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{owner}, we first want to thank you for taking your time to read this letter. We are GHS Investment Group, a premier home buying service based out of Atlanta, Georgia. GHS specializes in helping homeowners with their real estate problems such as: unwanted rental property, foreclosure, vacant properties, inherited properties and many more. Our goal is to cultivate an offer that meets your needs as well as allows us to make a profit to stay in business.

Our offer is based on a few different factors including...

**Comparable Sales.**

We use Fannie Mae's appraisal guidelines for determining comparable/similar properties. Fannie Mae's guidelines says to find 3 comparable (comp) properties that have **SOLD within the last 6 months, similar condition**, are **within 1 mile** of the subject property, the **square footage is within 10%** of the subject property and are **built within 10 years** of the subject property.

Also keep in mind that these values are not what the sellers netted in their pocket. They also had to pay commissions (6%), closing costs (2%), holding costs (2%), and even make repairs for the buyer up to 15% of the home's value.

**Repairs.**

We also took into consideration the amount of repairs it would cost us to renovate your property and bring it to today's selling standards. Today's buyers EXPECT things like granite countertops, stainless steel appliances, open concept floor plans, etc. As well as bringing things up to today's building codes in regards to plumbing, electrical, etc. And like 99% of renovation as small as changing carpet to as big as building a brand new home, the renovation budget always seems to be more than anticipated.

**Our Offer.**

The last thing we factor is a profit margin of about 10-15%, depending upon the amount of work needed to be done & the length of time to complete the project. So we carefully factor all these variables into crafting a fair offer. Also remember we're closing with CASH & buying your home in AS-IS condition. We'll pay all your closing costs. And there are absolutely NO commissions or fees you have to pay.

You're getting a guarantee price, & closing date without any contingencies, so that you can start to plan for the future.

Thanks again for considering GHS Investment Group LLC. Give us a call or text at

678-459-4770 or check out our website at ghsig.com

Common Questions

**How does the process work to sell my house?**

Once we're able to view your property and come to an agreement on price & terms. We then send all the documents to a reputable settlement company or closing attorney who will then run a title search & prepare all the paperwork. On our part we complete a file for your property. And once the title is back the settlement company will then contact you and us to sign our respective documents. You walk out with your certified check or bank wire.

**What do you mean by "any condition, area, price range or situation"?**

Whether your home is in foreclosure, over-leveraged, condemned, inherited, fire damage, liens, land, or a commercial building. WE CAN BUY IT!

**How are you different from REALTORS?**

Real estate agents or REALTORS "list" properties. They charge you a commission to sell your property. There are no guarantees if, when or how much your home will sell for. We are NOT looking to list your home, we want to buy it! We do not charge any fees or commissions. George Smith is a licensed real estate agent with Buy n Sell Inc. located at 760 Old Roswell Rd Roswell, GA; and can list your house for you, if wanted.

**What does a complete file for your company mean?**

Because our funding comes from private investors who make it possible to purchase your home in cash. They look to us to provide a completed file on the homes we are purchasing. A completed file consist of pictures, video, notes & estimates. This is at NO cost to you.

**How quick can you close?**

The closing date depends on your unique situation, but in most cases we can close in as little as 10 days. Some contributing factors include the length of time for the title search to be completed and our file to be completed. We try to give time for all the preparation to be complete but also put in the agreement "closing will be on or before", so if things are ready sooner we can close sooner.

**Do you pay market or retail value?**

Please do not confuse what a real estate agent tells you is the value of your property, with how much money you will actually pocket when and if the property sells. It's common for a home to sell for 5-10% less than what is is listed for. Secondly, it is not uncommon that you as the seller, will be required to do a number of repairs to satisfy the buyer. Repairs that could cost thousands of dollars. Third, do not forget your holding costs. Each day you own the property it is costing you, therefore coming out your bottom line (taxes, mortgage payments, utilities, etc). Finally, there are commissions you have to pay to the agent, which is 6% of the price of the home & closing cost which can be as high as 3% of the price for the home.

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