**
- **Need more time to build up you base income?**
- **Looking for a home in an area that will surely have price appreciation?**
- **Wouldn't you like the ability to fix the price of your future home and avoid price inflation?**
- **Wouldn't you like to get a better mortgage in 12-24 months than the one that you qualify for now?**

These are a few of the benefits for home buyers who want their home now, but know that their financial profile will be much better in the near future. Sensible Horizons, Inc. lets these people make payments on a fine home and then when they have improved their equity, credit or financial profile, they can qualify for the type of mortgage that they want. This makes it much simpler for nearly 40% of the people who have trouble qualifying for Class A mortgages.

Not everyone wants to know all the details of how we work, but just in case you're interested, we'll tell you exactly what we do.

**4 Bedrooms, 2 ½ Baths,  
2400 Sq. Ft. Noblesville**

## The 'Lease to Own' Process

Usually we begin with your phone call to find out some preliminary information concerning the type of home you want, preferred location and financial information. Our interest in your financial profile is to assure that as best we can determine, you'll be able to purchase one of our homes by the end of the lease. (Remember we want you to [buy](#) the home).

Next, we'll give you the addresses of a couple of homes that meet your preferences.

After you've looked at the homes and reviewed the area, we'll go over the specific terms of our lease and option to buy paperwork.

Based on your desired date of possession, we can frequently wrap up the entire process in less than **7** days. If you need longer and want us to hold the home for you, frequently we can accommodate that.

A word of **caution**. Because we make home buying so easy, our homes don't last long. If you select one of our homes, don't delay. **Homes like ours don't last long.**

We can be flexible on our date of possession. But we do follow the 'first come first served' principle.

## But What About...

### Frequently Asked Questions



We're sure that you have questions. Here are a few of the more commonly asked questions, with answers.

### **HOW MUCH OF A DOWN PAYMENT WILL I NEED?**

That depends on your monthly payment, gross income and the price of the home. However, a range can be as low as \$3,000 or up to \$10,000 for most of our homes. Remember, we can accept borrowed funds and can give you up to 45 days to make the down payment. However, we want to avoid characterizing our down payment as a 'security deposit' applied by a renter.

### **WE HEARD ABOUT AN ACCELERATOR PROGRAM, WHAT'S THAT?**

On most of our homes, you have the option to pay up to \$200 per month towards the purchase of the home. We will match that amount towards the purchase of the home. The Accelerator Program lets you build up to \$14,400 in additional equity during a 36-month lease period.

### **WHAT IF THE PROPERTY TAXES GO UP?**

We pay the property taxes and the Real Property Insurance. If they go up, we absorb those increases. You will have to pay for your utilities, club membership and any association dues. This seems fair, since you receive the benefits from those. You will also need an insurance policy for your personal possessions.

### **CAN I BUY THE HOME BEFORE THE END OF THE LEASE?**

Yes, you can exercise your option to buy at virtually anytime during the lease period. On some homes, you'll need to live in the home for the first 12 months before exercising the option.

### **WHAT KIND OF IMPROVEMENTS CAN I MAKE?**

We want you to feel that the home is yours. You can make any improvements, however we require that you notify us and obtain any required local permits and follow the proper building codes.

### **CAN WE BUILD A DECK OR A FENCE?**

Like we said above, we want you to make those improvements. You should enjoy the benefits of home ownership.

### **WILL THE PRICE OF THE HOME GO UP?**

**NO!** We freeze the price of the home for the duration of the option (usually 24-36 months). At any time during that period, you can purchase the home for the option price. By freezing the price of the home, you won't be 'shooting at a moving target' when you talk with the lenders.

### **HOW SOON CAN I MOVE INTO ONE OF YOUR HOMES?**

We only show homes that are currently available. So if you see one of our homes you can move in immediately. We will continue to notify you of homes that we have available. However, be sure to let us know of your specific needs so that we may contact other investors for properties that meet your desires.

### **YOUR PROGRAM IS UNIQUE, SHOULD I TELL OTHERS?**

We provide a \$300 finder's fee to you if you refer someone to us that contracts for one of our homes. When they sign the lease, we'll send you the fee. Yes, you can refer yourself and use the fee as part of your down payment!



**\$300.00  
Finders**

If by chance we can't do business, that's **OK**. But we honestly believe you'll be pleasantly surprised when you call ... We specialize in solutions! By calling, you give us the chance to be your solution. We urge you to let us try.

**What do we do now?**

We know that this is a lot of information to digest at one time, but if you're still with us at this point, chances are you're interested in doing whatever it takes to **GET YOU INTO YOUR NEXT HOME!**

If you're ready to act now or have some immediate questions, you don't have to wait for our call.... You can contact us right away at **(253) 639-1181**.

If you want an alternative to the stale, conventional ways of buying a home, pick up the phone and call us now! **You have everything to gain and nothing to lose!**

As we said before, if we can't do business, that's **OK**. We buy lots of homes and we get calls to lease them each day. We're always looking for homes, and would like to hear from you.

We specialize in finding ways to give you **the pride of home ownership**. We urge you to let us try. **You have nothing to lose.**

**Finally**

We don't know how many months you've been looking to buy a home (or thinking about buying) but every month you wait is costing you unnecessary expenses... eating up the precious income you work so hard to earn. A home is an asset... begin building your assets now. We take the hassle out of home buying. There's a real good chance that we can help... call us today! The phone call will give you more answers. Answers that you need. Don't procrastinate... call us today!!

Our number is **(253) 639-1181**