

Newsletter

2020

October



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:

1. **PRICE:** There are very few RTO's for smaller homes (those homes selling for less than \$200,000. I believe this is because homes in this price range sell very quickly-like one or two days).
2. **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!





4. **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.

5. **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

1. Update hardware on cabinets and drawers
2. Replace towels and rugs in the bathroom(s)
3. Add overhead lighting or wall sconces to brighten rooms
4. Declutter small spaces and closets with DIY storage kits
5. 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
8. A fresh coat of paint on walls and trim to brighten any room
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

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