

Who Are We?



Discover How The 12% Solution Fixes Your #1 Investment Problem... “Finally a Low Risk - Fixed Rate Alternative Investment Strategy That Quickly Grows Your Money”

Please take time to read through this entire packet since the following information could increase your investment yields by thousands of dollars in the coming years.

We are a group of professional real estate investors and we would like to introduce you to methods that give you greater control over your investments and safely make them grow at three to seven times your current rate. Does this sound too good to be true? **Well, the truth is, it is not.** Many private investors just like you are currently enjoying these rates of return with minimum risk.

Smart investors have been utilizing this investment opportunity for years. In fact, there have been entire companies built around this strategy.

This is an investment that produces high rates of return and provides higher level of security and liquidity.

You've seen how unsure and volatile the stock market can be. Do you want your future to be controlled by the events that take place on the other side of the globe? Well, maybe it's time to consider alternatives...

Who Are We?

OUR CURRENT WEBSITES:

WWW.PROPERTYBUYERSGROUP.COM

WWW.PROPERTYSELLERSGROUP.COM

WWW.SELLHOUSEFORMONEY.COM

WWW.WESELLYOURHOUSEFORCASHNY.COM

WWW.WEBUYYOURHOUSEFORCASHNY.COM

WWW.MAXRETURNSREI.COM

WWW.EASYCLOSESHORTSALESERVICES.COM

OUR CURRENT SOCIAL MEDIA:



OUR VIDEOS:



[Property Buyers Group: Sell My House for Cash NY](#)



[Property Buyers Group: Buy House For Cash NY](#)

Who Are We?

Property Buyers Group is a professional full service real estate solutions firm that buys and sells properties throughout the greater New York area focusing on Long Island. We specialize in buying distressed homes at a significant discount to renovate and resell them to retail home buyers and landlords. Founded in 2012 by Adam Glassman he decided to join forces with Billy Alvaro of Max Return\$ and Easy Sell to become the biggest Flippers in the NY area. Property Buyers Group is excited to be part of the area's renaissance and we aspire to continue contributing to the economic rejuvenation of New York and its neighborhoods.

Facts About Property Buyers Group

- Leading full service real estate Solutions Company in New York specialized in buying and selling distressed property.
- Focused on providing solutions for clients and value for investors by locating and renovating distressed properties.
- Our goal is to provide the absolute highest level of customer service to our clients.

Since its inception, Property Buyers Group has passionately pursued the goal to help hundreds of people in our community find an answer to their real estate needs. Through the years, we have developed a solid foundation of real estate knowledge, with the integrity to follow up on promises and make successful deals happen.

OUR MISSION

When a passion for real estate is combined with talented individuals who have an uncompromising drive to succeed, amazing things will happen. At Property Buyers Group, 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 motto is and will always be, "Where there's a will, there's a way - and failure is merely lack of effort." Our company will dedicate itself to everlasting education and professional growth that will make the leaders of tomorrow.



[Property Buyers Group](#)

Who Are We?

Adam Glassman, Principal



Adam Glassman began his career in the kitchen at a Jewish Deli in Livingston, NJ curing pickles. When he went off to college to The Ohio State University he studied Hospitality Management and worked full time at Irving's Red Hot's, Schmidt's Sausage House and Morton's Steak House - all jobs where he moved up the ranks in the front and back of house. After college he moved down to South Florida to pursue his career in the kitchen and quickly became Sous Chef at the famous Prezzo in Aventura while pursuing a master degree in Culinary Arts from Johnson and Whales University.

When returning to NYC he went to work as Director of Operations and Events for 11 years at the Famous 200 Fifth Club and Tribeca Rooftop where he was in charge of over 100 employees with revenues in excess of 12 million dollars. Then he took on the Consulting GM role opening the Kimberly Hotel's rooftop lounge and then onto the opening team of Yotel as the Director of Sales and Catering for the 25,000 square foot event space on the west side of manhattan. Adam left the hospitality business in 2010 to go off on his own and get into real estate, a passion he always had. He created Property Buyers Group which focuses on acquiring distressed property to rehab throughout Long Island and the boroughs. He also is a New York State Licensed Salesperson and uses that to his advantage to do some off market brokering. He likes to play guitar, going to concerts and cooking. He has been living in Tribeca for the last 15 years with his wife, 2 cats and his dog "Jersey".

William Alvaro, Marketing and Acquisitions



Max Returns LLC and East Sell is lead by seasoned investment veteran Billy Alvaro. Billy has vast experience within the lending and real estate investing industries. He is a serial entrepreneur, visionary and practitioner of the law of increases. Billy has built multiple organizations with a combined \$1.3 BILLION dollars worth of volume on an annualized basis. His firms has been involved with over 11,700 real estate transactions. He was the CEO of one of the nation's largest privately held mortgage banks and title companies. His firm was heavily involved in assisting people eliminate debt and create wealth using little know effective strategies. Another one of his firms was heavily involved in business turnaround, taking underperforming businesses and creating massive profits using advances efficiency techniques and business development marketing strategies. Currently he is active in buying, rehabbing, and selling undervalued distressed properties in Suffolk and Nassau Count with hundreds over deals completed over the last 5+ years. His passion in life is to help out others and make deals happen. He lives in Long Island with his wife, 4 German Shepards and an unknown amount of cats.

Who Are We?

THE STORY OF PROPERTY BUYERS GROUP

Adam and Billy met in the summer of 2012 in NYC at an event Adam was hosting. After meeting at the Networking Event they quickly hit it off and started to bounce deals off each other. Billy was already established and was flipping 50+ deals a year so the best way to grow was to merge both companies and take over the NY market.

With a goal to work together in real estate doing what they love, Adam and Billy desired to share their passion of real estate with others. As they began to develop the company and carve their niche in the big world of real estate, they quickly realized that there was a distinct need for certain real estate services they originally did not foresee. Billy had already created a set of companies (Max Return\$ and Easy Sell) - where in collaboration with one another, they would offer a package of real estate services under one large umbrella. "Property Buyers Group" became an additional company under this arm and has kept the Property Buyers Group name for marketing purposes.

At Property Buyers Group, 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 expertise to navigate any transaction and the integrity to follow up on our promises.



“We’re highly motivated, knowledgeable, ethical, and qualified to handle any real estate transaction. We are committed to helping people with their real estate needs and making successful deals happen”.

Company Credentials

REAL ESTATE KNOWLEDGE & EXPERIENCE

We have invested a great deal of time, energy and capital investment into our real estate education, attending the nation's premier real estate investing education program - FortuneBuilders Mastery. Beyond the principles of sound investing, we were trained on how to build a successful business based on systems and predictability. Having completed over 500 real estate deals, FortuneBuilders coaches and systems have allowed us to strategically invest in real estate, grow and expand our business, and they are available for us to leverage when analyzing our real estate deals. For those who do not know Fortune Builders - owners Than Merrill, JD and Paul Esajian are the stars of the A&E show Flip this House.



*"Bought, Sold, and Owned
over 30 Million in Real Estate
the past 6 years..."*

Transactions since 2008

RENOVATIONS: 150 Bought and Sold
WHOLESALES: 120 Bought and Sold
BROKERAGE: 130 Retail Transactions
SHORT SALES: 250 Fully Negotiated
CASHFLOWING RENTALS: 10 Purchased



In The News

BROKERS WEEKLY

HAVE YOU HEARD ...

MACKLOWE PROPERTIES has tapped Sotheby's International Realty, Inc. to serve as the exclusive sales firm for 150 East 72nd Street, the 100-year-old building that recently underwent a complete restoration.

With over 60% of the residences in contract or closed, Sotheby's International Realty will handle the sales for the remaining residences.

"Having come to a successful point in both the percentage and number of sales within this grand Upper East Side building, we feel that it is excellent timing for this transition as the building begins closings," said **Richard Wallgren**, executive vice president of sales and marketing for Macklowe Properties.

PROPERTY BUYERS GROUP is bidding to race to the top of the big brokerage queue.

The New York-based real estate investment firm focuses on acquiring single and multifamily properties in the boroughs and Long Island that are distressed and in need of renovation.

Adam Glassman, of Property Buyers Group and Glass Capital Ventures, decided to take his father's 1997 Lexus LS 400 and turn it into a mobile marketing machine.

RICH folk appear to have hit a foreclosure road bump.

According to latest figures, overall U.S. foreclosure activity is down 23 percent year-to-date through October 2013.

"We want to get deals done as quickly and efficiently as possible," Glassman said. "We drive all over the Metro area, so why not let others know what we do and how we can help."

Car wraps have been around for years, but there are no real estate companies currently marketing on the roads.

"We are looking to do all types of creative marketing so we stand out over the rest of our competition and this, we thought, is a genius idea as we are always on the road looking at deals and meeting with homeowners."

"In the 1st few week alone we have already fielded 13 calls," Glassman said. "Even though 95% of the calls that come in are homeowners looking to sell close to retail, we always try to capitalize by taking the potential listing as another means of income."

However, foreclosure on homes in the \$5 million-plus value range is up 61 percent from the same time period in 2012.

The number of high-end properties with a foreclosure notice in 2013 is relatively miniscule — fewer than 200 compared to 1.2 million total properties in all value ranges with foreclosure notices this year — but each of these high-value homes represents a much bigger potential loss for the foreclosing lender compared to a median priced home.

This trend may indicate lenders are now financially stable enough to more comfortably weather the big-ticket losses that these properties potentially represent.

In addition, an improving housing market means more prospective buyers, even for these high-end homes.

A bigger buyer pool translates into higher sales prices on these properties, allowing lenders to recoup more of their losses on these jumbo loans gone bad.



NEW LISTINGS

SOME PRESS LINKS

- <http://newsle.com/article/0/100053309/#reloaded>
- <http://www.prweb.com/releases/2013/12/prweb11396835.htm>
- <http://therealdeal.com/blog/2013/10/09/offbeat-victorian-house-in-brooklyn-slated-to-become-rentals/>

○ ***“Berserk Eclectic” House Sold for \$2.675 Million, Will Be Razed for Luxury Rentals***



The fantastical, deteriorating, one-of-a-kind Victorian whimsy at 111 Clarkson Avenue has sold to a developer for \$2,675,000. It will be torn down to make way for luxury rentals. The off-market deal closed September 23, according to Adam Glassman, principal of Property Buyers Group and Glass Capital Ventures, which brokered the sale. “The house could be salvaged but [would need] at least \$1,000,000 in rehab and financially it won’t make sense,” he said.

The extremely grand interiors with a newel post gas light, enormous fireplaces, painted ceilings and stained glass windows are unchanged, Glassman confirmed; interior photos taken by Dinanda Nooney in the 1970s can be seen [here](#) and [here](#).

The buyer is a small developer in Brooklyn who did not want to be named. The buyer is reportedly planning a 50-unit new construction residential building, a “high-end green rental building with amazing amenities,” said Glassman.

The house is located on an extremely deep lot and is not landmarked. As of last month, preservationists in the area hoped a new development could be built without tearing down the house. The property was reportedly for sale for years. The listings that recently surfaced were never approved by the seller, said Glassman.

[Property Buyers Group](#) handles off market distressed properties, which they sell within their network or rehab themselves for sale to the end user. The group also buys and holds investment properties upstate.

Company Business Model

OVERALL INVESTMENT APPROACH

Our overall investment strategy and specialty is to purchase distressed properties at a deep discount – usually 30% to 50% below market value, and renovate and sell those properties to retail homebuyers and landlords.

At Property Buyers Group, we pride ourselves on having a strong foundation of real estate knowledge and training. Our focus is on providing SOLUTIONS for our clients and finding VALUE for our investors by locating ugly, vacant homes that are eye sores and we put them back into use after renovation.

Our Business Strategy

- We purchase distressed residential properties 30%-60% below current market value.
- We purchase, renovate and sell these properties to retail buyers and landlords.

Our core business lies within our systems, education and knowledge of the real estate industry. We did not just buy a CD off the Internet and become a real estate investor overnight. We have spent thousands of dollars to learn how to be successful in this business and do it the right way the first time. Through our affiliation, we are connected with a national network of investors that provide continual support and weekly trainings on changes throughout our industry. This process has allowed us to circumvent many pitfalls most novice investors would make. Learning the hard way is not a phrase in our vocabulary, and we certainly would not ask anyone to invest with us if we weren't confident enough to invest ourselves!



We Follow A Strict Due Diligence Process

We have a systematic and disciplined approach when purchasing investment properties, putting each potential investment through a strict due diligence process. This rigorous set of criteria includes, but is not limited to, the following:

- Comparable property analysis and examination by an certified, independent appraiser
- An economic study of the neighborhood, city planning and development
- Demographics of area, marketability, and growth potential
- Statistics on the crime rate
- Public transportation and schools
- Overall condition of the property, including heating and air, plumbing, electrical, roof and structural condition

Company Business Model

WHAT'S OUR COMPETITIVE ADVANTAGE?

Our company can acquire great deals on properties because we have the ability to act quickly and can close with CASH on the seller's timeline. This is why we can buy properties at such a discount. Obtaining loans through private money lenders gives us this competitive advantage over other investors who sometimes take weeks to go through the time consuming bank approval process in order to purchase properties.

We have an aggressive TEAM approach, and a top-notch ability to expand our client base through our knowledge of deal structuring and advanced real estate techniques.

We also employ marketing strategies as soon as we purchase a home – giving us a fair advantage over a realtor. Typically, most realtors don't spend time or money on marketing or lead generation strategies. As a result, it can sometimes take months to attract potential buyers. Often times, we are able to find our own buyers allowing us to secure a strong sales price and save on sales commissions. Our renovation process is also down to a science with handpicked and proven construction crews who know we are not retail clients. We pay wholesale prices to all contractors and typically get bulk discounts on all materials.

Advantages to Working With Us

- We have the business systems and knowledge to purchase properties QUICKLY and with CASH.
- We create value by finding ugly, vacant homes and putting them back in use after renovation.
- We pay wholesale prices to all contractors and typically get bulk discounts on all materials.
- We have a creative marketing system to find and purchase properties before they're ever listed.
- We find our own buyers allowing us to secure a strong sales price and save on sales commissions.



Investing with us also provides a win-win for the homeowner as well. With your cash funding, we can offer homeowners something that very few buyers can. We are helping sellers by purchasing their homes in their timeline -- in as little as 7-10 days. Knowing that we're going to renovate the home and we are buying in as-is condition is a very important factor to sellers who live in older, outdated homes, or those needing repairs. These sellers will also not be required to pay any attorney fees, closing costs, home warranties, inspection fees, realtor commissions, etc. We are not the perfect fit for everyone; but for the seller with the right motivation, these features are a necessity.

Company Business Model

PROPERTY BUYERS GROUP VS. TRADITIONAL BUYER

Here are just a few benefits sellers have of working with Property Buyers Group to sell a home:

- ✓ **CASH OFFER**
- ✓ **NO COMMISSION**
- ✓ **QUICK CLOSE**
- ✓ **NO FEES**
- ✓ **PAY NO CLOSING COSTS**
- ✓ **WE BUY THE HOUSE "AS IS"**
- ✓ **NO APPRAISAL**
- ✓ **NO LENDING RESTRICTIONS**



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.

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.

How Do We Compare to a Traditional Buyer?

	Traditional Buyer	Property Buyers Group
Method of Payment	Bank Financing	CASH
Repairs	1-8% of Homes Value	None (Sold AS-IS)
Closing Timeframe	45+ Days	7-14 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	0 Days

Company Business Model

INVESTMENT BUYING CRITERIA

Our goal is to buy distressed homes in stable areas where there is still strong buying demand. Part of our grand vision is to improve the overall quality of living in both urban and suburban neighborhoods. In addition to improving overall quality of life, we are committed to increasing the value of real estate in our community. Our company builds value by rehabilitating properties that are in significant need of repairs. We are able to target distressed properties and breathe new life back into them by renovating and improving the condition of the property. By doing so, we are able to create beautiful homes and encourage home ownership.

Types of Properties We Target

- Distressed properties in significant need of repairs
- Properties where sellers need to sell quickly
- Properties owned free and clear

The ability to identify a wise real estate investment is certainly a learned skill. We have been thoroughly trained and possess this skill - along with the intuition to spot these great investment opportunities in today's market.

Not every opportunity is a "good deal", and we have built our company on a stable foundation knowing our numbers. If the numbers don't make sense to us it certainly won't make sense to our investors. Our goal is to be in business for many years and brand a company that will be passed down to our children, which cannot be accomplished by taking uncalculated risks.



Company Business Model

HOW DO WE BUY HOMES SO FAR BELOW MARKET VALUE?

At Property Buyers Group, we have created a marketing machine that produces a consistent flow of high quality leads. We are very different from our competitors because we don't just put in offers on MLS properties - we take it to the next level. Our creative marketing strategies allow us to reach the homeowner directly, before the property even goes to a Realtor to be listed on the MLS; whereas, the purchase price would escalate.

These are some of the marketing strategies we use to locate great deals way below market value....



Internet	Direct Mail	Other Strategies
Twitter	Probate	Bandit Signs
Buyer Squeeze Pages	Pre-Foreclosure	Networking Events
Seller Squeeze Pages	Back Tax	Door Hangers-Knocking
Primary Websites	Free and Clear	Other Wholesalers
Facebook Business	Code Violations	2 House Banners
Google Business Listings	Divorce	Bird Dogs
Google Ad Words	Expired Listings	Box Truck
You Tube	Non Owner Occupied	Automobiles
MLS	Bankruptcy	Driving for Dollars



Company Business Model

HOW WE SELL PROPERTIES QUICKLY

There are many methods we use to sell properties very quickly. We invest a lot of time and money into marketing to build a strong list of buyer clients for our homes. Despite what the media says, there are tons of buyers out there who are aware of the fact that numerous buying opportunities exist in today's real estate market. The problem is: they just don't know how to identify and analyze them to ensure they are actually getting a good value. That's where we come in. We are constantly on the hunt for the next great buying opportunity, and use proven techniques to analyze investment properties.

Methods We Use to Sell Properties

- Bandit signs & Gorilla Marketing
- Realtor/List on MLS (Multiple Listing Service)
- Internet/ Listing Websites
- Pre-Listing Walkthroughs

Our ability to locate a great real estate deal covers all types of real estate investments. We are able to identify great buying opportunities for the following types of buyers:

- Retail – End User
- Landlord
- Rehabber



Private Lending

WHAT IS PRIVATE LENDING?

A private money loan is a loan that is given to a real estate investor, secured by real estate. Private money investors are given a first or second mortgage that secures their legal interest in the property and secures their investment. We are not talking about the high Loan-To-Value (LTV) ratios the banks and saving-loans institutions make on homes. When we have isolated a home that is well under market value, we give our private lenders an opportunity to fund the purchase and rehab of the home. We offer very low LTV ratios to our Private Lenders to increase security of the loan. Our maximum LTV ratios are 80% of the After-Repair-Value of the property securing the loan and frequently as low as 60% to 70%. This means additional security on the investment. Through that process, the lender can yield high interest rates – 4 or 5 times the rates you can get on bank CD's and other traditional investment plans.

Sources of Private Money:

- 401k
- Self-Directed IRA
- Profit Sharing
- Personal Savings, Trust Fund, or any other money sitting around...
- Many are TAX DEFERRED PROFITS

For example, If the After-Repair-Value is \$100,000, our Private Lender will never have to loan more than \$80,000 on the property unless they want to. That is an 80% loan-to-After Repair value ratio. This is obviously a much safer approach from that taken by conventional lenders. These banks get into trouble because they make loans at a 95% or even 100% loan-to-value ratio leaving them no equity for transfer costs if they are ever forced into a position where they have to take back the collateral property. It is in your best interest to minimize risk and maximize return and this is why a loan should never be made without a safety net. We do not violate this rule very often, because your security is at stake.

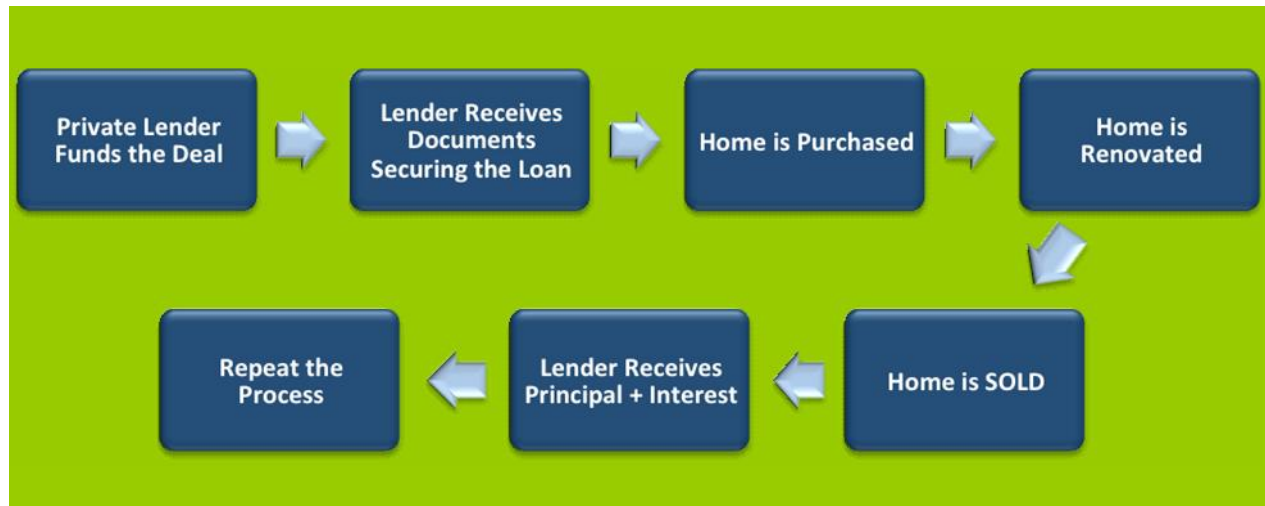
Essentially, private money lending is your opportunity to become the bank, reaping the profits just like a bank would. It's a great way to generate cash flow and produce a predictable income stream - while at the same time, provide excellent security and safety for your principle investment. You can do what the banks have been doing for years...make a profitable return on investments backed by real estate.

HOW THE PROCESS WORKS

The process is simple. We find an extremely undervalued property we want to purchase - and once you give us the green light, we borrow the funds from you to purchase and renovate the property. At closing, you receive a mortgage and note on the home along with other important documents. Next stage is the property renovation. Once the renovations are complete (typically 4-8 weeks depending on the size of the project), we'll list and sell the property. Properties generally sell within 6 months from the day we buy to the day we sell. When it's time for closing, you'll receive your principle plus 12% simple interest per annum. It's just that simple! The goal is to keep turning that money for you and keep you making substantial profits so you keep coming back to us – building a long term mutually beneficial relationship.

Private Lending

OVERVIEW OF THE PRIVATE LENDING PROCESS



INVESTMENT DEAL SCENARIO

Here's what the numbers would look like on a typical renovation project, with a 6 month hold (including rehab & re-sell time) with a private lender return of 12%. The next page has our Deal Analyzer Sheet.

888 Adam Street

Purchase Price:	\$ 95,000
Repair Cost:	\$ 68,000
Total Invested: (6 Month Hold)	\$163,000
<u>Sales Price:</u>	<u>\$250,000</u>
Private Lender Return on Investment = \$9,780	

111 Billy Street

Purchase Price:	\$130,000
Repair Cost:	\$ 53,000
Total Invested: (6 Month Hold Time)	\$183,000
<u>Sales Price:</u>	<u>\$251,000</u>
Private Lender Return on Investment = \$10,980	

Private Lending

WE PROTECT OUR LENDERS

Mortgages offer the banks solid, long-term - fixed returns. You can put yourself in the position of the bank by directing your investment capital, including retirement funds to well-secured real estate mortgages. Mortgages have ultimate safety because if default occurs, the bank can recover its investment as the first lien holder on the property.

Each property we acquire is put through a rigorous evaluation process in order to assess the profitability before the property is ever purchased. "Integrity" is an essential part of our business, and we only make sound investment decisions. Also, for your protection, you are also provided these documents to secure your investment capital:

Promissory / Mortgage Note: This is your collateral for your investment capital.

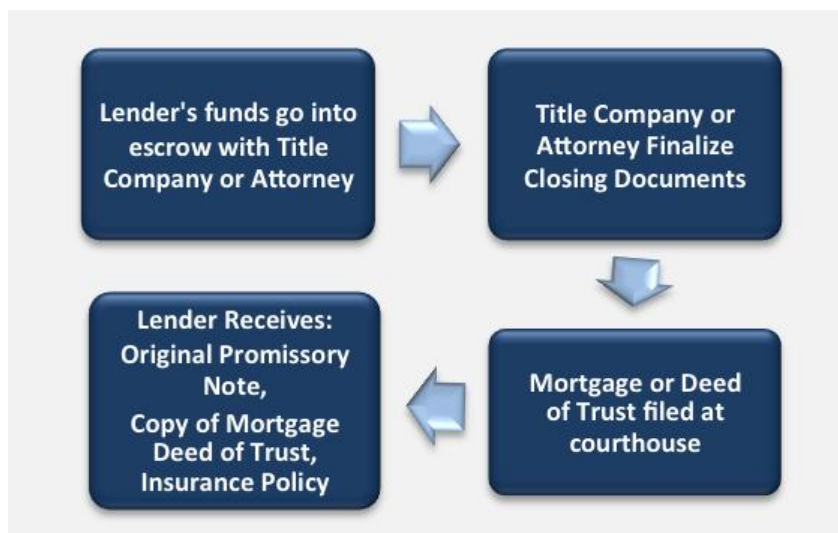
Mortgage: This is the document that is recorded with the county clerk and recorder to publicly secure your investment against the real property that we are providing as collateral.

Hazard Insurance Policy: This is where you as the private lender would be listed as the "Mortgagee" for your protection in case of fire or natural disaster, etc.

Title Insurance:

We do pay for a title search as well as a title policy on the home just as we would in a typical transaction. For a rental investment with a long-term note, we always keep a valid hazard insurance policy on the property to protect against casualties. You'll be named as a mortgagee and notified if the insurance was not kept current. In the event of any damage to the property, insurance distributions would be used to rebuild or repair the property, or used to repay you.

Overview of the Closing Process



Private Lending

HOW YOU BENEFIT FROM PRIVATE LENDING

You, as the private money lender can benefit greatly from investing your capital. A real estate mortgage and note provides you with security instruments you would not get with other investments. You also have added layers of protection because of how we buy, and because you have recourse available to you in case we were to default on the loan.



We currently pay 4-5 times what a typical bank CD is paying. Private lending means you can relax while the money is in a truly safe place, working for you.

What's in it for you?

- Safe investment secured by real estate
- High returns on your money
- A predictable income stream because rates fluctuate very little
- No management costs
- No daily headaches with managing contractors

*It's a win/win opportunity for both the
lender and borrower*

Private Lending

Our equity is built in the purchase of the home, where we are buying 30-50% below a retail buyer – that creates instant equity at purchase. Also, in a typical transaction we cut out the middleman costs such as: commissions, mortgage broker fees, loan fees; and our attorney costs are also lower because there is less work for them to review.

Because of our buying strategy, we are able to offer our buyers a fully renovated home at or below everything else in the neighborhood. We walk away from hundreds of close deals that do not meet our specific buying criteria, and simply won't buy unless it makes sense for everyone involved.

Why Private Lending is So Compelling

- Passive income (minimal time involved)
- No dealing with tenants
- No manual labor renovating properties
- No dealing with unscrupulous contractors
- Short-term use of lenders money
- Sense of security that money will be coming back soon
- Secure collateral position in marketable and liquid real estate
- Borrowers do the HARD WORK of finding the collateral
- Borrowers put THEIR TIME and LABOR into lender's collateral
- Borrower takes majority of the risk
- If lender must foreclose, lender makes even more money
- Multiple loans can be made at one time
- It is easy and clean work
- Huge annual industry business loan volume
- You make money while you are sleeping
- It improves the golf game by allowing more play time
- Profits can be tax free
- **It is PROFITABLE with no cap on earnings**



Private Lending

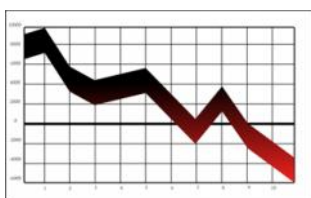
RISKS VS REWARDS

Sitting in Bank	Real Estate Private Lending
\$100,000 x 1% interest	\$100,000 x 12% interest
12 Month Term = \$1,000 ROI	12 Month Term = \$12,000 ROI
	<i>*Backed by Real Estate Private Lending</i>

*You are making a 12x greater return
on your money!*



Stock Market	Real Estate Private Lending
Completely Unsecured	Secured by Deed of Trust or Mortgage Deed
Completely Uninsured	Collateral is Fully Insured
Invest at Market Price	Collateralized Below Market Value
Returns Are Unknown	Returns Are Fixed and Agreed Upon Term
	Tangible Asset



Private Lending

There is No Comparison to Private Investing

	Private Investment	Stock Market	Mutual Fund	Money Marlet	CD	Savings	Under Your Bed	Presious Metal
Secured Collateral	YES	NO	NO	NO	NO	NO	NO	NO
Wholesale Position	YES	MAYBE	NO	NO	NO	NO	NO	MAYBE
Appreciating Asset	YES	MAYBE	SLIGHTLY	SLIGHTLY	SLIGHTLY	SLIGHTLY	NO	MAYBE
Insured Against Naturreal Disaster	YES	NO	NO	NO	YES	YES	NO	NO
ROI Beats Inflation	YES	MAYBE	MAYBE	NO	NO	NO	NO	MAYBE
Passive	YES	MAYBE	MAYBE	YES	YES	YES	NO	NO

As shown in the above chart Private Asset Investing, as compared to Stocks, Bonds, Mutual Funds, CD's, Money Market or Precious Metals have many benefits. Private Asset Investing is:

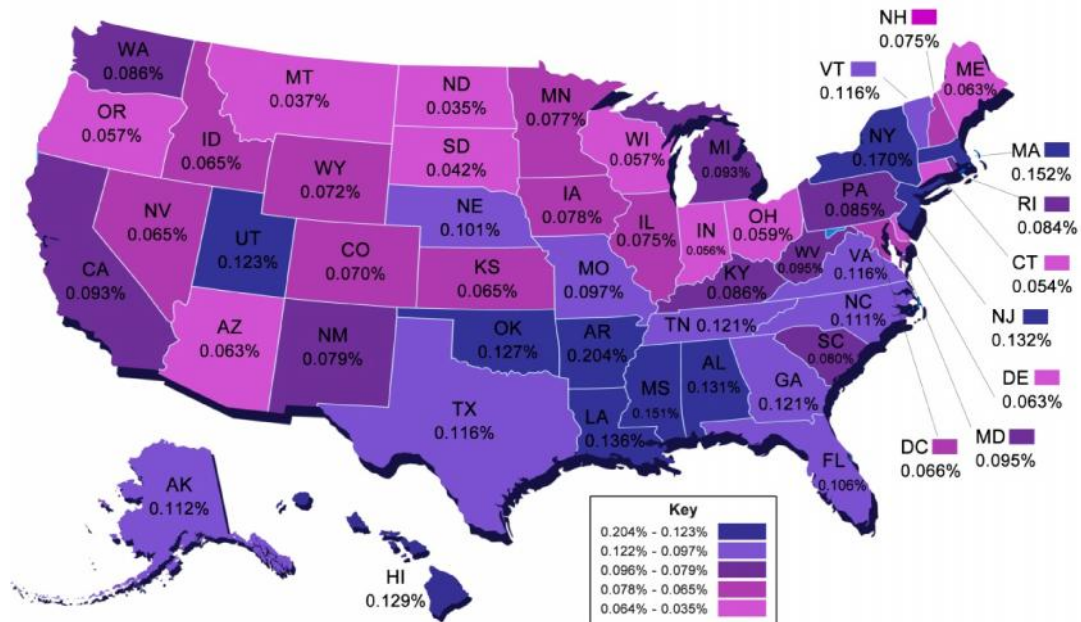
1. **Secured by Collateral:** That means your money is backed by and secured by something tangible, in this case Real Estate.
2. **Wholesale Position:** Your money is being invested into an asset that is generally worth 20%+ of more than what you have invested. What that means to you is additional security. Consider this, when buying a stock, say GE or Microsoft, and if that stock is worth \$100 a share you are investing \$100 in that share of stock. You are buying RETAIL. If that stock was a Private Asset Investment you would have invested only \$80 into an asset worth \$100. That is smart wholesale investing.
3. **Appreciating Asset:** Private Asset Loan Investments are secured against an appreciating asset, Real Estate.
4. **Insured Against Hazards:** Private Asset Loan Investments are insured against natural hazards, fire, water damage, and other events making it a solid investment choice.

Private Lending

5. **Return on Investment (ROI) Beats Inflation:** With Private Asset Loan Investments your money is growing and beating the inflation rate. Consider this: If you are earning 2% on CDs and inflation was 3.2% for that year how much did you really earn? The fact is, if your investments are not outperforming inflation you are losing money. In this example that 3% return on your CD actually lost you 1.2% because it earned less than the rate of inflation.
6. **Passive:** With Private Asset Loan Investments you earn your money passively. You sit back, kick your feet up and watch your money grow. You don't have to worry about things the real estate investor has to worry about. No management – No dealing with toilets, tenants, or trash.
7. **No Cost, No Fees:** Unlike trading stocks, mutual funds or having a money manager manage your money for a fee. With Private Asset Loan Investments there are NO FEES at all. No management fees, no surcharges, nothing. This is yet another benefit of investing in Private Asset Loan Investments.

What's the state of your savings account?

It depends on where you live. Find out how your state's savings rate stacks up.



Map shows the average savings account rate by state as of Jan 17, 2014, according to GOBankingRates' database of interest rates from more than 4,000 financial institutions.
Source: GOBankingRates

Private Lending-Deal Analyzer

Property Address:		76 Kirkwood Long Beach NY		
Total Square Footage:	1450		# of Units:	1
Evaluator Name:	Adam		Date:	7/15/2014
Property Description:	Rehab			Occupied? (Y/N) N
Property Values & Pricing			Holding Costs (Monthly)	Annually
After Repair Value		\$445,000	Property Taxes	\$6,000
Current "As Is" Value		\$0	HOA & Condo Fees	
Estimated Repair Costs		\$66,000	Insurance Costs	\$2,410
Purchase Price		\$235,000	Utility Costs (Expandable)	
			Gas	\$50
			Water	\$50
			Electricity	\$100
			Other	\$50
Estimated Hold Time (months)		6	Miscellaneous- Permits-Plans, etc	\$2,400
Purchase & Repair Costs:		\$301,000	Total Monthly Holding Costs:	
Financing Costs		Purchase Price	Buying Transaction Costs	% Of Purch
First Mortgage / Lien Amount	0%	\$235,000	Escrow / Attorney Fees	
First Mortgage Points	0	\$0	Title Insurance / Search Costs	2.50%
First Mortgage Interest	10.0%	\$11,750	Miscellaneous Buying Costs	
First Mortgage Monthly Interest Only Payment		\$0	Total Buying Transaction Costs:	
Second Mortgage / Lien Amount	0%	\$75,000	Selling Transaction Costs	
Second Mortgage Points	0	\$0	Escrow / Attorney Fees	
Second Mortgage Interest	12.0%	\$4,500	Selling Recording Fees	
Second Mortgage Monthly Interest Only Payment		\$0	Realtor Fees	4.00%
Misc. Mortgage / Lien Amount	0%	\$0	Transfer & Conveyance Fees	0.40%
Misc. Mortgage Points	0	\$0	Home Warranty	
Misc. Mortgage Interest	0.00%	\$0	Staging Costs	
Misc. Mortgage Monthly Interest Only Payment		\$0	Marketing Costs	
Miscellaneous Financing Costs		\$0	Miscellaneous Selling Costs	
Total Financing Costs:		\$16,250	Total Selling Transaction Costs:	
Estimated Net Profit and ROI Snapshot				
Estimated NET PROFIT		\$90,690	Total Costs Return on Investment (ROI)	
			25.60%	

Private Lending

HOW PRIVATE MONEY HELPS OUR COMPANY

Private money lenders bring speed and efficiency to our transactions, and our leverage is far greater when we purchase using private cash funds. Many of the homes we are purchasing are in need of quick sale within 7-14 days. *A traditional bank requires 30-45 days to close a loan.* Many traditional home sales fall out of contract because of financing issues. Using quick cash as leverage allows us to negotiate a much lower purchase price and reduce our risk.

Being able to offer a fast closing with private funds motivates sellers to take our offer over the competition, and entices them to take a much lower price than they would from a conventional buyer. Also, lending guidelines are also continually changing and are requiring applications, approvals, junk fees and strict investor guidelines. They also limit the number of investment properties that can be purchased by one company.

On a new home purchase requiring renovations, private lender funds will be allocated to the purchase price, renovations, carrying costs, cost to resell and a small buffer for unexpected expenses.

Our Benefits of Using Private Money

- We won't have to deal with banks, applications, approvals, etc.
- We can buy at deeper discounts.
- Gives us a competitive advantage above the rest.
- Allows us to buy with cash - Cash is King....



Common Ways Private Lenders Fund Deals

Cash

Cash held in most types of bank accounts can be accessed quickly and can fund your deals in minutes, instead of hours or days. Fees are generally minimal for wire transfers and cashier's checks.

Home Equity Line of Credit

A home equity line of credit is a very powerful source of funding that many people have and don't even think of. Unleveraged equity is dead money and it's not making any interest. You can easily tap into that money. It's a way to make sure you're in first position when we're ready to pull the trigger and buy a property.

Personal & Business Lines of Credit

Personal loans and "signature lines of credit" can be obtained from most banks or credit unions by anyone with good credit and a stable income.

Retirement Accounts

More and more private money lenders are using their IRA funds to invest in real estate. **A Self-Directed IRA** is essentially the same as a traditional IRA, but allows you to purchase a broader range of investments, including real estate.

Sources of Funding for Private Lenders

- Cash
- Home Equity Line
- Personal & Business Lines of Credit
- Retirement Accounts
- Liquidated Securities & Investments

Liquidated Securities & Investments

Investments are a way to put your savings to work earning more money. However, if your stocks and investments have not performed as you had expected, it might be time to consider other investments. As you know, stocks can be liquidated as and when you wish. Sometimes you need to liquidate your investments because you need the money for something you want to purchase such as real estate.



Investing With a Self-Directed IRA Account



Most people think that an IRA can only be used to purchase investments, like stocks and mutual funds. But that's not true! You can get private mortgage loans using the funds which are already in your IRA'S and other retirement plans.

As it pertains to lending for real estate investments, enter the Self-Directed IRA. The IRS has set forth guidelines on what you can and cannot invest in with your IRA. Many people are surprised at the scope of options available. From tax liens, gold, real estate investments and real estate notes, IRA's are much more powerful than most people ever realized. If you add to that power of a Roth IRA which allows you to enjoy your earnings tax-free or deferred, and you've got a fast road to an easy retirement!

However, in order for you to use retirement accounts for loans, they must first be administered by a third party custodian. After selecting your custodian, you simply send a transfer form to them and they'll do all the work for you, once you've done that you are ready to make private mortgage loans. We would be happy to recommend a local custodian we've worked with in the past who can assist you with setting up your account.

Retirement Accounts That Can Be Self-Directed

- Roth IRA's
- Traditional IRA's
- SEP IRA's
- SIMPLE IRA's
- 401k (solo)
- 401k (qualified plan)
- Educational Savings Accounts
- Health Savings Accounts

****Profits can be tax free or tax deferred when you invest with one of these vehicles***

Investment Terms & Conditions

TERMS & CONDITIONS

Minimum Investment:

When working with private lenders, \$50,000 is our minimum standard investment most of the time. When first investing with us, a lower initial investment amount may be agreed upon to ensure you're confident when working with our company.

Mortgage Terms:

The majority of our loans are set up on an 12 month note; however, it depends on the size of the project. If we are doing a teardown and rebuild, we will have to wait on the county inspectors for many approvals - thus causing delays. We account for all of those details upfront and will give you estimated time frame for the return on your investment. Also, we do not pool funds - your funding will be tied to one piece of property secured by a deed of trust.

Payment Schedule:

Typically, we pay one large lump sum at closing on a short-term note. This is much easier to manage for both of us, especially if we're working out of a retirement account. On a longer note, we will consider paying monthly or quarterly interest.

Investment Terms & Conditions

- Minimum Investment - \$50,000
- Interest Rate - 12% on average
- Payment Schedule - paid as a balloon payment when the property is sold
- Mortgage Terms - 12 months (*projects usually completed in 3 to 6 months*)
- Return of Principal and Interest - paid back at closing
- 1st or 2nd Lien position
- Option to renew
- All documents recorded



Testimonials

"I am settling into my new home and I want to express my deepest appreciation to you both for your assistance in the sale of my previous residence...."

- Susan P. (Home Owner)

"We have had the opportunity to lend our personal money to your company on many occasions and can say that I never doubted our investment for one minute. You have proven yourselves as a company that delivers on what it promises...."

- Than Merrill, Flip This House

"Life without my old property is definitely less stressful. Adam and Billy made it so easy I was almost afraid that I was being taken advantage of. Fortunately, that was not the case. I can't tell you enough THANK YOU, THANK YOU, THANK YOU!"

- Cathy T. (Short Sale)

"We've met with countless groups of investors before, and to be honest, I didn't expect Adam or Billy to follow through on their promise. But they have been able to secure one great investment after another. As a matter of fact, these guys are on the verge of growing a pretty nice sized company...just by being faithful & generous investors. Hats off to Adam & Billy and their team at Property Buyers Group"

-Benham Properties

"You knocked on our door and I thought these guys were crazy. But you explained everything that you can do to help us in our current situation, not only purchasing our house for cash but saving our credit. Kudozzz to you and your amazing company"

-Jordana Smith

We have no words to express our gratitude towards you guys and your company. You made the process so easy and kept us up to date every step of the way. Although it took some time you warned us ahead of time so we were prepared. Thank you so much for helping save our home and thanks for the doughnuts!!!"

-Pamela Jackson

Property Showcase

4 Drexel Avenue, East Islip NY, 11730

2 Family Full Gut Renovation

Purchase Date: May 22, 2013

Purchase Price: \$145,000

Sale Price: \$379,000

Before



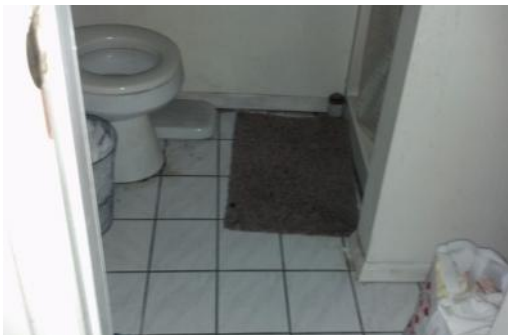
5 Bed | 4 Bath | Duplex

Sale Date: October 15, 2013

Rehab: \$101,000

Profit: \$89,153

After



Property Showcase

26 Beverly Street, Islip NY, 11751

1 Family Full Gut Renovation

Purchase Date: July 8, 2013

Purchase Price: \$143,000

Sale Price: \$355,000

3 Bed | 3 Bath | Ranch

Sale Date: January 7, 2014

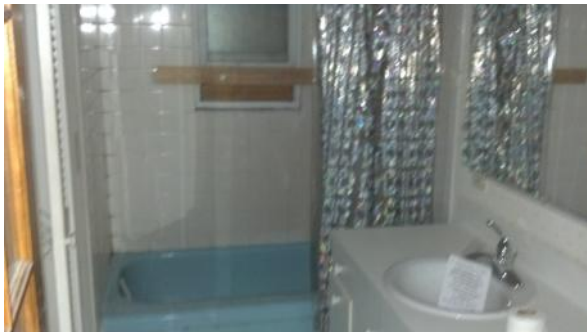
Rehab: \$70,000

Profit: \$98,828.29

Before



After



Property Showcase

53 Gloria Boulevard, Hauppauge NY, 11788

1 Family Full Gut Renovation

Purchase Date: June 28, 2013

Purchase Price: \$153,000

Sale Price: \$381,000

3 Bed | 3 Bath | Ranch

Sale Date: April 14, 2014

Rehab: \$89,000

Profit: \$70,765

Before



After



Property Showcase

153 Hammond Road, Centereach NY, 11720

1 Family Full Gut Renovation

5 Bed | 3 Bath | Colonial

Purchase Date: August 1, 2013

Sale Date: June 5th, 2014

Purchase Price: \$200,000

Rehab: \$74,000

Sale Price: \$362,100

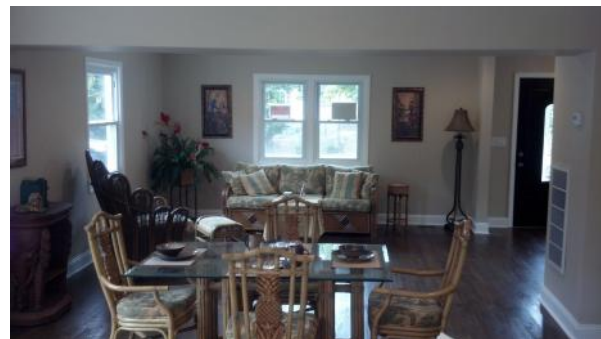
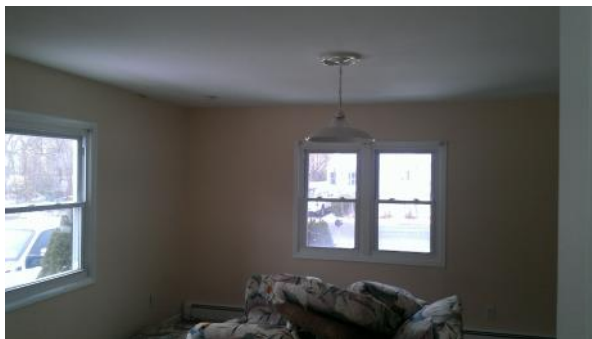
Profit: \$131,537.87

Note: Subdivided Land and sold separately for 120k so acquired house for 80K...

Before



After



Frequently Asked Questions

WHAT IS PRIVATE LENDING?

When we have isolated a home well under market value, we give our private lenders an opportunity to fund the purchase and rehab of the home. Lenders can also earn high interest rates - generally 4 or 5 times the rates you can get on bank CDs and other Traditional Investment Plans.

WHO BORROWS AT HIGH RATES AND WHY?

Investors like us do, because we have learned in our business that it is not the cost of money that matters, but quick access to the funds so we can capitalize on opportunities.

Our company can acquire good deals in properties because we can act with lightning speed and can close with cash. Private loans give us this competitive advantage over other investors who take weeks to go through the bank approval process in order to purchase properties.

Additionally, if a real estate investor locates a good deal on a property, many times the bank wants to loan on the purchase price, not the value of the house, thus penalizing the investor for finding a great deal. Having access to money is generally a deciding factor in investing in real estate, so paying a higher interest rate is irrelevant when compared with the risk of losing the deal.

HOW IS THE MONEY USED?

On a new home purchase requiring renovations. The cost will be allocated to the purchase price, renovations, carrying costs, cost to resell, and also a small buffer for unexpected expenses.

WHAT'S THE MINIMUM INVESTMENT?

The minimum investment is \$50,000 but we have flexibility.

WHY DON'T YOU GET A TRADITIONAL LOAN?

There are many reasons, but the primary reason is, time and negotiation leverage. Many of the homes we are purchasing are in need of a quick sale within 7-14 days. A traditional bank requires 30-45 days to close a loan. Also, our leverage is far greater when we purchase using cash funds. Many traditional home sales fall out of contract because of financing issues, and this allows us to negotiate a much lower purchase price and reduce our risk.

Lending guidelines are also continually changing. New requirements include applications, approvals, junk fees, and strict investor guidelines. They also limit the number of investment properties that can be purchased by one company.

HOW CAN YOU AFFORD TO PAY SUCH HIGH RETURNS?

We make our money on the purchase. We may pay very high returns, but it allows us purchase 20-30%+ below a retail purchaser. That instantly creates thousands of dollars in equity. Also, typically we cut out the middleman in transactions, such as: commissions, mortgage broker fees, loan fees, and our attorney costs are lower because there is less work for them to review.

Frequently Asked Questions

ARE YOU REALLY HELPING SELLERS?

Absolutely. With your cash funding we can offer something very few buyers can. We are buying on their timeline in as little as 7-14 days. Knowing that we're going to renovate the home and buying in AS-IS condition is a very important factor to most sellers of distressed property. They also won't have to pay any additional fees.

WHAT IF THE MARKET GETS WORSE AND VALUES GO DOWN?

This is a great question and valid concern. However, our strategy is not to speculate 3 years down the road. Our goal is to purchase quickly and sell even faster. Most of our projects are complete in 1-2 months and will be sold in 4-5 months. The market doesn't tend to shift that dramatically in a matter of months - it's typically a longer process for an area to decline. Remember, we're buying in strategic areas where inventory is already low and demand is high; this greater minimizes our risk.

IS THIS A LONG-TERM INVESTMENT?

Generally, your investment is tied to a specific project with a timeline ranging from three to twelve months. We have lending programs for short term holds of three to six months. We also have longer term holds of one year and longer. You can pick a term that suits your strategy. It is your money and it is your choice. We do offer LONG term investments for rental projects.

These investments yield an annual rate of return of about 6% BUT you will share in the appreciation of the property. Typically, the rental appreciation investments are for a term of between five and ten years.

WHAT IF I NEED TO LIQUIDATE?

If you want out, a ninety day written notice is required, because we will need to replace your funds with another investor's money. You really shouldn't make mortgage loans if you feel you will liquidate this shortly, but the option is always available and we have been able to liquidate in as little as two weeks in some scenarios. Also, unlike with a bank CD, there is no penalty for early withdrawal. Just call us, and we will handle all of the details.

WHAT INTEREST RATE DO YOU TYPICALLY PAY YOUR PRIVATE LENDERS?

We currently pay 4-5 times what a typical bank CD is paying. Our rates will fluctuate very little all depending on the purchase price and rehab involved. Most of our lenders are paid from 10% and up. The lower the purchase price, we can sometimes afford to pay a little higher rate to make sure our lenders make it worth their time.

HOW LONG WILL MY FUNDS BE HELD?

The majority of our loans are set up on an 12 month note, but it depends on the size of the project. If we are doing a teardown and rebuild, we will have to wait on the county inspectors for approvals. This will cause delays. But, we account for all of those details upfront and will give you estimated time frame for the return on your investment.

Frequently Asked Questions

WHAT IF I'M ON A SHORT-TERM NOTE AND SELL THE HOME AFTER ONLY 1 MONTH?

It's extremely important to us that we do not waste your time. However, occasionally, situations may occur where we find a buyer immediately. In this scenario, we provide you with two options: we can either move the note to another property, or provide you with a minimum of 3 months interest. Most investors see the strength of our purchase ability at that point, and simply move the note to another property.

WHEN WILL I RECEIVE PAYMENTS?

Typically, we pay one large lump sum at closing on a short-term note. This is much easier to manage for both of us, especially if we're working out of a retirement account. On a longer note, we will pay monthly, just like a typical mortgage.

IS THERE A GUARANTEE ON YOUR INVESTMENT?

No. There is no government backed guarantee on these privately held real estate notes. You're deriving protection from the equity in the real estate. If at any time we were to default on the note, you have legal right to take the home (essentially foreclose on us). Many investors laugh about this one and say, "I hope you're a day behind on payments---I'd gladly take this one off your hands". You have to remember we plan for the worst, and our homes have thousands of dollars of equity in them; and worse case scenario, we don't make "as much" as we hoped for.

IS MY INVESTMENT REALLY AS SAFE AS IT SOUNDS?

Yes! We always follow these common sense guidelines that we have talked about. Your money will grow two, three, or even four times faster than your current investments and you maintain control.

Each one of our properties that we acquire is put through a rigorous financial evaluation in order to evaluate the profitability before the property is ever purchased.

Remember that making loans is a business and should be treated like a business. If you set up a simple system and let the professionals implement the system, your loan portfolio can be hassle free and produce staggering yields.

WHO BUYS INSURANCE?

We do. We pay for a title search and also a title policy on the home, just as we would in a typical transaction.

WHAT KIND OF INSURANCE POLICY DO YOU GET ON THE HOME?

If we purchase a renovation, we purchase a builders risk policy (Vacant Dwelling Policy). In case of any damage, insurance distributions would be used to rebuild or repair the property, or used to pay you off.

Frequently Asked Questions

HOW MUCH IS IT GOING TO COST ME TO LEND TO YOU?

It is our policy to pay for all the closing costs so that your entire investment goes to work for you. We will pay for the closing agent, document preparation fees, notary fees, overnight mail fees, bank wire fees and recording costs. We do not charge any fees or commissions to our private lenders.

WILL MY MONEY BE POOLED WITH OTHER INVESTORS?

No, we do not pool funds. Your funding will be tied to one piece of property secured by a mortgage and note. But we plan on offering a Private Placement in the coming months.

IF YOU DEFAULT ON THE LOAN, HOW DO I ACQUIRE THE PROPERTY?

In this unlikely scenario, we would simply transfer ownership of the property to you, if possible. If for any reason we did not (or could not), then you have all the legal rights of a secured lender. The best way to legally protect your interest in case of a default would be to hire an attorney. They normally would seek to get your investment back, any unpaid interest, any collection costs, all your attorney fees and maybe even more. A legal representative could advise you if it makes sense to foreclose or seek ownership the property to protect or recoup your investment.

There are several other options but first and foremost, please be aware that "Integrity" is an essential part of our business and we only make sound investment decisions. One of the distinguishing features of Property Buyers Group is that we have never been late on a payment to a private lender.

Additionally, our company's policy is to invest our own funds into every one of our projects because if we are not confident in our investment decisions why should you be? Likewise, if we ever lose the support of investors, we can no longer operate our business and our own investments would be at stake.

However, to answer the question:

- 1) We could restructure the payment schedule on the note. For example, let's say we are behind on payments to you. Property Buyers Group can and would like to keep the house, but they can't come up with enough money to bring you current in one lump sum. You could let us continue to make regular payments and make an extra payment on our arrearage in addition, or you could simply add the arrearage to the principal balance and extend the term of the loan. This means you would be collecting interest on interest for the entire remainder of the loan. There are always ways to work it out if both sides are willing.
- 2) Have Property Buyers Group deed you the house. This is an opportunity for you to get a house at a greatly discounted price. When this happens, you can create tremendous profit by reselling the house.

Frequently Asked Questions

- 3) If left with no other choice, you can simply foreclose. Foreclosure is not as time consuming and costly of a process as most people think. It is as simple as sending your note and mortgage to an attorney and saying 'foreclose'. All you have to do then is sit back and wait. Nine times out of ten, before foreclosure is complete, someone will be calling your attorney's office with a payoff letter, and your loan will get paid off. When this happens, you will collect all accrued interest, your principal balance, and all attorneys' fees, court costs, and all other expenses you have incurred in connection with your loan.

If you end up with the house that doesn't mean you have to keep it. It can be sold immediately at a fair sale price and still produce a profit over and above the already high yield on your loan.

Now, we've talked extensively about default and maybe we've provided more information than is necessary, but we wanted to make sure you have all the facts and we've answered any potential questions.

WHO HANDLES ALL OF THE DETAILS?

We will. It is our job to get you proper documentation and protect your interest. All of this costs you nothing. The borrower pays all costs. If you make a \$100,000 loan, you send a check or wire for \$100,000 to the closing attorney and you get a mortgage for \$100,000.

HOW DO WE ENSURE EACH OPPORTUNITY IS A MONEY MAKER?

Everything boils down to research, formulas, analysis, and paying attention to details. In this package there is a spreadsheet used on every opportunity to determine how much profit we will make and what we should offer to acquire it.

There are multiple numbers an investor must take into consideration during the due diligence process. We have boiled it down to the three most critical.

We have also OUTLINED WHY some real estate investors don't make CLOSE to what they forecast and what Property Buyers Group does differently.

First: Some real estate investors get in trouble because they OVER estimate the resale of the property. For example, if the comparable sales in the area state the house will sell for \$267,000 they may think they can PUSH the value to \$286,000. This inflated number will have a negative effect on the profitability if they sell for anything less. Our approach at Property Buyers Group is more conservative. If the numbers tell us it could sell for \$267,000 we base our offer off that number and most times even lower. If the house sells for more than we expected we will have an increase in profit.

Frequently Asked Questions

Second: Most real estate investors UNDER estimate the true costs to properly rehabilitate the property. I have seen countless investors get themselves in trouble because they simply don't take into account all the true costs of redeveloping a house. At Property Buyers Group we have a systemized approach for identifying, documenting, and calculating the TRUE redevelopment costs. And when we have that final number we increase it by 5%-10% to cover any unforeseen issues.

Third: They UNDER estimate the UNSPOKEN costs associated with real estate investing. Included in the unspoken costs are the holding costs, (i.e.): insurance, taxes, maintenance and utilities. The sales costs including realtor commissions, transfer taxes, and other closing fees.

At Property Buyers Group, we have taken the guess work out of the process. We have adopted proven methodologies for the above three areas of the business and more. Each is documented into a step by step business process and checklist leaving nothing to chance.

Following our proven system for finding the opportunities, analyzing the ARV, (After Repair Value), figuring out the repair costs, calculating the buying, holding, and selling costs, we are able to (within a few percentage points) figure out what profit we will make on each opportunity and what we SHOULD pay for that opportunity, no guesswork.

Time and Time again, this process has allowed us to make informed investment decisions, minimize risk, and yield our forecasted returns on investment. What this means to you is certainty and comfort in knowing each and every opportunity is scrutinized in a systematic process before it is offered to our investment partners.

In the document above you will have an opportunity to view our Deal Analyzers. We simply plug in the information gathered from due diligence and within seconds we can determine the purchase price and profit on this deal.

As you can see the spread sheet takes virtually all of the guess work out of real estate investing. It allows us to make INFORMED decisions when contemplating which opportunity we would like to invest in and which we should pass on. Furthermore, it gives our private lenders an even higher level of confidence in the opportunities Property Buyers Group presents to them.

No investment can ever have a 100% guarantee it will yield the Rate of Return it is forecasting, however our prudent approach and systematized business process allows us to Minimize Risks with the highest probability of realizing the returns we are forecasting.

IS THE IRS APPROVED TO USE RETIREMENT ACCOUNTS IN THIS MANNER?

Yes, these are established tax guidelines, and it is completely legal. However, we always recommend the services of a custodian to invest retirement funds tax deferred or tax-free.

Frequently Asked Questions

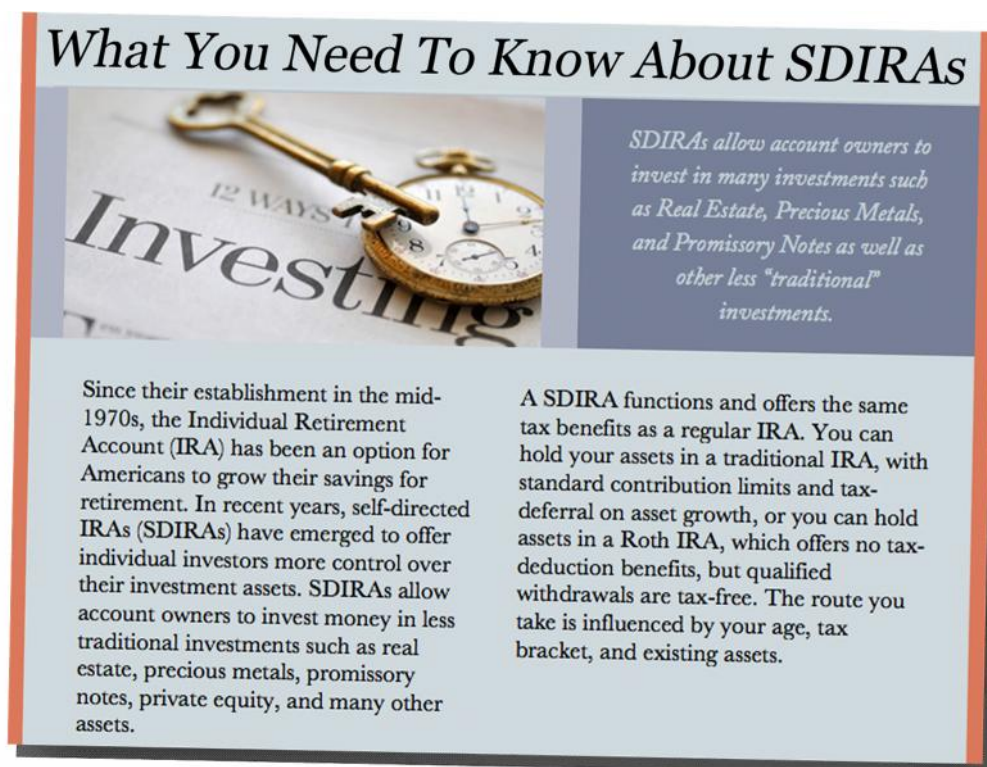
HOW DO I USE MY IRA'S OR PENSION PLAN?

Making real estate loans is a widely accepted use for IRAs and other Retirement Plans. Most people do not know that you can make private mortgage loans using the funds which are already in your IRAs and other retirement plans. Think of the power of loaning out funds at high interest rates that are Tax free or Tax Deferred!

In order for you to use retirement accounts for loans they must first be administered by a third party custodian – They are called Self-Directed IRA's. One custodian we commonly work with is Equity Trust Company. You can visit them on the web at: www.trustetc.com

After selecting your custodian, you simply send a transfer form to them and they will do all of the work for you. Once you have done that you are ready to make private mortgage loans.

From there, you simply notify your custodian about the investment you are looking to make and send the check for the gross amount of the loan. Even better, we can do all the work for you and you just sign few documents, sit back, relax, and wait for your money to grow tax free or deferred. Take a look at the following article from Forbes magazine regarding Self Directed IRA's



What the Future Holds

REALITY SHOW

We are currently in the process of pitching a reality show. We have signed contracts with Good Baker Productions as of 7/20/2014. GoodBaker Productions principles are Todd Baker and Doug Goodstein whom are Executive Producers and alumni of the Howard Stern show for over 20 years. Hotsnakes Media will be teaming up with them and will be soon shooting a sizzle reel for us. We are quite excited about this opportunity and will keep you posted.

PRIVATE PLACEMENT

Although our current model works extremely well, we have been growing monthly and we are considering doing a private placement so we have access to a pool of funds from our investors. We are unsure at this point on the terms and Interest Rate but will be competitive with what we currently offer. We are still in the Due Diligence phase of this and will keep you posted when we move forward.

AUCTIONS, NOTES, AND THE LIKE

Throughout the years we have always focused on direct mail marketing, MLS listings, referrals, etc for the bulk of our business. We have not put too much time into buying notes, Online and Live auctions, etc. And as we grow we will be incorporating these types of acquisitions into our model.

OTHER MARKETS

Currently we focus on Nassau and Suffolk county but will branch off into the boroughs—Brooklyn, Queens, Bronx, etc. Its quite difficult to find deals in those markets and properties are grossly overpriced. So we will wait for the right time to move in and make our mark!

COMMERICAL PROPERTY

The commercial real estate market has been amazing in the NY Market. It is totally different from the residential side of the business but something we are 100% interested in pursuing in the near future .

LUXURY HOME BUILDING

Our bread and butter is rehabs in the 100k-700k range-so this is a whole new ballgame. Over the 6 months we have been researching Luxury Home Building and have had quite a few accepted offers but we couldn't make our numbers work after further Due Diligence. The holding time is longer, the costs are much higher, but the returns are greater. We have been meeting with some of the top Luxury Home Builders to get a better idea of costs and build time and feel this is a path we will explore.

DEVELOPMENT AND PROPERTY MANAGEMENT

This is one of our long term plays. As you know this is quite a profitable end of the business. We would plan on purchasing land for ground up development not only on the residential but on the commercial side as well. And possibly get into rehabbing townhomes in Brooklyn and the like.

Property Management is something we currently do on our Buy and Hold Properties in Long Island and Rochester NY. Over time we plan on expanding this part of the business and take on other clients so we can manage their properties.

Taking the Next Steps

GETTING STARTED WITH US

If we haven't already, it's important to sit down and discuss all these details in person. We will need a clear definition of what your goals are, i.e. long term investment or short term, and the amount you are comfortable initially investing. At that point, we will present you with any current opportunities that fit that criteria or contact you as soon as we have one that fits.

Are you going to continue to let other people control your money getting a return that barely keeps up with inflation? Or are you going to take control and make sure that when you get ready to retire, you can do what you want without worrying about money. If you are retired here is a great opportunity to squeeze every interest dollar out of your savings that you can. Private lending is an incredible way to build wealth in a way that most people aren't aware exists. You're not one of those people who are uninformed anymore. If you would like more information on how to invest and earn between 10% -12%+, please contact us by Phone or Email anytime.

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REFERRAL PROGRAM

Word of mouth is typically how we are able to work with private lenders like you. It would be greatly appreciated if you passed our information on to anyone that may be interested in the opportunity to be a lender. In our business, it's always important that we have a steady stream of lenders. Once you've done a few deals with us and you've learned how we're purchasing so low, you may attempt to do it on your own. If that's your goal, we're happy to help you any way we can.

Disclaimer

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