

Steel Clover Holdings, LLC

4700 Millenia Blvd., Ste. 175

Orlando, FL 32839

**Benefits of Working With Our Unique Purchasing Model**

1. Your property will be purchased for greater than or equal to the short sale settlement.
2. You will have a firm buyer that never walks from the purchase of your short sale.
3. We bring our own funds to closing, we take title, we give full disclosure of our intentions to the property’s lien holders, and we strictly obey the terms of payoff letters.
4. All realtors involved are guaranteed full commissions (and we occasionally pay bonuses).
5. We work with a purchasing process that enables us to initiate debt settlement with the lien holders without encumbering the real property.  We prefer to have an attorney explain the legalities of our purchasing process, as this does involve specific legal structuring.
6. We absolutely recognize the importance of ensuring that the best possible outcome for the seller is realized, which is full satisfaction of debt without recourse on all liens and a complete waiver of all deficiencies.
7. We do not assume control over negotiations.
8. Most often with our unique process, the seller will not have to bring cash to closing or sign promissory notes for junior liens.
9. The listing agent can still market the property during our process even though we’ll have submitted a legitimate offer.  If another, better offer arrives we will step aside.  We purchase volumes of similar properties, and we value our reputation for putting the seller’s and the listing agent’s interests before our own.
10. We put in our own money and time to rehabilitate the property for FHA financing, to perform due diligence, to gather contractor repair estimates, to order fresh appraisals, etc. when applicable to assist the listing agent in having the property valued correctly.  This frees the listing agent of stress and scheduling to more effectively focus on marketing the property.
11. We cannot guarantee that all lien holders will cooperate with us, but the vast majority do.
12. The seller must have retained legal representation to explain the legal terms of payoff letters, to clarify our purchasing process, and to advise the sellers according to their specific debt situation.  This protects the listing agent and ourselves from any potential civil liability as well.  In many cases, we pay attorney retainer fees for the seller.
13. We make our money by reselling the property free and clear of all liens to an end-buyer after purchasing from the seller.  Our process involves two completely separate transactions; we do not do simultaneous closings or wait for an end-buyer to appear before purchasing the property.
14. We value the listing agent and we want to continue working with them in the future.  The realtor will be paid what the bank pays on the first transaction, and we will come out of pocket for any remaining difference after the property is sold to an end-buyer to ensure that the listing agent's total commissions are paid.  We often pay additional bonuses, and the realtor will earn additional commissions when they bring the end-buyer for final purchase of the property.



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**How Do We Proceed?**

1. **Fill out our “**[**Information Form**](http://steelcloverholdings.weebly.com/information-form.html)**” and send it to us at** **SteelCloverHoldings@gmail.com****. Please type the address of your property in the subject line.**
2. **Schedule a brief 30 minute appointment with us to discuss our process via conference call, face-to-face meeting, or online webinar.**
3. **Review documentation and sign paperwork.**
4. **Let us assist you through the easiest short sale settlement and closing you’ve ever done!**

**Contact Us:**

* **View our website at** [**http://www.steelcloverholdings.com**](http://www.steelcloverholdings.com) **to find out more information and to download forms, etc.**
* **Email us at** **SteelCloverHoldings@gmail.com** **with your questions, comments, and interests. Type “Talk With Me” in the subject line.**
* **Call our toll-free number at (800) 657-0386**
* **Call or text us at (352) 256-9940 or (352) 682-9903**
* **Fax us at (800) 651-7392**
* **Connect with us via Google+**