



A Real Estate Solutions Company

Home Selling Guide

Who Are We?

Property Buyers Group is a full service professional real estate solutions company located in Greater New York Area focusing on Long Island. Founded in 2012 by Adam Glassman he decided to join forces with Billy Alvaro of Max Returns and Easy Sell. 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.

- Real Estate Brokerage
- Residential Redevelopment
- Short Sales/Loss Mitigation
- Real Estate Investment
- Foreclosure Solutions

Facts About Property Buyers Group

- 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.
- Over 450 homeowners helped already.
- All information kept private and confidential.

Since its inception, Property Buyers Group has passionately pursued the goal of helping hundreds of homeowners find solutions to their real estate needs. Our company specializes in solving real estate problems and we can help correct almost any financial situation at no cost to you!

If you are looking to sell your house quickly, or if you have found yourself in a real estate dilemma and you are simply looking for answers, we can help. Every year there are hundreds of thousands of people who get hit with one of life's unexpected curve balls, sometimes forcing them to sell their house. Most people are not aware of their options beyond listing a house with a Realtor, or trying to sell their house on their own and just hoping for the best. We work with each homeowner individually and explore all possible options. Our goal is to put power back in your hands.

WE WILL BUY YOUR HOUSE FAST!

Our real estate specialties include:

- | | |
|----------------------------------|--------------------------------------|
| Foreclosure Avoidance | Debt Removal or Renegotiation |
| Refinancing Homes in Foreclosure | Solving Title Issues |
| Vacant Properties | Relocation Assistance |
| Short Sales | Apartment & House Rental Specialists |
| Bankruptcy | Overleveraged Properties |
| Judgments or Outside Liens | First Time Homebuyer Programs |
| Credit Repair | Environmental or Structural Problems |
| Little or No Equity Sales | Code Violations |
| Bank Owned Properties and REO's | And much more..... |

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 which is what they have done.

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.

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 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



Leadership



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.

Working With Us

WHY WORK WITH PROPERTY BUYERS GROUP?

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.

Benefits of Working With Us...

- CASH OFFER
- NO REALTOR COMMISSIONS
- QUICK CLOSE
- NO FEES
- PAY NO CLOSING COSTS
- WE BUY THE HOUSE AS-IS
- NO APPRAISAL
- NO LENDING RESTRICTIONS

PROPERTY BUYERS GROUP VS. TRADITIONAL BUYER

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 (New York 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, Property Buyers Group 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.

MORTGAGE REFINANCE PROGRAMS

If saving your home is your goal, we can help! We work with many national and local lenders who specialize in refinancing homeowners who are behind on payments. Most mortgage companies will shy away from borrowers with tarnished credit; but not the lenders we work with. We will work diligently to find the best loan product for you. If this program interests you, please speak with us today, because the longer you delay the more difficult it will be to qualify!

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.

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 overleveraged 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 often times purchase the property directly from you - thus saving you from a foreclosure.

CREDIT REPAIR PROGRAMS

Whether you are looking to repair your credit from an unfortunate financial event or improve your credit score in order to purchase another home in the future, our network of credit repair specialists can produce results quickly. We can provide educational materials, step-by-step instruction, and professional credit coaching throughout the course of a year to help you get right back on track.

Programs We Offer

HOMEOWNER RELOCATION PROGRAMS

We realize the challenges homeowners face when selling their property. This is why Property Buyers Group created the Homeowner Relocation Program. We will work hand in hand with you to locate another home or an apartment depending on your needs. We can also arrange for movers to assist, if this is something you desire. We know selling a home can be stressful, and we believe in going the extra mile for our customers.

REFER TO A LOCAL REALTOR

Although some of our employees are Realtors, 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.

Real Life Scenario

OMB NO. 2510-0047

A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT SETTLEMENT STATEMENT		B. TYPE OF LOAN: 1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> FmHA 3. <input checked="" type="checkbox"/> CONV. UNINS. 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> CONV. INS.	
6. FILE NUMBER: 101		7. LOAN NUMBER:	
8. MORTGAGE INS CASE NUMBER:			

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "POC" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER: to ins, LLC Tax Mailing Address: Property Address: 101	E. NAME AND ADDRESS OF SELLER: 101	F. NAME AND ADDRESS OF LENDER:
G. PROPERTY LOCATION: 101	H. SETTLEMENT AGENT: 56-Z PLACE OF SETTLEMENT	I. SETTLEMENT DATE:

PAY ALL
CLOSING
COSTS

WE PAY OFF YOUR
MORTGAGE

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER: 101. Contract Sales Price 30,000.00 102. Personal Property 103. Settlement Charges to Borrower (Line 1400) 6,600.60 104. 105. Adjustments For Items Paid By Seller in advance 106. City/Town Taxes to 107. County Taxes 12/11 to 01/01 80.38 108. Assessments to 109. 110. 111. 112. 120. GROSS AMOUNT DUE FROM BORROWER 136,681.18 200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER: 201. Deposit or earnest money 1,000.00 202. Principal Amount of New Loan(s) 168,000.00 203. Existing loan(s) taken subject to 204. 205. 206. 207. 208. 209. Adjustments For Items Unpaid By Seller 210. City/Town Taxes to 211. County Taxes to 212. Assessments to 213. 214. 215. 216. 217. 218. 219. 220. TOTAL PAID BY/FOR BORROWER 169,000.00 300. CASH AT SETTLEMENT FROM/TO BORROWER: 301. Gross Amount Due From Borrower (Line 120) 136,681.18 302. Less Amount Paid By/FOR Borrower (Line 220) (169,000.00) 303. CASH (FROM) (X TO) BORROWER 32,318.82	400. GROSS AMOUNT DUE TO SELLER: 401. Contract Sales Price 130,000.00 402. Personal Property 403. 404. 405. Adjustments For Items Paid By Seller in advance 406. City/Town Taxes to 407. County Taxes to 408. Assessments to 409. 410. 411. 412. 420. GROSS AMOUNT DUE TO SELLER 130,000.00 500. REDUCTIONS IN AMOUNT DUE TO SELLER: 501. Excess Deposit (See instructions) 502. Settlement Charges to Seller (Line 1400) 503. Existing loan(s) taken subject to 504. Payoff of first Mortgage to Chase 60,741.16 505. Payoff of second Mortgage 506. 507. (Deposit disb. as proceeds) 508. 509. Adjustments For Items Unpaid By Seller 510. City/Town Taxes to 511. County Taxes 01/11 to 12/12 1,645.35 512. Assessments to 513. 514. 515. 516. 517. 518. 519. 520. TOTAL REDUCTION AMOUNT DUE SELLER 62,386.51 600. CASH AT SETTLEMENT TO/FROM SELLER: 601. Gross Amount Due To Seller (Line 420) 130,000.00 602. Less Reductions Due Seller (Line 520) X 62,386.51 603. CASH (X TO) (FROM) SELLER 67,613.49		

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Real Life Scenario

L. SETTLEMENT CHARGES							
700. TOTAL COMMISSION Based on Price		\$	@	%			
<i>Division of Commission (line 700) as Follows:</i>							
701. \$	to					Paid From Borrowers Funds At Settlement	Paid From Seller's Funds At Settlement
702. \$	to						
703. Commission Paid at Settlement							
704.	to						
800. ITEMS PAYABLE IN CONNECTION WITH LOAN							
801. Loan Origination Fee	3.0000 %					5,040.00	
802. Loan Discount	%						
803. Processing Fee						160.00	
804. Credit Report	to						
805. Lender's Inspection Fee	to						
806. Mortgage Ins. App. Fee	to						
807. Assumption Fee	to						
808. Commitment fee							
809. Flood certification fee							
810. Flood Life of Loan							
811. Tax Service Fee							
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE							
901. Interest From 12	to 01/1	@ \$	/day	(18 days	%)		
902. Mortgage Insurance Premium for	months to						
903. Hazard Insurance Premium for	1.0 years to						
904.							
905.							
1000. RESERVES DEPOSITED WITH LENDER							
1001. Hazard Insurance	months @ \$			per month			
1002. Mortgage Insurance	months @ \$			per month			
1003. City/Town Taxes	months @ \$			per month			
1004. County Taxes	months @ \$			per month			
1005. Assessments	months @ \$			per month			
1006.	months @ \$			per month			
1007.	months @ \$			per month			
1008. Aggregate Adjustment	months @ \$			per month			
1100. TITLE CHARGES							
1101. Settlement or Closing Fee	to						
1102. Abstract or Title Search	to						
1103. Title Examination	to	y II, PLLC				85.00	
1104. Title Insurance Binder	to						
1105. Document Preparation	to	J, PLLC				195.00	
1106. Notary Fees	to						
1107. Attorney's Fees	to	I, PLLC				385.00	
<i>(includes above item numbers:)</i>							
1108. Title Insurance	to	s Title Insurance Company				358.80	
<i>(includes above item numbers:)</i>							
1109. Lender's Coverage	\$						
1110. Owner's Coverage	\$						
1111. Courier Fee	to	I, PLLC				50.00	
1112.							
1113. Fax/Copy/Image/Email/Handling							
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES							
1201. Recording Fees: Deed \$	22.00; Mortgage \$	45.00; Releases \$				67.00	
1202. City/County Tax/Stamp: Deed		; Mortgage					
1203. State Tax/Stamp: Revenue Stamps	260.00; Mortgage					260.00	
1204.							
1205.							
1300. ADDITIONAL SETTLEMENT CHARGES							
1301. Survey	to						
1302. Pest Inspection	to						
1303.							
1304.							
1305.							
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)							

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this two page statement.

**WE PAY ALL
CLOSING
COSTS**

**SELLER PAYS
ZERO CLOSING
COSTS**

Transaction History

PROPERTY BUYERS GROUP TRANSACTION HISTORY

Since Property Buyers Group was founded in 2012 and Max Returns in 2008, we've closed over 30 million dollars in real estate transactions. Considering the state of our economy and the challenges of our housing market, this is an achievement that did not come easily.

The reason we share our transaction history is not to impress you, but rather impress upon you the fact that Property Buyers Group has the experience and expertise necessary to help anyone find a solution to their real estate needs. Choosing the right company to work with will always be one of the most important steps of that process. So how do you get to over 30 million in closed transactions? One house at a time. Here is a list of a few of our closed transactions since 2012.

PROPERTY BUYERS GROUP TRANSACTION HISTORY			
Linden St, W Hempstead	Sunset Dr. Huntington	Pearl St, Oceanside	Byrd St, Hempstead
Greenfield Ct., S.I.	Broad St, Williston Park	Woodlot, Ridge	Clarkson St, Brooklyn
Vermont, S. Hempstead	Graffing Pl, Freeport	Patton St., Brentwood	N. Columbus, Freeport
Drexel Ave, E. Islip	Beverly St, Islip	Gloria Blvd, Hauppauge	Hamon Rd., Centereach
Westfield St, Coram	Stirling Pl, Brooklyn	Roosevelt Ave, Sayville	Maryland St, Long Beach
Kirwood St, Long Beach	Burns St, Glen Cove	Brook Ln, Brookville	Evergreen Ave, Brooklyn
Barbey St, Brooklyn	Locust Av, Ronkonkoma	Lark St, Levittown	E. Clinton, Roosevelt
Washington St, Freeport	Hart St, Brooklyn	Halsey St, Brooklyn	Cypress Dr, Frank Square
Glenwood Rd, Brooklyn	Chambers Ave, E.Meadow	E. Treemont, Bronx	Serpentine, Roslyn
Campo Ave, Seldon	Centre St, Woodmere	Saratogo Blvd, Island Park	Fourth Rd, Valley Stream
Sunset Ave, Lynbrook	Hawthorn, Rockville Ct.	Straight Path, S. Hampton	Dairy Dr., Glen Cove
Hampton Ave, Seaford	Brown St, Sea Cliff	Donahue Ave, Inwood	Gifford Ave, Oceanside
Lisa Ct, Woodbury	Juniper Vallery, Queens	Wright St, Westbury	Church Ln, Catchogue
137 Ave, Queens	Riverside Ave, Merrick	Greenbelt Pk, Hollbrook	Oberlook Pl, Port Wash

Properties

PROPERTY BUYERS GROUP RENOVATION PROJECTS

Hammond Road, Centereach NY, 11720

1 Family Full Gut Renovation

5 Bed | 3 Bath | Colonial

Purchase Date: August 1, 2013

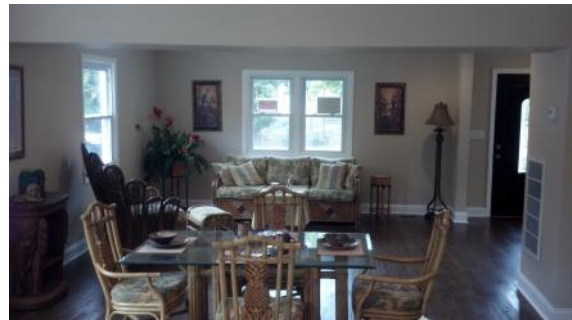
Sale Date: June 5th, 2014

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

Before



After



Properties

Beverly Street, Islip NY, 11751

1 Family Full Gut Renovation

Purchase Date: July 8, 2013

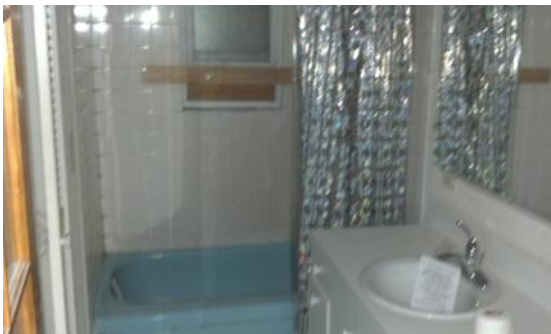
3 Bed | 3 Bath | Ranch

Sale Date: January 7, 2014

Before



After



Properties

Drexel Avenue, East Islip NY, 11730

2 Family Full Gut Renovation

Purchase Date: May 22, 2013

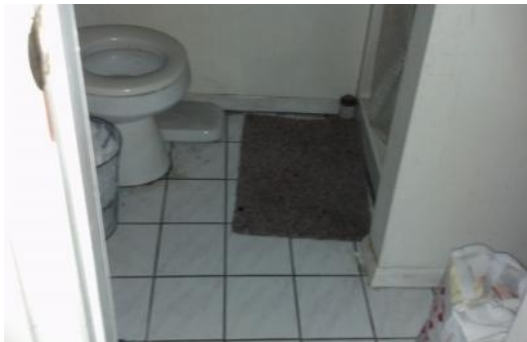
5 Bed | 4 Bath | Duplex

Sale Date: October 15, 2013

Before



After



Scope of Work

DEMO EXTERIOR:

1. Rip and remove entire roof for replace.
2. Remove all current trip, soffit, and fascia for replace.
3. Remove what's left of damaged chimney and prep for rebuild.
4. Remove shed off right hand side of garage.
5. Remove all over grown shrubs in front yard blocking home. Keep what shrubs closest to home that can be trimmed back and cleaned up. See Wayne for clarification.
6. Remove all dead trees to left of home.
7. Remove chain link fencing around garage right hand side.
8. Clear all debris in back of home between garage and home.

GENERAL EXTERIOR:

ROOFING - Install cobra ridge vent, hip/ridge shingles, ice and water, 15lb felt underlayment when installing our roofing. Make sure two gable vents are installed on each side of home for proper ventilation in attic. Install roof louver vents at rear of home if more ventilation is needed in home.

1. Install new architectural roofing shingles. Replace sheathing where necessary. Be sure that no sagging is present. Certain Teed or GAF Charcoal Black or Barkwood Color.

CHIMENY- All chimneys are to be inspected. Any loose bricks must be re-mortared. All caps must be inspected and secured. Make sure all chimneys are not breaking away from home. If so, take proper measurements for fix. Make sure all chimneys have proper flashing. Inspect all chimney liners for shelf life.

1. Repair entire chimney coming out of home. Install new cap, flue, and all missing parts needed.
2. Install new flashing around entire chimney.

ATTIC – All attics must be in proper condition for home inspection. Proper Insulation should be used in all flooring. Attics are to be free of any debris. Attic steps are to be operable in all homes. If attic steps are not applicable make sure closet has access panel. Proper ventilation must be present in all attic spaces. Soffits vents should be allowing air flow; gable vents on either side of home should be in working condition. If new roof is being installed then ridge vent should be present.

1. Install any missing insulation.
2. Inspect attic for any leaks, mold or mildew.
3. Inspect for proper ventilation.
4. Remove all and any debris.

Properties

SIDING - Install house wrap and 3/8 fanfold insulation when installing our vinyl siding. White center vent soffits, white corner posts, white trim (trim used should be a 2 ½ inch window and door casing), white j- blocks unless otherwise specified. Make sure all siding seems are facing towards rear of home not front. Frame out all chimneys and install the corresponding siding our homes for a cleaner look.

1. Keep existing vinyl siding around home. Replace and repair where necessary.
2. Paint all vinyl siding on front, sides, rear of home, and garage natural clay color.
3. Install all new white trim, capping, and fascia around entire home. This includes the garage.
4. Install shutters on front of home if possible.
5. Power wash all brick siding for a clean look. If brick does not come clean we must paint. See Wayne

GUTTERS – All gutters and liters are to be installed and working properly on all homes upon completions. Make sure all liters are pitching waters at least 3 feet from the home to avoid flooding. If a detached garage exists gutters are to be installed as well.

6. Install gutters and liters around home.
7. Install new pavers at front steps and side steps.
8. Install new PVC railing on front stoop and side stoop.
9. Repair walkway to front door.
10. Add motion lights above garage at front of home, side of home, and rear entry of home.
11. Install all new basement windows.
12. Install new front entry, side entry and garage doors.
13. Power wash and clean up driveway, walkways, and rear concrete patio behind home.
14. Repair any cracks in driveway if necessary.
15. Skim coat and repair any basement cracks in foundation. Paint foundation similar color to the siding so it blends with home.

LANDSCAPING:

When landscaping is done on our jobs, we need all walkway, driveways, curbs, patios, gardens edged out for a clean crisp look. All lawns should be maintained to our finish standards. All trees and bushes should be trimmed, clipped and manicured. All yards should be free of any debris and in show condition.

1. Clean out entire yard. Edge out all walkways and curbing.
2. Weed wack and edge rear yard. Trim back any shrubs/bushes.
3. Use existing flower beds outside the front windows on each side of door. Add greenery and black mulch. We need height and ground color.
4. Trim bushes below front windows. They should only be 2 feet high so the home can be better seen.
5. Install white picket PVC fencing on around yard for privacy. See home across street for example and Wayne for clarification.

DEMO INTERIOR:

1. Remove any and all debris from entire home and garage.
2. Gut entire kitchen. Open wall going into kitchen two feet. Layout to remain similar. Move refrigerator to where small closet is. Prep for dishwasher right of sink.

Properties

3. Layout through-rest of home to remain the same
4. Remove any popcorn ceilings and damaged sheetrock where necessary. If we are not removing then I would like a complete layer of skim coat over the sheetrock for a clean look.
5. Gut main level bathroom.
6. Remove main level entrance door and side door.
7. Remove shelving in living room to make room look/appear larger.
8. Remove all rugs from entire home and expose hardwood flooring.
9. KEEP ALL EXISTING VINYL REPLACEMENT WINDOWS. Replace any damaged/broken windows around home.
10. Remove sheetrock in upstairs bedrooms where leaking has occurred.
11. Remove any basement hopper windows.
12. Remove exterior basement door.
13. Stove and Kitchen to be removed. All wiring / plumbing to be cap and killed for future build.

GENERAL INTERIOR:

1. Lay-out in home to remain very similar.
2. Open up wall going into kitchen approx 2 feet. See Wayne for clarification.
3. Sand and refinish any hardwood floors that can be salvageable.
4. Re-finish all hardwood flooring throughout home. Jaco bean color. Use the sheen/matte finish not shiny finish.
5. Layout kitchen plumbing per design.
6. Layout main level bathroom to a normal 5x7 size with tub under window.
7. Install rough plumbing and electric throughout
8. Install new basement hopper windows.
9. Basement can be opened up. Stove and kitchen to be removed.
10. Frame for a closet under basement steps.
11. Frame for a laundry room doors in front of washer and dryers.
12. Utility room is to be finished with fire-rate sheetrock

ELECTRICAL:

All electrical must meet current 2008 code. Arch fault breakers must be installed in all non GFI breakers inside the panel, Bathroom receptacles must have 20amp wiring, all kitchen receptacles must have 20amp wiring, all kitchen islands must have a 20amp receptacles installed, GFI's must be at front and rear of home. All kitchen appliances to be on their own proper breaker. Microwaves are NEVER to be hard wired. Hot water tanks if applicable are also NEVER to be hard wired. If rear decks exists a second GFI's must be present. All smokes and co2 detectors should be hard wired if home is completely being rewired. (Do not forget to run wiring/outlet for washer and dryer. If a detached garage exists power should be operable and on its own breaker.

When installing any electrical outlets, cover plates, switches, we need all to look straight and level (not crooked) with no spacing or gaps between cover plates and sheetrock. We typically use white push plate's switches for all lights. Dimmers where specified. All outlets, switches, lights are to be checked and operable upon completion.

NOTE: All panels must be labeled upon completion.

UNDERWRITERS CERTIFICATE MUST BE PROVIDED FOR ALL HOMES BEING REWIRED UPON COMPLETION:

Properties

1. Check all wiring in entire home and replace where necessary. Any aluminum wiring must be pig tailed! Clean up and install new 100amp panel in home. We do not need to upgrade just a new panel. All wiring must meet town code for inspection. Inspect service mast coming into home. This must also pass inspection.
2. Inspect all wiring for refrigerator, stove. Run new dedicated line for dishwasher and microwave. Microwaves are not to be hard wired. All appliances should be on its own circuit.
3. Change all outlets to tamper resistant, and install new push plate toggle switches. Install all gfi's per code front and back of home.
4. Install center lights in all bedrooms.
5. Install cheap square recessed lighting in basement to save on ceiling height.
6. Inspect electrical lines for washer and dryer in basement.
7. Wire for exterior motion lights, one above garage doors, at front of home, side of home, and rear of home.
8. Inspect Detached garage electrical. All must be operable. Change out switches and outlets where necessary. Install new sub panel for breaker in garage.

PLUMBING:

When performing any plumbing work on our jobs work must meet current town code. All bathrooms and kitchen plumbing is to be venting separately out of the roof. P-Traps are to be used under all faucets. No S-traps can be present anywhere inside of the home.

Please Note:

Exhaust Vent for washer/dryer are to be run on all jobs if they are not currently present.

Bathroom exhaust vents should all be vented separately out roof to exterior of home. They are not be vented into the attic.

All bathrooms must vent out their own stack for proper ventilation. Bathroom back to back can be combined if a 4 inch pipe is used. If bathrooms and or Kitchen are on different side of the home then this particular room must need its own stack.

Cesspools must have main ventilation outside the exterior of the home.

Upon completion make sure all hot and cold water faucets are set correctly. Hot water is running through-out home. Water pressure is sufficient and no leaks are present throughout home. Run all water for 30-45 minutes straight to test for all leaks.

1. Run all new rough plumbing in bathrooms and kitchen.
2. Inspect and keep all existing plumbing in home.
3. Remove asbestos piping in basement.
4. Change all main plumbing lines coming into home in basement to PVC.
5. Check all cesspool lines. Pump and clean if necessary. Homes vacant for over one year are to be pumped and clean regardless.
6. Inspect lines for washer/dryer. Do not forget to install a dryer vent that is venting outside of the home.
7. Run water lines for refrigerator, ice machine, and dishwasher in kitchen.
8. Install new water heater if necessary.

HVAC:

When performing any HVAC work on our jobs. Make sure that all A/C units are working correctly. All vents, ducts are clean and operable. All units should have their own dis-connect next to the unit for safety. Thermostats are to be working properly. New filters have been installed. If running new ductworks please have a diagram for all main lines and their returns for Project Manager to sign off on.

When installing oil tanks on the exterior of home. They should be put on concrete base. Build one if there is not one existing.

When removing or abatement of in ground oil tanks, please provide certification of abandonment before job completion.

1. Service existing furnace. Repair any parts if necessary. Paint and clean up furnace for clean look.
2. Check all existing heating radiators are working properly. Replace any if necessary. All must be operable upon job completion.

BATHROOMS:

When installing all bathroom fixtures in our bathrooms make sure shower nozzles are secured properly. Covers are put behind toilet bowls so plumbing is not visible when coming out of walls. ***Tile should be layered brick style with a bull nose. Our tile is approx 48 inches on the walls and the decorative mosaic and bull nose are added above, totally approx 52 inches. Our shower body/tub areas are tiled straight to the ceiling. As a guideline all mosaics are typically chest height when standing in a shower tub.***

All ceiling vents should be properly vented outside home. Vanity mirror are to be hung straight and right above wall tile. We always used elongated toilet bowl if space provides. See packages. Only when space is an issue should we use standard toilets.

1. Install new bathroom packages in main level bath complete with tub. See bathroom package.
2. Install new bathroom packages in downstairs bathroom complete with shower. See bathroom package.

KITCHEN:

When installing kitchen cabinets make sure that all gaps are the same between all doors, make sure all doors are hung level. Make sure crown is taken directly to the ceiling when applicable. Make sure kitchen knobs are installed before completion. Granite install must have OGEE Edge and be flush with backsplash. We do not use 4inch back splash with our granite.

****Kitchen tile is to be layered brick style ALWAYS when applicable. Keep in mind we may use hardwood in our kitchens if space is an issue.**

1. Install new 39inch Pioneer Regency Rope Dark Cherry cabinets with crown mold per discussed per kitchen layout.
2. Install standard kitchen knobs per kitchen package.
3. Install new granite counters. Santa Cecilia Color
4. Install decorative backsplash and 16x16 inch tile floors. Tile should be layered brick style.
5. Install appliance package.
6. Do not forget to add dishwasher to this kitchen.

INTERIOR FINISH:

MOLDING - Around home can have no gaps between floors and molding. Existing gaps are to be filled with a shoe mold for a cleaner look. Floors must be sanded and stained with multiple coats before completion.

UTILITY ROOMS (boiler rooms) – All rooms are to have a metal fire rated door to meet town code. Door should be a minimum of 36" in size for proper clearance. Room **MUST** always be sheetrock with Fire Rated sheetrock and have two emergency cut off switches and a proper vent allowing ventilation for boiler/furnace.

GARAGE – All doors entering from garage to home must have a metal fire rated door to meet town code.

1. Refinish all existing and new hardwood floors throughout. Jaco bean color.
2. Install Plush carpeting in upstairs bedrooms. See rug packaged attached.
3. Install complete trim package. See molding package attached. Use Medium Grade molding package for downstairs and upstairs. Install crown only in living room. Molding must match old style charm. Use basic molding package for basement of home. See molding package attached.
4. Install all new 6 panel Masonite prehung doors through out home. Brushed nickel hinges and hardware. See basic nickel hardware package.
5. Install lighting package throughout.
6. Install finish plumbing package throughout.
7. All heating elements to have new boxes with molding.
8. Refinish Cedar in mud room. Need suggestions or possible stain here for a newer look. **THIS MUST BE DISCUSSED WITH WAYNE PRIOR TO START OF JOB.**

BASEMENT FINISHING:

When finishing our basements we must inspect all walls for any cracks, splits, etc. If cracks exists, **ALL MUST** be filled in with Liquid Concrete and water tested before moving forward. Once complete a coat of dry lock is to be put on the walls.

Box out any existing lally columns with molding for a cleaner look. Sewer Trap(cesspool) traps must be accessible. We either build a box or door around them for future homeowners. Unless otherwise specified in scope below we leave basements open to one room and build a room around the utilities (i.e. boiler/furnace and oil tank) if applicable. Floors are finished off with berber carpeting. Contractor molding packs are typically used for finish work.

Basement Bathrooms – a sump pump (ejector pit) must be installed in all basement bathrooms unless cesspool is below foundation.

1. Finish off basement with new sheetrock where needed.
2. Frame out for a utility room and sheetrock with fire-rated to cover any defects. Install proper fire rated door going into utility room.
3. See bathroom package for basement bathroom specs.
4. Finish basement floors with a berber rug. See rug package attached.
5. Change all basement hopper windows.
6. Box out all lally columns for clean look

7. Install contractor pack molding for finish work.

PAINTING:

- a. Paint all rooms per color scheme
- b. **YOU WILL BE PREPARING WALLS, Sills and trim - spackle and sand where needed. CEILINGS, WALLS, MOLDINGS, DOORS, UP STAIRS AND DOWN**
- c. Cover all floors, cabinets so that no paint gets on them
- d. Pull out any (ceiling, wall, window, trim) nails-plant holders in ceilings, blind or curtain holders on windows or doors, any telephone or cable boxes attached to walls.
- e. Fill in all nail holes on trim, sand to fine finish
- f. Scrape all chipped paint
- g. Cork all trim, sills
- h. Remove all crap attached to windows sills and trim EX. Curtin rods, old blinds
- i. Make sure final product has clean lines, no splatters, no smudges.
- j. **PREP & PAINT ALL BASEBOARD HEATING COVERS (EXCEPT FOR NEW) THROUGHOUT COMPLETE HOME. PLEASE KEEP COVERS IN ROOMS DO NOT KEEP THEN SCATTERD THROUGHOUT HOUSE IF ANY ARE MISSING PLEASE INFORM OUR OFFICE.**
- k. Paint toe kicks white semi gloss.
- l. Spackle garage areas as needed #2 coats are fine just make it look clean.
- m. PREP AND PAINT GARAGE FLOOR GRAY
- n. Purchase all paint thru – the below codes are for ABOFFS
- o. Paint exterior foundation similar color to siding.
- p. Prep and Paint chimney

<u>Color</u>	<u>Name</u>	<u>Code</u>	<u>Area</u>
			Decks
			Wood Fence and Gate
			PAINT EXTERIOR WINDOW FRAMES all Exterior Siding
Similar color to siding on home	Any brand concrete paint		Foundation
Haze ICC-22	Behr Premium Plus Ultra	ICC -22	Living Room, Den, Hallways, Basement
Haze ICC-22	Behr Premium Plus Ultra	ICC -22	Bedrooms
Haze ICC-22	Behr Premium Plus Ultra	ICC -22	Bathrooms
			Accent walls
Designer white ICC-11	Behr Premium Plus Ultra		Kitchen dining room
Ceiling Flat White	Americas Finest Ceiling Pant	AF1270N	All ceilings
			Exterior front door

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, 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.



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

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™?

Property Buyers Group is a real estate investment and solution company. We are property acquisition specialists that buy houses; and 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 do not charge you 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!

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 \$3,000 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! Property Buyers Group is a professional real estate solutions company with years of experience in solving these of difficult situations. Please contact us for a confidential consultation.

Taking the Next Step

GETTING STARTED WITH US

If we haven't already, it's important to sit down and discuss all these details in person. We will come to you or you can come to us. We will need a clear definition of what your motivation is, i.e. short sale, straight sale, joint venture, subject to, etc. At that point, we will present you with any current solutions that fit that criteria or contact you as soon as we have one that fits.

Please contact us by Phone or Email anytime. We look forward to finding a solution with 48 hours.

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REFERRAL PROGRAM

Word of mouth is typically a reason we do so well. It would be greatly appreciated if you passed our information on to anyone that may be interested in selling their property. In our business, it's always important that we have a steady stream of deals. We would be happy to pay up to \$3,000 for a lead that we close.