# Newsletter 2020



Quote of the month: "You have to be the biggest believer in yourself. Do not compare yourself to anybody else." ~Anonymous

#### I— (RTO) RENT TO OWN (Formerly known as Purchase Leases)

Mostly all of our clients know we specialize in RTO. We have been doing RTO for 15 years and have done over 200 contracts to help our clients own a home that did not know how or if they could get a mortgage. We have simplified the mortgage process by signing up for our RTO Program. We have noticed since Covid-19 became a reality on our life that we have had a huge increase in our RTO Program. However, there has been a few changes that you must be aware of:

- PRICE: There are very few RTO's for smaller homes (those homes selling for less than \$200,0000. I believe this is because homes in this price range sell very quickly-like one or two days).
- DEPOSITS: Sellers are asking for larger deposits in some cases—so save your money.
   These deposits are used for your down payment to buy a house. You will not lose deposit money. The minimum deposit that we suggest is (3x) the total square foot of the house, but some Sellers are requesting twice that amount.
- 3. CREDIT SCORES: Sellers are looking for good credit scores, normally over 600 or 650. We can still work with a 550-600 score in some cases, but higher scores are much easier to find you a house you want. Call us if you need help to raise your credit scores. We know a source that specializes in assisting you with raising those scores!





- SUCCESS: For those of you who sign up on our Program and follow our guidelines, 90% will become a home owner within the next 1-3 years. However, you must be a disciplined and follow our Program directions.
- EXPERIENCE: We can find RTO homes for our clients that most agents would never find. Sellers and even Buyers refer RTO homes to us on a regular basis

because they know we perform!!! If you give us an unrealistic demand for a RTO home we will tell you upfront. We do not want to waste your time or our time. We want home Buyers and not Renters.

6. CONTRACTS: Professional Contract: Our RTO Contract has been constantly upgraded over the last 15 years. The contract is good for the Buyer and good for the Seller so it works! Our Contract has been reviewed by several major real estate companies and numerous attorneys and as a result it is the best RTO Contract in the real estate market today that we are aware of.



#### II—HOMEOWNERS:



You have succeeded at buying a home or finding a RTO house and you are enjoying living in your new home, but you must not ignore the future. What you do to increase the worth of your home for the future? Sometimes it's the little things that make the biggest difference in the value and appeal of your home. Whether, you're trying to sell your home or just spruce up the place, here are 10 easy ways to get started.

# **10 EASY UPGRADES** TO ADD STYLE & VALUE TO YOUR HOME

- Update hardware on cabinets and drawers
- Replace towels and rugs in the bathroom(s)

- Wash or power wash the exterior

- 6. Add area rugs to throw in a hint of color
- 7. Hang a mirror in small rooms to give illusion of more space
- Add overhead lighting or wall sconces to brighten rooms 8. A fresh coat of paint on walls and trim to brighten any room
- Declutter small spaces and closets with DIY storage kits 9. Try a fresh new color on your front door for character
  - 10. Mow and mulch your law even in the cooler months



#### III—GRANTS:

Some of you are calling to get an update on our Grants. Yes, the Pandemic did slow down the process of many of the Grantors. We know next year, once Covid-19 has slowed down or a vaccine has been developed and distributed, Grantors will concentrate on the many needs for Grants outside of the Pandemic again. Grants are still being awarded that are not Pandemic related, but not as many as before the Pandemic. Don't hesitate to call us on how to get a Grant for your business or to get a home.





# ENJOY HALLOWEEN EVEN IN THIS CRAZY PANDEMIC WORLD!!!!!!! - LARRY & JENNIFER -



REAL LIVING KEE REALTY, 210 W. UNIVERSITY DR, SUITE #4, ROCHESTER, MI 48307 Larry Williams, Realtor ® (248) 917-2323

Email: asklarrywilliams@gmail.com Website: www.LarryWilliamsRealtor.com
Jennifer Tocco, Executive Assistant (248) 997-6840

# **OPPORTUNITY GRANTS PROGRAM**

GRANTS. Available from \$30,000-\$500,000. THIS IS A GIFT. NO taxes or interest + you do NOT pay it back! ONLY REQUIREMENT. 1-2 pg explanation + 1 pg application. EXPLANATION. Must include what you want + specific related cost. COST. Grant writer is quoted separately.

#### HOME IMPROVEMENT

HOMES, CHURCHES OR BUSINESSES

- Add a room or two
- Update your kitchen/baths Add a pole barn/arena
- · Install new roof or siding
- · Finish your basement
- Add a deck or patio
- · Restore a historical home
- Revive your landscaping

#### EMPLOYMENT

I NEED A JOB/BETTER JOB

- Education + Online Training should be Primary Goal
- On Job Training + Internship; work for free
- Networking + Professional Conferences
- Prepare Resume + Upgrade your Professional Look

#### EDUCATION

COLLEGE + TRADE SCHOLARSHIPS

- College/university/trade school + include housing costs
- Attend professional seminars, conferences + travel costs
- Hire personal teacher + include costs for books/materials
- Set realistic goals + associate with educated people



#### ADVERTISING

NEW BUSINESS OR REVIVE AN EXISTING ONE

- Consulting + Professional Services
- · Social Media + Internet
- Print Ads, Magazines, News + Direct Mail
- Radio + Television time
- Professional Videos
- Professional Photography, Website + Drones
- Public Relations \* Company Brochure
- Outdoor Signage

#### GRANT SPECIFICS

MOST GRANTS take 10-12 months GRANT WRITER + team, have 30 years experience and 96% approval rating SOURCES ARE large corporations foundations + investors (we do NOT use gov't money) NO credit check required.

LARRY WILLIAMS, REALTOR®

**248.917.2323** F 248.601.5557

ASK ENTERPRISES, INC. | 210 W. UNIVERSITY, STE 4 ROCHESTER, MI 48307



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# Welcome to .... 451 S. Fox Hills, Bloomfield Twp, Michigan 48304





#### **Beautiful Condo for Rent**

LEASE NOW!!! \$1,240 / MONTH

1,089 Square Feet \* 2 Bedrooms \* 2 Baths

MOVE-IN READY!!!

MLS # 2200084518







Presented By:

### Larry Williams, Realtor®

Call to Schedule your Showing Today: (248) 917-2323

Email: asklarrywilliams@gmail.com

