







Table of Contents

SAV•VY	4
MY CURRENT POSSIBILITIES & OPPORTUNITIES	
MY NEW POSSIBILITIES & OPPORTUNITIES	6
DISCLAIMER & COPYRIGHT	7
THE BNB MILLIONAIRE	8
CLEANING CHECKLIST	
BUSINESS CREDIT VS PERSONAL CREDIT	13
BUILDING BUSINESS CREDIT	17
GATEWAY TO FUNDING	18
BUILDING A REAL ESTATE EMPIRE	23
NOELLE'S SUCCESS PRINCIPLES	25
DISCOVER YOUR BRAND	30
SAVVY REAL ESTATE INVESTORS	
REAL ESTATE LEAD GENERATION HACKS	
CALL TRACKING TEMPLATE	59
PHONE SCRIPT	61
NOTE CARD	62
TEXT MESSAGING	63
RECONNECT LETTER	
REAL ESTATE PURCHASE AND SALE AGREEMENT	65
ASSIGNMENT	68
GLOSSARY	69

NAME: _			
CELL:			



/'savee/

Noun Informal

1. Intelligence

Ability to acquire and apply knowledge and skills

Powers of reasoning

2. Discernment

Ability to judge well

Sophistication

Cleverness

3. Perception

See, hear or become aware of something through the senses

Realization

Intuitive understanding, insight

A mental image

4. Knowledgeable

A thirst for knowledge

Comprehension

Well informed

Knowledgeable about investing in oneself

Start, Advise, Value, Variety, Yield And of course.....

Noelle Randall

My CURRENT Possibilities & Opportunities

	m, coment comments a opportunite
1.	Describe your work career as it is right now.
2.	What are your top 3 opportunities?
3.	Where would you like to be a year from now to feel happy about your progress?
4.	Regarding all that you see possible for yourself and your business, what are the biggest reasons you would NOT pursue that right now?

Grow Your Wealth Fast Track To Freedom Bootcamp My NEW Possibilities & Opportunities

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The BNB Millionaire

Work Your Property













Cleaning Checklist

CHANGE LINEN & TOWELS
\square Strip used linen, bed sheets, towels and bathmats. Replace with fresh ones.
\square Extra set- Bed linen, blanket, sheets, pillow case, and towels are fresh & clean.
CLEAN KITCHEN
□ Wash, dry and put away any dishes left out
☐ Empty dishwasher (please make sure dishes are dry)
☐ Clean fridge – remove anything left behind by guests and wipe any spills
□ Empty and clean stove/oven
□ Empty and clean Microwave
☐ Make sure other appliances are empty and clean
\square Clean surfaces, wipe down kitchen counter, bar area , chairs and benches
\square Clean and polish sink , taps and other hardware
□ Sweep, mop and/or vacuum floors/rugs
☐ Empty trash bins and replace trash bag (make sure wall and area near trash bin is clean and free of food debri)
cicali and free of food debity
CLEAN BATHROOM
☐ Sanitize and clean toilet
☐ Clean and shine sink and mirrors
□ Scrub clean shower
☐ Clean glass shower door/ curtains and make sure it is free of grime (replace or wash curtains and liners that are very dirty)
☐ Check bath rugs/mats (wash them if they are stained)
□ Don't forget to check drain holes.
☐ Empty trash bins and replace trash bag

Business Credit Vs Personal Credit

Why Business Credit is the Way to Go

What Makes Up Your Credit Score?	
▶ Payment history: 35%	V
► Amounts owed: 30%	1
▶ Length of credit history: 15%	
► Credit mix: 10%	Allay
▶ New credit: 10%	

What Impacts Your Personal Credit? Common factors that will affect your credit scores, and these are often split into five categories: 1. Payment history: Making on-time payments on your credit accounts can help your scores. But missing payments, having an account sent to collections or filing bankruptcycould hurt your scores. 2. Credit usage: How many of your accounts have balances, how much you owe and the portion of your credit limit that you're using on revolving accounts all come into play here. 3. Length of credit history: This category includes the average age of all your credit accounts, along with the age of your oldest and newest accounts.

What Impacts Your Personal Credit? (Cont.)

- 4. Types of accounts: Also called "credit mix," this considers whether you're managing both installment accounts (such as a car loan, personal loan or mortgage) and revolving accounts (such as credit cards and other types of credit lines). Showing that you can manage both types of accounts responsibly generally helps your scores.
- 5. Recent activity: This considers whether you've recently applied for or opened new accounts.



Types of Business Credit 1. Installment Accounts

- ► Auto Loans
- ► Bank Loans 2. Revolving Accounts
- ► Credit Cards
- 3. Charge Cards
- ► Look like Credit Cards but you have to pay the full balance
- 4. Vendor Accounts
- ▶ Net-30, Net-60, Net-90

QUICK GUIDE

BUILDING BUSINESS CREDIT (THE FIRST 3 MONTHS)

- 1. Complete Quill, Grainger, and Uline purchases for your home office for 3 months Invoiced.
- Get business credit cards using personal credit cards like Chase Ink, American Express and Capital One Spark, etc.
- 3. Apply and secure trade lines through gas cards and other businesses who report to Dun & Bradstreet (ex: Shell and WaWa).
- 4. Get a business credit card/loan through your personal bank, using your good standing with them.
- 5. Research with Nav.com on more resources

NOELLERANDALL.COM

GATEWAYS TO FUNDING

GRANTS

- SBA Small Business Administration https://www.sba.gov/funding-programs/grants
- Grants.Gov https://www.grants.gov/

LOANS

- Accion https://aofund.org/small-business-loans/
- RCN Capital https://rcncapital.com/loan-programs/

CROWDFUNDING

- Family & Friends
- TruCrowd https://us.trucrowd.com/get-capital-tru-equity-crowdfunding
- Start Engine https://www.startengine.com/

CREDIT CARDS

- Local Small to Midsize Bank Credit Cards (PNC & Regions)
- Navy Federal Business Credit Card
- Capital One Spark Card
- · Chase Ink Business Credit Card





Car Rental Fortunes

You can conquer the rental car industry!

Master Coach KJ Steir

Getting Started Checklist

- · Research 3 Cars on Turo
 - Look at Price
 - Completed Trips
 - Delivery Fees
 - Delivery Locations
- Apply for Funding for 1-2 Cars
 - Get Pre-Approval first
- Purchase Car(s)
- Photograph Car(s)
- · List Car(s) on Turo

These are the 5 steps you need to get started with Rental Cars on Turo. Every Car can work on the platform, it's all about standing out!

Top 10 Turo Cars

Toyota Corrolla

Ford Mustang

Toyota Prius

Toyota Camry

Jeep Wrangler

BMW 3 Series

Tesla Model 3

Honda Civic

Hyundai Elantra

Mercedes Benz C-Class

Bonus Cars

Jeep Grand Cherokee Tesla Model X Chevy Camero Audi A3

NOTES

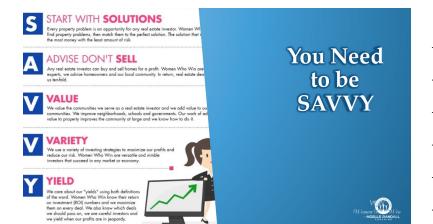
Building A Real Estate Empire

You Can Start Your Portfolio Today!



Noelle Randall, MBA









1:			
Reflections:			
2. Reflections:			
Reflections:			

3		
Reflection:		
4		
4. Reflections:		
neneonons.		
5		
Reflections:		

Good News I am going to give you • so much information • a detailed plan • a full strategy that on Monday morning you will need tomake a decisio!



Bad News

People will try to make you

- · do the same thing
- stay on the same path

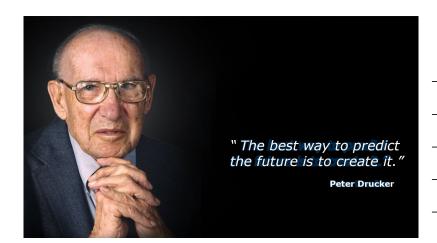
But, you need to make a decision and decide if you want to get



My REI Street Creds

- Started investing with no money and bad credit
- 3rd month made over \$40,000
- I discovered how to flip without leaving home
- My students doing it even faster than I did
- Made \$400,000 the first year
- Now about \$7,000,000 per year







Benefit

- Proven system
- Walk thru deals
- We help you get paid
- We show you how to make MORE per deal
- We increase your net worth
- We help you lear **MULTIPLE** streams of income





Benefit

- We help you navigate the process at each step
- You'll work less hours
- You can partner with us
- · We are nationwide
- We are knowledgeable of various statespecific laws







Problems with Property

- Landlord
- Expired listing
- Craigslist
- Foreclosure/Preforeclosure
- Tax Late



Winners Are Smart We cherry pick the best deals We know what the best deals are - low risk, high return We created a system where you have a choice We get the most deals, the best deals, and rarely do bad deals!

Discover Your Brand

	UNIQUE brand I provide is (outcome based)
Wha	at skills do you have to help people with property problems?
0	What experiences have you had personally?
0	What personality traits do you have that people like? (i.e. funny, smart, good listener, etc)
	In what ways do you want to give back to your community?



Move Away from the Crowd One person spends money on leads and makes aprofitbut the competitor comes in and makes more. You want to move away from the crowd!









Name Mendel of all cold of great The first laws from the properties of the Deventuries accorded James Levins, invarient distributed shown, and come enterprise of the laws from the Deventuries of the Levins from the Deventuries of the Levins from the Levins of the Levins of the Levins for the Levins of Levins of the Levins for the Levins of Levins of Levins of Levins and the Levins of Levins of Levins of Levins for the Levins of Levins of Levins of Levins for the Levins of Levins of Levins of Levins for the Levins of Levins of Levins of Levins for the Levins of Levins of Levins of Levins for the Levins of Levins of Levins of Levins for the Levins of Levins of Levins of Levins for the Levins of Levins of Levins of Levins for the Levins



Your Website Captures Leads Convert Leads Into Contracts









Direct Marketing is Key

You cannot become a real estate investor by reading books, watching YouTube and attending events

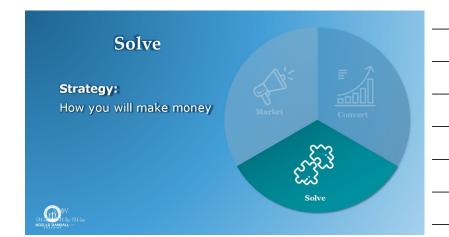














SAVVY REAL ESTATE INVESTORS

SAVVY- THE BLUEPRINT TO REAL ESTATE INVESTING SUCCESS



START WITH SOLUTIONS

Every property problem is an opportunity for any real estate investor. Women Who Win find property problems, then match them to the perfect solution. The solution that makes her the most money with the least amount of risk.



advise don't **sell**

Any real estate investor can buy and sell homes for a profit. Women Who Win are local experts, we advise homeowners and our local community. In return, real estate deals come to us ten-fold.



VALUE

We value the communities we serve as a real estate investor and we add value to our communities. We improve neighborhoods, schools and governments. Our work of adding value to property improves the community at large and we know how to do it.

......



VARIETY

We use a variety of investing strategies to maximize our profits and reduce our risk. Women Who Win are versatile and nimble investors that succeed in any market or economy.



YIELD

We care about our "yields" using both definitions of the word. Women Who Win know their return on investment (ROI) numbers and we maximize them on every deal. We also know which deals we should pass on, we are careful investors and we yield when our profits are in jeopardy.





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House Swapping Why Does it Work?

- · 2 checks
- People need aplace to live once you buy their house
- Civiliansthink differently than investors
- If you want to be an investor, think like a civilian
- Investors buy based on equity while civilians buy based on terms (price, payments, down payment)





Lease Purchase (Option) Why Does it Work?

- · Solves Property Problem
- People don't want to "lose" their house
- Civiliansthink differently than investors
- If you want to be an investor, think like a civilian
- Investors buy based on equity/profits whilecivilians buy based on terms (price, payments, down payment)













Blueprint to House Swap



- 1. Find house
- 2. Get it under contract
- 3. Ask do you need another house?





- 4. Due diligence
- 5. Get paid
- 6. Look for 2nd house
- 7. Close deal

O Vomen William





- Owner financing strategy
- Find owners/wiith no equity
- Find buyers/with bad reredit
- Facilitatestrategy/where hahake money matching them up



T.O.P.S. Why Does it Work?

- Solves Property Problem
- People don't want to "lose" their house
- Civilian think differently than investors
- If you want to be an investor, think like a civilian
- Investors buy based on equity/profits whilecivilians buy based on terms (price, payments, down payment)
- Its their BEST option





BUY

- Agree to pay seller's mortgage payment in exchange for the deed
- The note stays in the seller's name
- Pay as little as possible (the mortgage balancidoesn't always matter it's about payments)
- Never use quitclaim deed in Texas, we use a general warranty



SELL

- Renovate then retail
- Wrap or assign
- Rental: Longterm v. STR

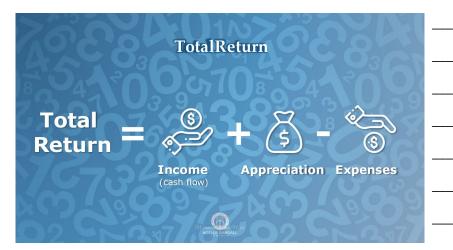


Why Real Estate is Long Term

- Leveraged appreciation = high return on \$\$
- Return on investment 10X
- Conservative investment with high lo-term returns
- Generates tax deduction
- Diversification from stock and bonds
- Passive income



Inflation vs Appreciation Buy \$30K 80% Wait \$150K 8 years Discount ARV (After Repair Value) 5.6% appreciation 10% appreciation 20% appreciation \$230K \$322K \$645K 37% LTV . 18% LTV 47% LTV



Walk Through A Deal









How to Find Buyers

Reverse bandit signs that say "Owner Financing"

- Craigslist- ghost listing
- myhousedeals.com
- Radio Ads





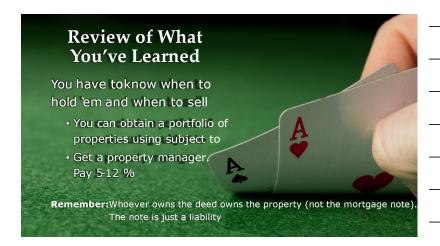


How Can You Trust That the Buyer Will Pay?

Explain this is the best option do least worst option close

- This is not an assumption, be clear
- Due on sale clause? Banks don't want houses they want money.
 Do banks call the note due when you divorce or rent the house out? No, exactly...





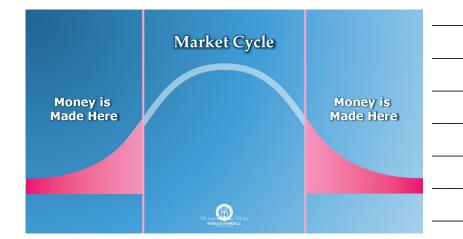




12 Ways to Monetize Your Marketing and Make Money





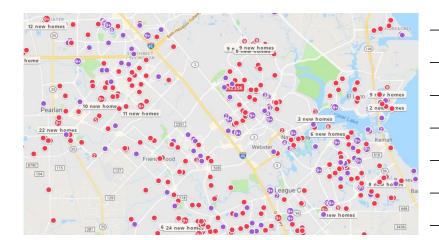


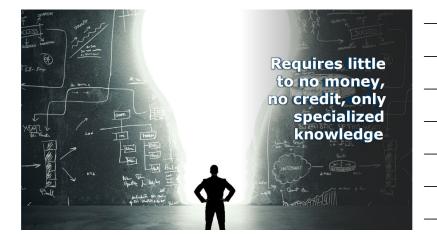


Sellers are Always Mentally 6 Months Behind

- 5-6% appreciation
- If you ask a civilian how much their house isworth they will always give you an "old" number









What Do We Buy?

We buyinvestment grade properties primary considerations max appreciation, classic 3/2, below to average median price, high migration, fixed supply areas (not near buildable land)

















Top Mistakes

- 1. Buy New House
- 2. Buy in areas that have more construction
- 3. Buy in own neighborhood, bad leverage, bad cash flow
- 4. Buy for Price(great deal in rotten area for appreciation)
- 5. Buy for cash flow(in rotten appreciation area)



Top Mistakes

- 6. Buy in area with lots of rental properties
- 7. Buy for "future" potential aka urban crime area
- 8. Buy for themselves (i.e personal preference)
- 9. Buy based on realtor
- 10. Buy too big or too small





Noelle's Economics Lesson

Real Estate values in fixed supply will grow with migration until affordability caps it



Appreciation

What to Expect

- · USA- 5.6%
- Appreciation rates varies by location, home, etc.
- 95% of buyers buy with **HEART** not head,

It's not hard to beat the average if you try.





Tale of 15 Houses (My personal properties)

BEFORE Knowing How To Grade

5.91%

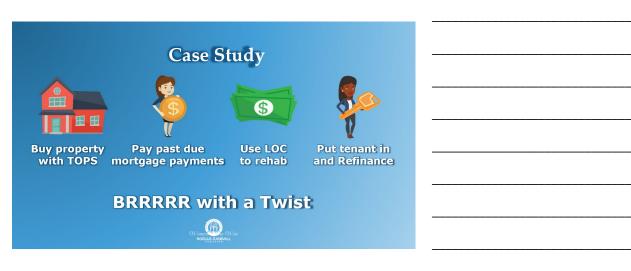
10 Year Apreciation \$400K

AFTER Knowing How to Grade

12.59%

10 Year Appreciatio \$3.4M





	Mar	ket	
Online		Offline	
SEO PPC Social Media Online Local Advertising Paid subscription Leeds	AffiliatesWebsiteCraigslistSyndication		tic Signs • MLS
Solve Flix n' Flip Rehab Equity Parenting Lease Option Subject to Assignment Wholesale Buy and Whle Buy, Rehab, Refi, Repeat Auctions	Market	Convert	Convert Negotiations Contracts Interview Scripts Close the Deal



Marketing is the **Engine of the Business**

- Skeptics, Gamblers, and lucky gamblers
- Most people fail because they stop marketing

Never stop the machine. Never stop marketing.



Real estate investing is simple.

It's basicallyMCS with a strong focus on M.





Winning person

- Get most deals
- Best deals
- Works less hours
- Only marketing and networking
- Little or none of own money used
- Free for lunch





People Fall into Traps

- Confuse training with doing
- Try to know "everything" first
- Do things that don't make sense
- Try to do everything themselves
- Get overwhelmed
- Give up



The 7 Reasons People Fail

- 1. Insufficient Knowledge
- 2. Insufficient Coaching
- 3. Insufficient Tools
- 4. Insufficient Outsourcing
- 5. Insufficient Experience
- 6. Insufficient Money
- 7. Insufficient Accountability







REAL ESTATE LEAD GENERATION HACKS

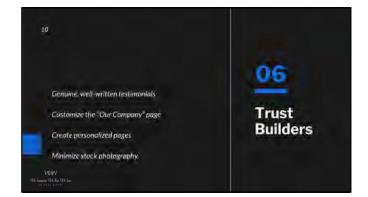
Saavy Marketing For Real Estate













Grow Your Wealth Fast Track To Freedom Bootcamp Top Call Tracking Template

	Name/Mobile Phone #	Phone Call	Text Messsage	Note Card
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
11.				
12.				
13.				
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15.				
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19.				
20.				
21.				
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23.				
24.				
25				

	Name/Mobile Phone #	Phone Call	Text Messsage	Note Card
26.				
27.				
28.				
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48.				
50.				

Grow Your Wealth Fast Track To Freedom Bootcamp Phone Script

The first reason I am calling is to check on your happiness? (let them answer, and tell you what they have been up to]

The 2nd reason I'm calling is to find out if I can offer you some help.

I'm curious, the next time you're in a conversation with a friend, family member, or neighbor and they mention that they may need help (specific – with a house they no longer want) would you feel comfortable introducing them to me?

Yes

When you do, here is what you do:

Take out your cell phone, look up my number, call me immediately and we can talk about how you can introduce them to me



Note Card

Jennifer,

In the next week or two, you're likely to notice at lease 2 or 3 people who may need my help. They are people who are behind on their mortgage payments and need to sell fast.

Jennifer, when you notice them would you please take out your cell phone, look up my number and give me a call so we can talk about how you can introduce them to me.

You will feel so good because you're helping a friend when you introduce me.

Thanks,

Noelle Randall (706) 706-7067

Choose one specific example and make your request match who they are.

- They are people who are behind on their mortgage payments and need to sell fast.
- They are people who are getting married and want to buy their first home.
- They are people who owe more on their home than it's worth and they don't know what to do.

Grow Your Wealth Fast Track To Freedom Bootcamp Text Messaging

Jennifer, now you can feel comfortable giving my time and expertise to the people you care about – ok?

If they've given a referral in the last 60 days:

Jennifer, continue to feel comfortable giving my time and expertise to the people you care about – ok?

Activity	Time	Cost
Download template and customize.	5 minutes	None
Merge names and addresses with letters, print and sign.	30 minutes	None
Label, address by hand and mail.	30 minutes	\$.39 per letter
Follow-up call.	5-10 minutes	None

Reconnect Letter

Suggested addition: If this letter is going to acquaintances, remove "my client" from the first paragraph and eliminate the entire "I'm sorry" paragraph.

Dear (Name),

Under Construction

Something exciting is going on in my business. After seven years as a real estate investor my business is going through some major changes ...changes that will benefit you, my client.

I'm Sorry

(Optional text:) Before I share with you what's happening, I feel I need to apologize for not keeping in closer contact with you. I enjoyed working with you in solving your real estate needs, and the relationship we developed while we were working together is important to me. So I hope you will forgive me for not keep ing in closer contact with you.

What's Happening?

From now on I want to create <u>and</u> maintain healthy, long-term relationships with people like you. Think about it – you have professionals in every area of your life that provide you with good services on a long-term basis, people like your financial advisor, accountant, lawyer, doctor or trusted mechanic. Why do so many people look at real estate as such a short-term relationship? When you consider that for most people, buying and selling houses is a big event, so why do they settle for a company they don't know and trust?

In my seven-year career, I've seen too many people end up with less than desirable results when selling, buying or rehabbing a home. I would never want this to happen to you. I want you to think of me as your "Real Estate Consultant for Life" and over the next several months, I'll be sharing some wonderful stories about how I can help you or others you refer to me.

It makes perfect sense. You don't want to change your doctor every time you need one. Why would you want anything less than a family real estate consultant? I promise that I will be there for you, your family, your friends and your associates by offering you more than any other real estate professional will give you. THIS IS MY PLEDGE.

I'm looking forward to renewing our relationship. (Optional text:) I will be calling to make sure you received this letter and find out how I can help you right now.

Sincerely,
Jennifer Smith
Your Real Estate Consultant For Life

P.S. If you have any words of wisdom for me as I make this change, I'd love to hear from you. Please e-mail me at yourname@business.com or call me at 888-888.

Real Estate Purchase and Sale Agreement

1. THIS Agreement to buy and sell real property is made between:

NOTICE: This is a legal and binding Agreement for the purchase and sale of property. It is appropriate for most, BUT NOT ALL such transactions. If this form does not appear to either Buyer or Seller to be appropriate for a particular transaction, you are urged to discuss the purchase or sale with an attorney BEFORE YOU SIGN. Most, but not all, provisions of this Agreement are subject to negotiation prior to execution.

SELLER: (Names of Sellers) hereinafter referred to as "Seller SS/Tax ID (Optional) ADDRESS: (Address of Sellers) 7IF Town/City State BUYER: and his/her/or their entity's successors and/or assigns (Names of Buyers) hereinafter referred to as "Buyer" SS/Tax ID (Optional) ADDRESS: (Address of Buvers) Town/City State Seller agrees to sell and Buyer agrees to buy for the purchase price and upon the terms and conditions stated herein the real property with all buildings and other improvements thereon and all appurtenances thereto, in the same condition as they were on the date of Buyer's signature, reasonable wear and tear 2. REAL PROPERTY TO BE PURCHASED: a) Street Address: COUNTY b) City/Town: STATE ZIP c) Described as: 3. INCLUDED IN SALE PRICE: The Real Property shall in n the date Buyer signed this Agreement and: all the prop electrical, mechanical, lighting, plumbing an g fans, awnings, security, fire and smoke ces, pool/spa equipment, mailbox, in ground alarms, garage door openers with control rtain/drape all carpet, built-in ap R REFERENCE ONLY landscaping, and shrubbery and plants ss mentione ADDITIONAL PERSONAL PROPERTY v to be includ There is no leased personal property except 4. PURCHASE PRICE \$ payable as follows: a) By initial Deposit submitted herewith receipt of which is hereby acknowledged..... b) By additional Deposit due upon Sellers Acceptance..... c) By Proceeds of: Financing as specified in paragraph 6 below..... d) By subject to the sellers existing financing of approximately..... f) Balance to be paid by certified check or bank check at Closing..... TOTAL PRICE TO BE PAID (Must equal "Purchase Price")..... \$ 5. DEPOSITS: The Deposit(s) specified above shall be made at the stated times. All Deposits shall be made to the Listing Broker or the attorney/title or escrow company conducting the closing. Except at time of closing, when the deposit shall be delivered to Seller or Seller's designee, the Listing Broker shall not pay the Deposit to anyone without the written consent of all parties to this Agreement. In the event any deposit funds payable pursuant to this Agreement are not paid by Buyer, Seller may give written notice of such failure to Buyer. If such notice is given and a period of 3 (three) days pass without Buyer paying the Deposit owed, Seller may declare Buyer in default and shall have the remedies set forth in Paragraph 14. 6. FINANCING CONTINGENCY: b) Maximum Initial Interest Rate a) Amount \$ c) Term: years; d) Commitment Date: e) Type: Conventional Fixed Variable Buyer's obligation is contingent upon a written property appraisal of the property by a licensed appraiser at no less than the purchase price, and upon the Buyer obtaining financing as specified in this paragraph. Buyer agrees to apply for such financing immediately and diligently pursue a written mortgage commitment on or before the Commitment Date

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PagePSA-L-V6-01052017

Buyer's Initials (

) Seller's Initials (

f). If Buyer is unable to obtain a written commitment and notifies Seller in writing by 5:00 PM on said Commitment Date, this Agreement shall be null and void and any Deposits shall be immediately returned to Buyer. Otherwise, the Financing Contingency shall be deemed satisfied and this Agreement shall continue in full 7. CONDITION OF PREMISES: Buyer represents that Buyer has examined the property and is satisfied with the physical condition subject to the Inspection Contingency if applicable. Neither Seller nor any representative of the Seller or Buyer has made any representation or promise other than those expressly stated herein which Buyer has replied upon in making this Agreement. 8. INSPECTION CONTINGENCY: a) Inspections shall be completed and results reported to Seller on or before 5:00 P.M. on: b) Seller agrees to permit Buyer's designees to inspect the real property during the period from Seller's acceptance until the date set forth in (a) above. If Buyer is not satisfied with the physical condition of the real property, and so notifies Seller in writing prior to the date specified in (a) above, then Buyer may at Buyer's option terminate this Agreement. Buyer may give Seller the option to correct the conditions that are unsatisfactory to the Buyer. Should Buyer elect to terminate this Agreement or Seller is unwilling to correct any unsatisfactory conditions the Buyer shall notify Seller on or before 5:00PM. on: Buyer's election to terminate this Agreement and if terminated this Agreement shall be null and void and any deposit monies paid hereunder shall be returned immediately to Buyer and neither Buyer nor Seller shall have any claims against each other under the terms of this Agreement. If Buyer fails to notify Seller as provided herein, this contingency shall be deemed satisfied and this Agreement shall continue in full force and effect. c) If initiated here ______, Buyer does NOT choose to have any inspections performed and WAIVES any rights to object to any defects in the property that would have been disclosed by a full and complete inspections. 9. STATEMENT RE: LEAD BASED PAINT: The parties acknowledge that dwelling units constructed prior to 1978 are likely to contain lead-based paint which could create a health hazard. In the event that the real property which is the subject of this Agreement consists of or contains a residential unit built prior to 1978, the parties agree that each party has received, reviewed, signed and annexed hereto a completed Disclosure and acknowledgment Form re: Lead-Based Paint as required by federal HUD/EPA disclosure regulations. 10. OCCUPANCY, POSSESSION: CLOSING DATE: Unless otherwise stated herein, Buyer shall receive exclusive possession and occupancy with keys on Closing Date. The Real Property shall be maintained by Seller until time of Closing and shall be transferred in broom clean condition, free of debris. Buyer shall have the right to a walk-through inspection of the Property within 48 hours prior to the Closing Date. Title and escrow shall be handled 11. WARRANTY DEED: Seller agrees to convey fee simple title of the Real Property to Buyer by a good and sufficient Warranty Deed subject only to any and all provisions of any ordinance, municipal regulation, public or private law, restrictions and easements as appear of record, if any, provided they do not affect marketability of title, current real estate taxes, water and sewer charges, and the current water and sewer assessment balance, if any; except in those cases where a fiduciary's Deed or other form of court ordered deed may be required to pass title. Seller warrants that Seller has no knowledge and/or notice of any outstanding violations from any town, city or State agency relating to the property. 12. MARKETABLE TITLE: Title to be conveyed by Seller shall be marketable, as determined by what is normal and customary in the state where the property resides ("Marketable Title") Seller further agrees to execute such documents as may be reasonably required by Buyer's title insurance company or by Buyer's mortgage lender. Should Seller be unable to convey Marketable Title as defined herein, Buyer may accept such Tit Seller can convey, or may reject the Unmarketable Title, receive back all Deposit money, and declare this Agreement null and void. Upon su repayment to Buyer of all sums paid on ection account hereof, this Agreement shall terminate and the Parties hereto shall be released from each other. 13. ADJUSTMENTS/PRORATIONS: Unless otherwise expressly agr f the Closing Date in accordance with what d pro is normal and customary in the state where the property resides, taxes and assessments, interest, escrow fees, transfer tax fees, Association fees, water and edited to Buyer by Seller on the Closing Date and shall include any interest accrued to t set forth for c pliance and Seller is not in default, Seller shall er has paid the ame plice and lamates and both parties 14. BUYER'S DEFAULT: If Buyer fails to cor with any Ter is Agreen be entitled to all initial and additional deposit ded f n Buyer has paid the ame nt. If lega to enfor e any provision of shall be relieved of further liability under this ailing party shall be entitled to reasonable attorney's fees. 15. RISK OF LOSS, DAMAGE: All risk of I or damage to said operty ned by the Seller unt I delivery of the Deed, provided the Buyer did not cause the loss or damage. In the event the loss or dam ge Buyer shall have the option to receive any insurance payment on account of said damage and take Title, or rescind all Deposit money paid. If the Buyer rescinds the Agreement, all rights and obligations of the parties under this Agreement 16. COMMON INTEREST COMMUNITY: I he is is a unit in a condominium or other common interest community, Seller will deliver the resale documents in accordance with the local statutes and customs. 17. LISTING BROKER: PH#: COOPERATING BROKER PH# **Buver Agent** 18. MANDATORY SELLER DISCLOSURES: Seller shall deliver to Buyer, within the time specified by statute (or if not specified, within 7 days of acceptance of the offer) all Seller disclosures as required by law in the state where the property resides. If Seller fails to deliver such disclosures in the time specified above, Buyer reserves the right to all remedies available to Buyer under applicable law. 19. EQUAL HOUSING RIGHTS: This Agreement is Subject to all local statutory laws prohibiting discrimination in commercial and residential real estate transactions. 20. ADDENDUMS AND ADVISORIES: The following attached Addenda and/or Advisories are part of this Agreement: Advisory 1:_ Advisory 2: Advisory 3: Advisory 4: 21. ADDITIONAL TERMS AND CONDITIONS: 22. EMAIL OR FAX TRANSMISSION: The parties acknowledge that this Agreement and any addenda or modification and/or any notices due hereunder may be transmitted between them by facsimile machine, e-FAX, or via email and the parties intend that an emailed or faxed document containing either the original and/ or copies of the parties' signatures shall be binding and of full effect.

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COMPLETE AGREEMENT: This Agreement contains the entire agreement between Buyer and Seller concerning this transaction and supersedes any and all previous written or oral agreements concerning the Property. Any extensions or modifications of this Agreement shall be in writing signed by the parties.
 NOTICE: Any notice required or permitted under the Terms of this Agreement by Buyer or Seller shall be in writing addressed to the Party concerned using

Pagpsa-L-V6-01052017

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the address stated in Paragraph 1 of this Agreement or to such party's attorney or to the party's Listing Broker or Cooperating Broker designated in paragraph 25. DISCLOSURES AND CONTRACT PROVISIONS: Seller acknowledges that the buyer has the right to ma the property in any way before closing. Seller understands upon signing this agreement that buyer will possess a contractual interest in the proders agree to hold sellers or named persons on 26. SHORT SALE: In cases of short sale, the parties shall work together so that or title as of this agreement harmless of any further actions and w ne rem amounts owed. all have unt

Date

Date

Date 27. LICENSE ACKNOWLEDGEMENT: () () Seller is a licensed Realtor in the state of:_____ 28. BUYER AND SELLER acknowledge nd this Agreement, and voluntarily accept the duties and obligation vithin (7) seven days. 29. TIME TO ACCEPT: Seller shall have unt to accept this Agreement. 30. SIGNATURES: Buyer's Signature Seller's Signature Date Buyer's Signature Date Date Seller's Signature

Buyer's Initials (_) Seller's Initials (_)	Page
of			
			PSA-L-V6-01052017

Assignment of Real Estate Purchase and Sale Agreement



THIS ASSIGNMENT ("Assignment") is made between	and entered into this day of ("Assignor"), and,	
between	(Assignor), and,	(Assignee).
WITNESSETH:		
WHEREAS, On the day of		
Agreement ("Agreement") with		the Assignor as ("Buyer(s)") for rights to
purchase the property located at		f, State of, copy
of said Agreement being attached hereto as	Exhibit "A",	
AND WHEREAS, Assignor wishes to sell his/haccepts receiving title and interest in, to and		Assignee wishes to buy all of Assignor's rights and
conveyed and by these presents does h	ncy of which are hereby acknowledged, As hereby assign, transfer, sell and convey hi ht. This Assignment shall be bloom guint hissigns. r's dution of obligations to be sale free	ement.
3. The Assignee agrees to close on or before		adhere to all remaining terms of the Agreement. ny claim or action, which may arise or hereafter
 The Assignee agrees to indemred and rebe brought by Seller(s) against ssignor 	ar g under by v ve of the Agreeme	ent.
5. This Assignment constitutes the sole and	rar ing under poy voice of the Agreemend en agreement between the parties by parties need to be a second of the Agreement of	beauty and to modification shall be binding
6. This Assignment shall be construct	the laws of the State &	,,
7. Time is of the essence in this Assignment	at TDF	
representing either party, but remediately above referenced agreements which is a signer	act no as a principal in selling his/her/thei	tate broker or agent in this transaction and is not ir contractual and/or equitable interest in the other contractual.
IN WITNESS WHEREOF this Assignment has above written.	been signed, sealed and delivered by Assig	gnor and Assignee as of the day and year first
Signed, sealed and delivered in the presence	e of:	
Witness:	Assignor:	
Witness:	Assignee:	
STATE OF;		
: ss		
	a duly authorized and acting Notary Publi	
	that on this date personally appeared bet	
me known to be the individual(s) described he signed the same as his free and voluntary		going document, and acknowledged to me that
WITNESS my hand and official seal this	day of, 20	
	8	Notary Public

APSA-V3-01062016

Assessed Value - the value established for property tax purposes.

Assignee - the person to whom an agreement or contract is sold or transferred.

Assignment - the method by which a right or contract is transferred.

Assignor - the person who assigns or transfers an agreement or contract to another.

Bird Dog - someone who identifies a potential good real estate investment opportunity and passes that deal on to another investor for a fee.

Clear Title - a marketable title, one free of clouds and disputed interests.

Closing - The formal meeting where loan documents are signed and funds disbursed. Note, however, that Federal law requires that funds not be disbursed for three business days on certain loans where personal residences serve as the security.

Closing Costs - The expenses which borrowers incur to complete the loan transaction. These costs may include title searches, title insurance, closing fees, recording fees, processing fees and other charges.

Closing Date - the date on which the seller delivers the deed and the buyer pays for the property.

Closing Statement - an accounting of funds from a real estate transaction, also known as a HUD

Contract - an agreement between competent parties to do or not do certain things for consideration.

Contractor - one who contracts to provide specific goods or services.

Convey - to deed or transfer title to another.

Deed - written document, properly signed and delivered, that conveys title to real property.

Due Diligence - The act of carefully reviewing, checking and verifying all of the facts and issues before proceeding. In lending it is, among other things, verification of employment, income and savings; review of the appraisal; credit report; and status of the title.

Down Payment - The portion of the purchase price paid by a buyer to a seller from sources of funds outside of those provided by a lender.

Earnest Money - a deposit made by a purchaser of real estate to show good faith.

Equity - The value of the unencumbered interest in real estate as determined by subtracting the total of the unpaid mortgage balances plus the sum of any current liens against the property from the property's fair market value.

Escrow - an agreement between two or more parties providing that certain instruments or property be placed with a third party for safekeeping, pending the fulfillment or performance of a specified act or condition.

Escrow Account - An account from which funds can be disbursed only for specified reasons; i.e. the money is held in trust for a specific use. In lending, these accounts are most often used to hold and disburse real estate taxes and hazard insurance premiums which have been paid in advance (usually on a monthly basis) by the borrower.

Estate - the degree, nature, and extent of interest that a person has in real property.

Eviction - legal proceeding by a lessor (landlord) to recover possession of property.

Exchange - under Section 1031 of the IRS Tax Code, like-kind property used in a trade or business or held as an investment can be exchanged tax-free, subject to certain conditions.

Fee Agreement - An agreement between a borrower and a broker which normally specifies the relationship between them and the amount of compensation to the broker.

FRBO - for rent by owner.

FSBO - for sale by owner.

Grantee - the party to whom title to real property is conveyed.

Grantor - the party who gives the deed

Hard Money Loan - A loan that is underwritten with the condition and value of the property as the primary criteria for approval. Secondary issues may include the credit of the borrower, the ability of the borrower to repay the loan and/or the ability of the borrower to manage the property or successfully complete a rehab and sell the property. Owner occupancy, debt ratios and other issues are seldom a factor. Appraisals rather than purchase prices are used to determine value. Cash out purchases are often allowed and are another key benefit. These loans are usually approved within days and are often funded in two weeks or under with times as short as two or three days not uncommon. The cost for the benefits of speed of funding, lax underwriting and other advantages is typically a moderately high interest rate (usually low to mid teens) and high points (usually 5 to 10).

HUD-1 Statement - A form used by a settlement or closing agent itemizing all charges imposed on a borrower and seller in a real estate transaction. This form gives a picture of the closing transaction, and provides each party with a complete list of incoming and outgoing funds. "Buyers" are referred to as "borrowers" on this form even if no loan is involved. The HUD-1 is also known as a "closing sheet" or "settlement form".

Joint Venture - an agreement between two or more persons who invest in a single business or property.

Lien - A claim on a property of another as security for money owed. Examples of types of liens would include judgments, mechanic's liens, mortgages and unpaid taxes.

Mortgage - A lien against real property given by a borrower to a lender as security for money borrowed.

Probate - The process of establishing the validity of a will before a duly authorized court or person. Once validity is confirmed, the probate court then administers the sale of property as directed by the will or as authorized by the court to settle any financial obligations

Settlement Statement - also known as Closing Statement or HUD-1.

Tax Lien - a debt attached to the property for failing to pay taxes

Terms - conditions and arrangements specified within a contract

Title - evidence of ownership, evidence of lawful possession

Title Insurance - an insurance policy that protects the holder from loss sustained by defects in the title

Title Search - an examination of the public records to determine the ownership and encumbrances affecting real property

Trust - an arrangement whereby property is transferred to a trusted third party trustee by a grantor/trustor, trustee holds the property for the benefit of the beneficiary

Trustee - one who holds property in trust for another to secure performance of an obligation, the neutral party in a trust deed transaction.

Wholesale - to contract a property with the intention of reselling it quickly at a higher price.