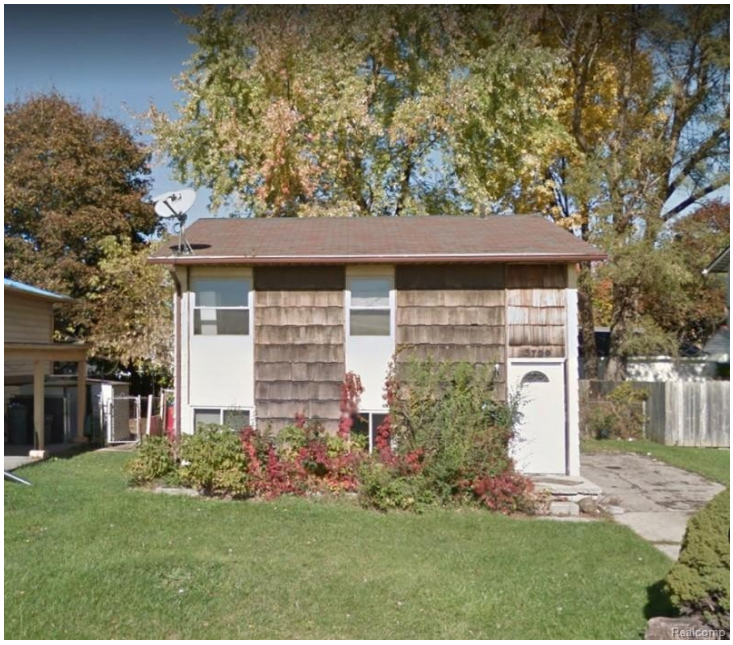
COVER PAGE

3729 Palmer Ave
Flint, Michigan 48506



3 Bedrooms 2 Baths 1209 Sq Ft

Exclusively Presented By:

Kenn Foster

Home Equity Protection Services, LLC
14419 Greenwood Ave N. Suite A 374
Seattle, WA 98033

206.569.3079

kcfoster@utsclaims.com

www.utsclaims.com

EXECUTIVE SUMMARY

Presented By:
Kenn Foster

14419 Greenwood Ave N Ste. A 374
Seattle, WA 98133
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www.utsclaims.com

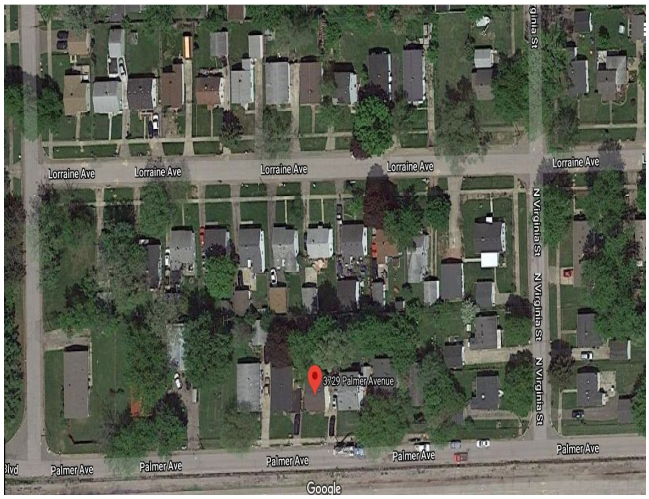
HOME EQUITY *Protection Services*
Structured Solutions, Protection and Acquisition
A Professional Services Group

COMPANY OVERVIEW

Home Equity Protection Services, (HEPS) founded in 2015, is a home equity protection and foreclosure prevention company in partnership with Integrity Acquisitions Matrix, LLC, a real estate investment and management group. Possessing an advanced knowledge of foreclosure prevention and equity protection, it was only natural that HEPS add acquisition and disposition to its portfolio. In a nutshell, we focus on the acquisition of single family residential homes that have become an economic burden to the owner. The company uses its research and development skills, knowledge, and abilities in the areas of feasibility analysis, strategic planning, cost control and negotiation to produce high-quality projects that generate positive returns for our partner clients and investors.

THE INVESTMENT OPPORTUNITY

This 3 BR/2BA, 1209 Sq Ft split level two story home offers a buy and hold or fix and flip opportunity after some minor repairs and upgrades. Situated in Flint Michigan, this home is located on a quiet street in a quiet neighborhood and low crime area. Surrounded by other comparable homes, we are confident that this investment opportunity is a win-win scenario when taking all factors into consideration as presented herein.



Property Address:
2729 Palmer Ave
Property City, State, Zip:
Flint, MI 48506

Bedrooms:	Baths	Square Feet	Year Built:
3	2	1209	1970

Short-Term and Long-Term Projections

Assessment for Rehab Analysis and Cost

Property Address:	**3729 Plamer Ave**	**Presented By**:
Property City, State:	**Flint MI 48506**	Kenn Foster
Bedrooms: 3 Baths: 2 SqFt: 1209 Built: 1970		14419 Greenwood Ave N Ste. A 374 Seattle, WA 98133 206.569.3079 kcfoster@utsclaims.com www.utsclaims.com

Project Description: Low LTV and LTC, incredibly high DCR at stabilization

Project Exit Strategy: Fix and Flip or Seller Finance – Long-term Monthly Cash Flow

PURCHASE / REHAB ASSUMPTIONS		% of ARV
After-Repair Value (ARV)	40,000.00	
Purchase Price (Offer)	1,000.00	
Rehab Cost:	12,078.50	
Lender Interest Rate	1,207.80	10%
Lender Origination Fee	603.90	5 Points
Total Financing Cost	1,950.00	15%
Total Project Cost Basis	**15,840.20**	
Total Amount Financed	15,840.20	
Total Cash Committed	1,000.00	

INVESTMENT ANALYSIS

Projected Monthly Cash Flow	800.00	Projected Additional Funding	0.00
Projected Monthly Expenses	0.00	Cash-Out (Closing Cost)	0.00
Projected Monthly NOI	800.00	Net of Cash Committed	0.00
		Cash Left After Refi	-
Cap Rate Lender Cost Basis	60%	Equity Left After Refi	-
Cap Rate ARV Basis	4%	Monthly Cash Flow	800.00
Loan to Value Ratio	39%		
Assumed Time to Complete Rehab	3 Months	Cash-on-Cash Return	57%
Assumed Time for ROI - Sale	3 Months	DCR of New Loan	N/A
Time from Acquisition to Dispo	6 Months		

Seller Finance Assuming 7.25% NOI for 5 Years

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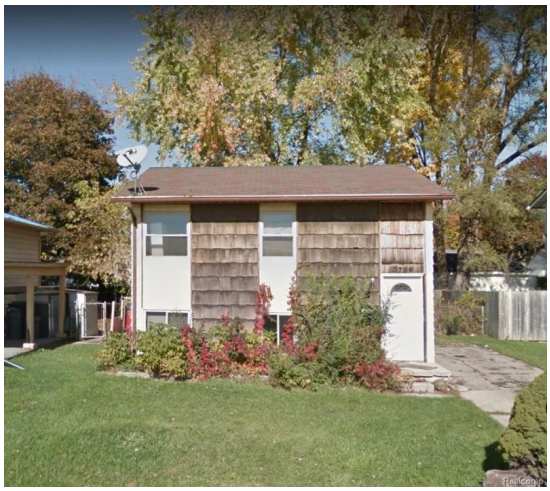

Outside Front Entry

Outside Front Entry

Right Side

Right Side

Inside Front Door Entry

Inside Front Door Entry

Sunken Living Room

Sunken Living Room

Kitchen off Living Room

Kitchen off Living Room

Half Bath on 1st Floor

Half Bath on 1st Floor

Stairs to 2nd Floor

Top of Stairs

2nd Floor Full Bath

2nd Floor Full Bath

2nd Floor Master Bedroom

2nd Floor Master Bedroom

2nd Floor Bedroom #2

2nd Floor Bedroom #3

Hot Water Heater Utility Room

Electrical Panel