

# HOME SELLING PARTNERSHIP GUIDE



A Real Estate  
Investment Company



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# Who Are We?



**HLCS / Home Luv Cash Solutions** is the area's premiere real estate solutions company, and since our inception we have been helping homeowners along with improving communities in each and every city we work in. Through our extensive knowledge of the business, network of resources, and years of expertise, we are able to assist homeowners with a wide variety of real estate problems.

*With the ability to directly purchase homes and make cash offers, we can create an extremely fast and hassle-free transaction.*

In addition, we re-develop a large number of single family and multi-family properties throughout the state with the intention of revitalizing communities and encouraging home ownership. Our mission is to rejuvenate neighborhoods and increase the standard of living by improving the overall quality of housing for the residents. Call us today and let's see how we can work together!

## Important Facts About HLCS / Home Luv Cash Solutions

- Experienced in solving real estate problems and helping homeowners find solutions to their real estate needs
- Ability to make cash offers for houses and create fast, hassle-free transactions, closing in as little as 10 days
- 'A' Rating with the Better Business Bureau
- All information kept private and confidential

# Who Are We?



We not only purchase property but we also sell homes, many of which are completely renovated and in move-in condition. Whether you are dreaming of becoming a first time home buyer or looking to upgrade your current home, we can help.

**HLCS / Home Luv Cash Solutions** is truly committed to helping each individual customer. We focus on fast response, integrity and over-delivering on customer service. By putting the customer's needs first, whether selling or buying a home, we can help you realize your real estate goals.

## WE WILL BUY YOUR HOUSE FAST!

Our real estate specialties include:

- Foreclosure Avoidance
- Debt Removal or Renegotiation
- Bank Owned Properties & REOs
- Solving Title Issues
- Vacant Properties
- Relocation Assistance
- Houses in Major Disrepair
- Environmental or Structural Problems
- Bankruptcy
- Overleveraged Properties
- Clearing up Judgments or Outside Liens
- First Time Homebuyer Programs
- Credit Repair
- Apartment & House Rentals
- Selling Your Property Without Realtor Commissions



# Who Are We?



## THE STORY OF HLCS / HOME LUV CASH SOLUTIONS

Based in Ontario, CA, Home Luv Cash Solutions is a premier real estate solutions company that focuses on the buying and selling of homes. Our expertise lies in providing swift solutions for individuals looking to sell their personal residences or investment properties promptly, regardless of the circumstances. With a team boasting diverse experience in various buying and selling scenarios, we possess the knowledge to ensure each transaction is seamless and hassle-free. Whether you're seeking a traditional or creative selling approach, we are confident in our ability to deliver a win-win solution tailored to your unique needs. Trust Home Luv Cash Solutions to guide you towards a successful and stress-free real estate experience.



Kim Ammons  
Founder



Claude Ammons  
Founder

# Mission Statement



When a passion for real estate is combined with talented individuals who have an uncompromising drive to succeed, amazing things will happen. At **HLCS / Home Luv Cash Solutions** it's our goal to not only have a positive effect on ourselves and our families - but also to inspire, motivate and create lasting change in everyone we encounter. We will treat our clients and team members with respect at all times. Our company will dedicate itself to everlasting education and professional growth that will make the leaders of tomorrow.

## Company Leadership & Team



At **HLCS / Home Luv Cash Solutions**, our team is highly motivated, knowledgeable, ethical and resourceful. Qualified to handle any real estate transaction, our dedicated staff is committed to helping people with their real estate needs and making successful deals happen. Our team of professionals has the integrity to follow up on our promises, and the expertise to navigate any transaction to ensure you're fully informed for making the best decision possible.



# Why Work With Us?

## WHY WORK WITH HLCS / HOME LUV CASH SOLUTIONS?

When we work directly with a home seller, what we provide can not only make for a smooth transaction, but it can also add up to thousands upon thousands of dollars in savings as compared to selling a home through traditional means. With the ability to directly purchase homes and make cash offers, we can create extremely fast and hassle-free transactions.

There are many creative ways to help you out of any situation. We pride ourselves on our reputation for working one-on-one with each customer to handle each individual situation; and it's our goal to make each client feel like we achieved a WIN-WIN scenario.

Most homeowners have no idea what options are available to them beyond listing a house with a Realtor or trying to sell the house on their own and just hoping for the best. We provide a unique alternative to listing their house on their own or with a Realtor. Your Realtor gets paid a commission for his or her services which is a percentage of the home's selling price. In most cases, you may also be encouraged to fix up your home and yard to attract more potential buyers – and sometimes it can involve hiring expensive contractors.

## How Do We Compare to a Traditional Buyer?

	TRADITIONAL BUYER	[Your Company Name]
Method of Payment	Bank Financing	CASH
Repairs	1-8% of Homes Value	None (Sold AS-IS)
Closing Timeframe	45+ Days	10-14 Days
Commissions	6% of Sale Price	None
Seller Paid Closing Costs	1-6% of the Purchase Price	Zero
Appraisal	Mandatory	None
Length of Time on Market	150 Days on the Market (San Diego Average)	0 Days



# Programs We Offer



## **CASH PURCHASE PROGRAM**

Utilizing cash funding from our national network of investors allows us to circumvent many of the nuances of a traditional real estate closing. We can purchase your home directly from you, and you won't have to pay any hefty Realtor commissions. In addition to our funding source, we will be buying the home absolutely AS IS – meaning, we would never ask you to make a single repair on the home. Furthermore, **HLCS / Home Luv Cash Solutions** fully understands the importance of timing. You may be in a situation where you need to close quickly or, you may need a few months to transition your life. Either way, we can facilitate a fast and easy closing in 10 days or less - or as long as you need. We are here to work with you.

## **LOAN MODIFICATION PROGRAMS**

A “Loan Modification Program” is a special program designed to help homeowners who have experienced a previous hardship, get back on track with their mortgage. We will work directly with you and your lender to help you qualify. However, you must have recovered from that hardship, and be able to make your mortgage payments again. Often times, the lender will require some sort of partial payment before they will consider a loan modification program. The relationships we've built with many banks will help you immensely during this process.

# Programs We Offer



## **SHORT SALE PROGRAMS**

With today's transitioning real estate market, it can be very difficult for some homeowners to sell their property. You may be over-leveraged and tempted to just walk away from the home. However, this is not in your best interest, and there are serious consequences if you let the home go into foreclosure. If you are currently experiencing this scenario, it's important to know that you do have options! We are very successful at negotiating debt with banks, and can oftentimes purchase the property directly from you - thus saving you from a foreclosure.

## **REFER TO A LOCAL REALTOR**

Although we own a real estate brokerage, our primary focus is in revitalizing neighborhoods. If your home is located in an area where our firm does not specialize in finding retail buyers, we are happy to refer you the right Realtor for your area. We know that not all Realtors are created equal. Therefore, we do a thorough prescreening of all our referrals to ensure that they are an adequate representation of our company.

## **RENOVATION PROJECTS**

Occasionally, we sell houses that are not included in our completed renovation portfolio. When selling these properties in need of repair, it's very important for the buyer to have specialized knowledge to identify any possible renovation costs associated with improving the property. When working with our company, you can be rest assured that we're very qualified and experienced in accurately estimating repairs and consulting with buyers on the renovation process. Below is a snapshot of some of our recent projects.



# Past Projects

## HOME LUV CASH SOLUTIONS RENOVATION PROJECTS

Here are just a few of our past rehab projects:



**BEFORE**



**AFTER**



# Sample Scope of Work

## SCOPE OF WORK - SINGLE FAMILY, SAN DIEGO, CA

### PROJECT INTRODUCTION & INTERVIEW:

Gorgeous renovation in the central neighborhood of El Cajon. This 3BR, 2 BA 1 story home is located near Granite Hills High and Wells Park.

### REHAB OVERVIEW:

The home needed a few cosmetic repairs and updates throughout including kitchen and master bath. Electrical plumbing upgrades were completed as needed to comply with close regulations.

### CONTRACTOR OVERVIEW:

Licensed contractors were hired to complete all renovations.

### DEMO (EXTERIOR):

1. Remove all debris in front and back yard
2. Remove roof from covered patio (use structure to create pergola)
3. Remove temporary roof over side yard
4. Remove lighting from covered patio

### GENERAL (EXTERIOR):

1. Construct 4' fence around pool equipment
2. Build pergola off of existing covered patio structure
3. Paint entire house per color scheme

COLOR	COLOR CODE	DIRECT MAIL	OTHER STRATEGIES
Valspar/Lowes Stone Manor	Exterior	6006-2A	Flat
Extra White Sherwin Williams	Exterior Trim	7006	Flat
Black	Front Door/Pergola		
Extra White (Sherwin Williams)	All ceilings	7006	Flat
Navajo White (Sherwin Williams)	Bathrooms	SW 6126	Semi Gloss
Navajo White (Sherwin Williams)	Living/Dining/Halls, Laundry, Kitchen, Bedrooms	SW 6126	Flat



# Sample Scope of Work

## SCOPE OF WORK - SINGLE FAMILY, SAN DIEGO, CA

### ROOF:

1. Remove existing roof
2. Replace any damaged sheeting or starter board
3. Install new 15 lbs felt paper
4. Install new dimensional composite shingle roof (charcoal color)
5. Paint all roof penetrations black

### LANDSCAPE:

1. Removal all debris in front and back yard
2. Removal all weeds in front and back yard
3. Install sod in the front and back yard
4. Cut in planter boxes next to house and fence in front and back yard and plant drought tolerant plants
5. Test irrigation system and repair where needed or install one in front yard

### WINDOWS:

1. Replace all windows with retro fit insert windows
2. Replace all sliders with retro fit

### DEMO (INTERIOR):

1. Remove all trash in house
2. Demo kitchen and remove cabinets
3. Demo existing bathroom toilet, vanity, shower surround
4. Remove all tile flooring
5. Scrape popcorn ceiling
6. Remove all window coverings
7. Do not damage wood floor as we are keeping it (install rosin paper to protect flooring)



### GENERAL (INTERIOR):

1. Construct new bathroom where existing bedroom is (see layout)
2. Construct new stackable laundry closet in hallway (see layout)
3. Change all door hinges and hardware with brush nickel
4. Retexture ceiling
5. Install new ceiling fans in all bedrooms
6. Combine both back bedrooms to create large master suite (see layout)
7. Close off door to existing bathroom and construct new door going into master suite (see layout)
8. Change front door hardware - Home Depot #640-064 \$169

# Sample Scope of Work

## SCOPE OF WORK - SINGLE FAMILY, SAN DIEGO, CA

### KITCHEN:

1. Install backsplash - DalTile Travertine 3"x6" honed \$6.11/sq ft #T711361U (installed subway style and to the bottom of the cabinets)
2. Install backsplash accent tile 4" strip – DalTile American Olean Legacy Glass Celedon 2"x2" LG03
3. Install new stainless steel appliances
  - A. Frigidaire FFFTR2126LS 21 CF Top Freezer Refrigerator - \$625.00
  - B. Frigidaire FFFMV162LS 1.6 CF 1,000 Watt Range Microwave - \$269.00
  - C. Frigidaire FFFBD2406NS 24" Built in Dishwasher - \$295.00
  - D. Frigidaire FFFGF3047LS 30" Free Standing Gas Range - \$556.00
4. Install new faucet - Proflo PFXC8011BN Single Handle Kitchen Faucet w/ Pullout Spray (Low Lead Compliant) - \$180.65
5. Install new countertops – Rainbow Stone "New Venetian Gold" Granite
6. Install new cabinets – Home Depot American Classics Harvest Finish
7. Install 4 recessed lights
8. Paint as per color scheme



### HALL BATH:

1. Install new vanity (espresso finish)
2. New Faucet - Grohe G20209002 "Eurostyle Cosmopolitan" 8" Widespread Bathroom Sink Faucet - \$160.10
3. New toilet (Elongated Bowl)
4. New tub - Sterling S610411100 "ALL Pro" 60" Soaking Tub – 128.90
5. Shower head and trim kit - Grohe G26017000 " BauLoop" Tub & Shower Faucet Trim - \$130.95
6. New shower valve - Grohe G35015000 Tub & Shower Valve - \$67.50
7. Install Tile surround – DalTile Rittenhouse Square 3"x6" Matte Almond \$2.70/sq ft #X735 (installed subway style, tile to ceiling)
8. Accent Tile 12" Strip – DalTile Stone Radiance Whisper Green Blend (installed roughly 5" up the wall)
9. Tile floor – DalTile Travertine 18" x18" Honed \$1.99/sq ft (installed subway style)



# Sample Scope of Work

## SCOPE OF WORK - SINGLE FAMILY, SAN DIEGO, CA



### MASTER BATH:

1. New toilet (Elongated Bowl)
2. New tub – Home Depot #693-952 \$209
3. Install new vanity (espresso finish)
4. Tub spout - Grohe G13611000 “Eurodisc” Tub Spout - \$14.65
5. New Faucet - Grohe G20209002 “Eurostyle Cosmopolitan” 8” Widespread Bathroom Sink Faucet -\$160.10
6. Install Rain shower head and regular showerhead - Moen MS6360 2.5 GPM Flat Rain Showerhead -\$125.10 & Grohe G19595000 “ BauLoop” Shower Head with Trim Kit - \$47.25
7. Install 2 new shower valves - Grohe G35015000 Tub & Shower Valve - \$67.50
8. Install Tile Surround - DalTile Fabric 12”x24” \$3.70/sq ft #P687 (Installed subway style, tile to ceiling and tile ceiling)
9. Accent Tile on control wall – DalTile Class Reflections Subway Mint Jubilee 3”x6” 9.06/sq ft #GR15 (installed subway style)
10. Tile back splash behind mirror to ceiling - DalTile Class Reflections Subway Mint Jubilee 3”x6” \$9.06/sq ft #GR15 (installed subway style)
11. Tile floor- DalTile Veranda 13”x13” Dune \$3.70/sq ft (installed subway style)

### BEDROOMS:

1. Install slab closet doors (make sure they are hollow core interior doors converted to closet doors, install ceiling and floor track as well as hardware)
2. Lighting – Home Depot Hampton Bay 2- Light Flush mount With Opal Glass, #534-435, \$39.97/ea

### PLUMBING:

1. Check all existing plumbing & repair/replace as needed, per code
2. New angle stops on all water lines
3. Check gas lines & repair/replace as needed
4. Check all drain lines & repair/replace as needed

### ELECTRICAL:

1. Replace all outlets & switches
2. Check all wiring & replace where needed, per code
3. Install recessed lighting as per drawing
4. Check panel & repair/replace as needed
5. Install Dead Panel if missing
6. Check for open junction point in attic

### HVAC:

1. Inspect and repair as needed

# Sample Scope of Work

## COMPLETION OF FINAL PUNCH LIST:

### **General Contracting Work - \$33,300.00**

All framing, counters, cabinets, paint and patch. fixtures, backsplash, windows and doors.

### **Appliances - \$2,000.00**

Stainless steel refrigerator, free standing range, hood and over the range microwave, dishwasher

### **Electrical - \$2,750.00**

Install new fixtures; add recessed lighting, replace outlets and switches, panel upgrade

### **Plumbing - \$6,500.00**

Install new toilets, facets, shower valves, kitchen sink, garbage disposal, dishwasher, add tub and shower

### **Landscaping - \$2,000.00**

### **Flooring - \$1,850.00**

### **Roofing - \$4,500.00**

### **Staging (2 month minimum contract) - \$1,500.00**

### **Misc. and Permits - \$1,500.00**

**TOTAL - \$55,900**

# Our Risks

There's no such thing as a perfect house -- every home, even newly constructed ones, will potentially have some issue or another. Our company builds value by rehabilitating properties in need of repairs - whether light cosmetic repairs, or significant repairs.

In many cases, we buy houses that have fire damage, termites, mold, foundation problems, roof problems or need of other major repairs. Houses with these conditions scare most buyers, and most real estate agents don't like listing them because they know such houses are hard to sell. We actually enjoy talking to sellers with these types of houses, because we can see the house's potential value after all the repairs are made; and breathe new life back into them by renovating and improving the condition of the house.

Here are just a few risks involved when we purchase properties:

- Previously unknown property conditions, or environmental hazards, such as toxic-mold, or others
- Expensive repair conditions may not have been apparent at, or became worse since the time of purchase
- Costly repairs not previously estimated for could offset the profit margin, such as HVAC, plumbing, foundation, etc.
- Work permit complications, local restrictions, or codes and other legal problems that can arise
- Unexpectedly longer times in holding a property for repair, or marketing time extended, causing profits to be exhausted
- Ever changing market conditions, including lending requirements and availability of applicable mortgages for buyers

## **WE BUY ANY HOME IN ANY CONDITION!**

Inspections on a home are helpful; however, the reality is - we never know what we're getting into until we start the renovation process.

Sometimes what seems like the simplest fix turns into a massive remodel - therefore, resulting in spending thousands of unexpected dollars. This is the risk we take when buying your home AS IS.

We do all the heavy lifting on the back end, so you don't have to.



## What Others Have To Say

“Thank you for all your help with the sale of my home. With my situation as a single mom of two young children and having to relocate back home to Connecticut, I needed to sell my home and sell it fast! The transaction went very quickly, easily, and it was a pleasure working with you two gentlemen. If I have any future real estate transactions I will give **HLCS / Home Luv Cash Solutions** a call and will also recommend you to my friends.”

--**Angelique C., Home Seller**

“It was very nice working with you on the purchase of 21st. As a seller’s agent, you were extremely professional and helpful. If I can ever be of assistance to you, your buyers, or any Realtor you may work with, I’d certainly appreciate the referral. My company and I work extremely hard to close each transaction on time, if not early. Again, thank you.”

--**Shelly Lake, Senior Loan Officer, Integrity 1st Mortgage**

“Working with **HLCS / Home Luv Cash Solutions** is like a breath of fresh air. You really went above and beyond to fully educate me on the process, and they handled everything from A--Z when it came time to close. I was initially intimidated by the deal because of all the paperwork and details. The guys took the time to make sure I was informed on my decision. To be honest, I’m not sure I’ll ever do business with anyone else. I’m so confident in these individuals that I fully recommend them to my friends and family.”

--**Robb Bailey with Red Trolley Homes**

“We are writing this letter to express our appreciation for all of your help. Your commitment to excellence and attention to detail is evident daily in our home. It was a pleasure to work with someone than earned our trust every step of the way! We are now proud homeowners and could not have done it without you. We are recommending you to our friends, family and coworkers alike. WE wish every new homeowner could have the stress free experience of purchasing their first home through **HLCS / Home Luv Cash Solutions** as we did.”

--**Michael and Pierre, Home Buyers**

# Frequently Asked Questions



## **HOW DOES THE PROCESS WORK TO SELL MY HOUSE?**

Once you have completed the Property Information Form, one of our real estate solutions specialists will contact you shortly (usually within 24 hours). In some situations, we will need to gather additional information. We will research your property and discuss all the details with you. We may be able to make you an offer right over the phone, or in most cases we will schedule a time with you to view the property and make you an offer!

## **WHAT SORT OF HOUSES DO YOU BUY?**

We buy houses in any condition, in any area, in any price range, in any situation! We will buy your house as-is, you don't need to do ANY repairs!

## **WHAT DO YOU MEAN "ANY CONDITION, AREA, PRICE RANGE, OR SITUATION"?**

Whether your house is in foreclosure, over-leveraged, condemned, has liens or health department violations, not maintained, fire damaged, or about to fall down WE CAN BUY IT!

## **ARE YOU REALTORS™?**

CT Homes, LLC is a real estate investment and solution company. We are property acquisition specialists that buy houses; we want to BUY your home. There is never a charge or a commission when we buy your property! However if listing your property is the best solution then we can and will connect you with a recommended licensed agent.

## **WHAT WILL YOUR SERVICE COST ME?**

Nothing! We don't charge any fees to discuss your situation, make you an offer or to buy your home.

## **AM I UNDER ANY OBLIGATION TO SELL MY HOME IF I FILL OUT YOUR PROPERTY INFORMATION FORM?**

No! There is no obligation on your side! We will simply review the information, make you an offer, and you choose to accept or reject it, totally your choice!

# Frequently Asked Questions



## **IS MY INFORMATION KEPT CONFIDENTIAL?**

**ABSOLUTELY 100%!** Your privacy is of the utmost importance to us. Any information you provide is completely confidential! If you want to deal with a reliable, reputable company who will treat you with professionalism, understanding, and respect – **YOU HAVE COME TO THE RIGHT PLACE!**

## **IF I KNOW OF ANOTHER PROPERTY YOUR COMPANY MAY WANT TO BUY, DO YOU PAY A REFERRAL FEE?**

**YES!** Maybe there is a vacant house on your street or you know someone who needs and wants to sell their home, please refer them to us! Better yet, provide us their information and we will do all the research and make an offer. In some cases we will pay you up to \$1,000 for a referral! Contact us directly to discuss the terms.

## **WHAT IF I AM BEHIND ON MY PAYMENTS, IN FORECLOSURE OR BANKRUPTCY? ARE YOU STILL ABLE TO HELP?**

**YES!** We are a professional real estate solutions company with years of experience in solving these of difficult situations. Please contact us for a confidential consultation.





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