

**“DISCOVER HOW TO QUICKLY (AND  
EASILY) SELL YOUR HOME,  
‘RENT-TO-OWN’ IN JUST ...**

**14 DAYS OR LESS!”**

→Get Your Full Asking Price.

→Never Pay Any Fees or  
Commissions.



**GET STARTED NOW!**

Dear Landlord,

My name is **RUSSELL DE LA PEÑA** and I buy homes nationwide.

What if you could sell your home, get your full asking price and pay zero commissions or fees? Sound too good to be true? Well, it's not, and it's being done every day across the country.

How? By using a little known real estate method called a "Lease-Option," commonly referred to as selling, "Rent to Own." Can this work for you? Yes! Even if you have no equity, or owe more than your home is currently worth, this method can work for you.

## **WHAT IS A RESIDENTIAL "RENT-TO-OWN" ARRANGEMENT?**

The contract is typically between two parties: the tenant (also called the lessee or tenant-buyer), and the landlord (lessor), who owns or has the right to lease or dispose of the property.

In order to have a valid option the tenant-buyer must in most cases provide "valuable consideration" (a fee) for the option. Generally, sellers will ask for as much as possible--often around 1 to 3% of the purchase price.

The tenant-buyer usually will want to provide as little as possible--even a token amount of \$100 represents "consideration." The option gives the tenant the right (but not the obligation) to purchase the property at a later date. The lease option only binds the seller to sell; it does not bind the buyer to buy.

That makes it a "unilateral" or one-way agreement. In contrast, a lease-purchase is a bilateral, or two-way, agreement.

## **THE BASIC ELEMENTS OF A LEASE-OPTION ARE:**

1. Buyer purchases the option. The parties agree to what the cost of the option is. As noted above, it can range from a token amount to 1 to 3% (or more) of the value of the property.

The option fee usually is non-refundable. That is, if the tenant-buyer fails to exercise the option, the money remains with the seller. It is not refunded. The

reason: The option fee is not a deposit. The option fee has been used to purchase something of consideration (of value): the option.

2. The parties agree to a purchase price. It can be decided that the price will be the appraised value at the time the option is exercised. Generally, however, the purchase price is agreed upon at the inception of the option.

3. The length in residential real estate is typically 1-5 years. However, it is often unwise for the tenant-buyer to agree to a short period of time (often 2 years or less). The tenant-buyer often is expecting that the property will appreciate in value, particularly if the agreed-upon purchase price is equal to or higher than the fair market value at the time of the inception of the option.

Perhaps even more important, often the tenant-buyer has credit or other financial issues preventing him/her from immediately purchasing. The option period is used to strengthen the tenant-buyer's credit, amass rent credits, and position him/her to purchase. That often can take 1 to 5 years.

4. How much the monthly lease payment is, whether any of the lease payment is to be credited towards the purchase price reducing the purchase amount? In my opinion, the monthly lease payment should be equal to the fair market rent of the property and not higher. Raising the rental amount usually leaves the home owner with a home that is sitting and is ultimately forced to lower the price down anyway. And while it's fully negotiable, a credit in the range of 15%-25% can be offered. So, for example, if fair market rent for that unit would be \$1,000, the seller might give a \$200 rent credit that will be credited toward the purchase price.

5. Whether the tenant-buyer will occupy the property or whether the tenant/buyer has the right to sub lease or the right to sell the option. In most cases, the tenant-buyer occupies the property. Sellers will generally seek to make that one of the terms of the agreement, but may allow the tenant/buyer to assign their option to a new and "end" tenant/buyer as long as the original seller's needs and wants have been met.

6. An investor may acquire a distressed property with a lease option and make improvements to the property. Then the investor can sell the option to a buyer that is willing to pay the new market value for a profit. It is a common financing technique with investors.

Everything functions like a lease in a “rent-to-own” arrangement, except there is a schedule when the buyer can decide to purchase the property.

The terms of the lease have to be negotiated also. These include items typically found in leases: maintenance, utilities, taxes, pets, how many occupants, insurance, and ability to make modifications to the property, and so on. One note: Maintenance terms in a lease-option often differ from those in a standard lease. In a typical lease, often the owner is responsible for all repairs, except--sometimes--for a \$50-\$100 per incident deductible. Basically, the owner is responsible for virtually all repairs. In a lease-option with TenantBuyerList.com, however, the tenant-buyer is responsible for the first \$5,000 in any and all repairs, no matter what.

During the term of the lease option, the tenant makes lease payments to the landlord for the use of the property with the terms mutually agreed. At the end of the contract, the tenant has the option to purchase the property outright. The tenant does so by going out and getting a mortgage.

## **I RECOMMEND NOT EXTENDING RENT CREDITS ABOVE MARKET VALUE**

Excess credit may also be applied towards the eventual purchase of the property, or towards the down payment for a mortgage (CAUTION, the buyer and seller can agree to whatever they want, but when the buyer goes to get permanent financing the bank has guidelines to what can be applied towards the down payment or the purchase. Typically a bank's only allow an amount that is above and beyond market rent to be considered for a down payment.) In that case, the lease-option works as an automatic savings plan for the tenant. This down payment is applied as part of the "option consideration fee"; in the arena of lease option purchasing this is a fee charged for the right to purchase the property.

## **REASONS FOR USING A LEASE OPTION**

### **Buyers**

1. Buyer is relocating and may need to sell a property in another area before the buyer can qualify to purchase the new home.
2. Buyer may have had some credit issues that can be resolved during the option period.

3. Buyer may have started a new business and otherwise qualifies and can afford the payments.

4. Buyer may not have enough funds for a down payment.

5. Buyer is relocating and is unfamiliar with the new area. He/she wants to "get a feel" for the area--safety, school quality, convenience, etc.

In the event of non-payment, it may be possible for the seller to remove the tenants through eviction, which is likely to be cheaper than foreclosure on a mortgaged property. The lease-option may also require less money up front, while a mortgage might require a substantial down payment from the tenant.

If the tenant does not exercise the option to purchase the property by the end of the lease, then generally any up front option money along with any monies that the tenant paid in addition to the market rental rate for this option may be retained by the owner depending on the agreement. This might occur if the tenant no longer wishes to purchase the property or if the tenant wishes to purchase the property but is unable to obtain the financing required to do so.

## **Seller**

A lease-option allows the seller to sell a property that they may not have otherwise been able to sell. In many cases a seller can net more money when offering terms to a buyer. Sellers can often avoid paying a Realtor fee by using a lease-option agreement (as they have already found the buyer themselves).

There is an expression, "Price or terms, pick one;" sellers may be able to sell for a better price (or sell the property period) by offering attractive terms to the buyer(s). For the buyer to get a favorable price the terms usually have to favor the seller.

If the buyer defaults and the contracts are drafted properly then there is an automatic tenant landlord relationship. All valuable considerations are typically surrendered and then it would be an eviction.

## **"RENT-TO-OWN" HELP TO GET YOUR FULL ASKING PRICE (FOR FREE)**

I assign the Option to buy (equitable interest) over to "end" tenant/buyers that come to my "Rent-to-Own" sites looking specifically for a "Rent-to-Own"

home throughout the United States. I act as a principle in each and every transaction I do. I am not an attorney, real estate agent, or accountant, and I only represent myself. That said, I am happy to speak with your attorney, agent, or accountant to discuss the transaction at any time.

I will personally pay you a \*non-refundable\* Option fee for your home's Option.

In addition, you will get your FULL asking price and rents, along with the terms you want when I assign my Option to buy over to my "end" tenant/buyer. It's really that simple.

At this time, I have more tenant/buyers than I have homes to sell. The tenant/buyers that visit my sites, in my experience, are good people who may have had problems with their credit, down payment, or do not have enough time on their job to qualify for a loan right now. Each of them is required to speak with a mortgage broker to ensure that they will be able to buy your home in a couple of years (usually 1 to 5).

## **Qualifying Tenant/Buyers**

I also require them to provide proof of income, proof of money to close, a complete rental application, and a background check.

These folks do not just want to rent, but to own their own home in the future, so they see your home as their future home, and not just another rental to trash. That means they tend to take care of the home better than the average renter you're currently advertising for, and you'll get more money upfront (non-refundable security deposit money) for your protection.

## **Our Tenant/Buyers Fix Your Home for You**

In fact, I make them responsible for the first \$5,000 in any repairs that are needed in the home from the very beginning. That means you won't have to ever be a landlord again...ever. No more fixing toilets or late night calls on Saturday or Sunday morning.

All you need to do is collect the rent check each month until they buy your home. You'll be the bank – not the landlord and you won't need to lose money each month in property management fees either. There'll simply be no need to have the property managed anymore.

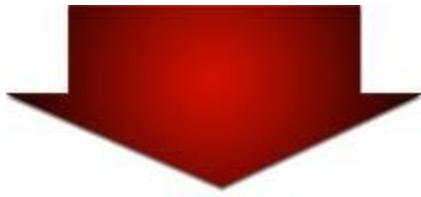
You will also save thousands in real estate agent fees as I am paid by the buyer, not you. So if your home has no equity, or you owe more than the home is currently worth, it doesn't matter, I can still find a buyer that will pay a little extra for your home, because they're getting good terms, and because they will eventually own the home (while not having to qualify for a loan today).

### **IT'S TRULY A WIN-WIN-WIN FOR EVERYONE INVOLVED!**

I'm sure you're still a little skeptical. This sounds too good to be true, right? That's OK. I hear that every day. I would feel the same way if I were in your shoes. So, I recommend you seek the counsel of a local real estate attorney who is familiar with Lease-Option ("Rent to Own") transactions. I'm so confident in what I do that I actually encourage folks to seek legal advice.

### **"So What Exactly Will You Do For Me, Russell?"**

- Handle the transaction from start to finish.
- Market analysis of your home and market.
- Determine the best purchase price and rent.
- Determine the best lease term.
- Draft all assignable contracts between you and I.
- Creation, management, and implementation of all Internet marketing
- Sell/assign negotiated contracts to the "end" tenant/buyer.
- Background, income, and money-to-close checks.
- Lease-Option education for you and buyer so everyone feels safe
- Maintain \*constant\* communication throughout the \*entire\* transaction
- Assist tenant/buyer in restoring their credit ensuring they will qualify
- Pay you a non-refundable Option fee
- Save you thousands of dollars in commissions and monthly management fees.



**GET STARTED NOW!**

**THE SECRET TO SELL YOUR HOME FOR YOUR FULL  
ASKING PRICE IS GREAT INTERNET MARKETING  
STRATEGY COUPLED WITH...**

**FAIR PRICING AND TERMS**

### **Massive Internet Syndication for Your Home**

TenantBuyerList.com markets our rental/purchase homes online by syndicating the homes out across the web to the leading rental websites and directories in the market today.

### **Expert Real Estate Contract Negotiation**

Being informed on all of the creative financing options available is critical when you put a deal together. You must know how to negotiate the best deal for you and your family so you avoid losing money upfront, during, and at the end of the entire lease-Option transaction. We are experts in negotiation, and

we ensure you make the most money on your home saving you thousands in unnecessary commissions and fees.

## **Auction Effect**

Our market strategy is simple. We drive a flood of traffic to your home in the shortest amount of time to get the home sold quickly. To get hundreds of potential buyers to see your home, we utilize the latest and most powerful methods in social media and Internet marketing all at the same time. This is powerful, because it puts you in the driver's seat. Most home owners make the mistake of only getting a few "tire kickers" to see their home over time. That's a mistake, because it forces you to settle for lower offers on your home. We at TenantBuyerList.com get the opposite result. We have so many people looking at your home at once, we have buyers practically begging to buy your home and willing to pay your full asking price. We average 14 days and have sold homes in less than a week.

## **Our Program Is Easy to Use**

When you allow us to assign the Option and get you your full asking price, the process from start to finish is easier than you might think. There are never any long forms to fill out, nor will you be asked to do anything that you are not comfortable with. Our job is to get your home rented/sold as quickly as possible. We do this by implementing our time-tested technological strategies and expert real estate negotiation and creative financing strategies. Your job is to open the door to your home to the folks we send your way. That's it!

## **We Work with the Tenant/Buyers So You Don't Have To**

Once our "end" tenant/buyers demonstrate they are serious, and not just curious, they are then directed to our tenant/buyer websites so they can begin learning exactly what a "Rent to Own" transaction entails and also begin the application process. This builds trust with them, educates them on the "rent-to-own" process, and helps the whole transaction to go as smoothly as possible. By reducing the amount of steps it takes to move the rental process along, our rental/purchase homes get filled more quickly too.

## **Rental/Purchase Home Video Tours**

TenantBuyerList.com also creates high-quality video tours of our rental/purchase properties which are syndicated to multiple video portals and optimized so they're easy to find both on video portals and in search engines.

## **Social Network Sharing**

In addition, we also take advantage of social network sharing for our rental/purchase homes. We are therefore able to quickly and easily share our homes on Facebook, Twitter, LinkedIn, and StumbleUpon, quickly and easily.

**HIRING A REALTOR**

**VS.**

**WORKING WITH US**

## **So how would the numbers work, you ask?**

Here's an example of how the numbers could work if you were to hire a real estate agent to sell your home (assuming you have any equity to pay them):

### **Example:**

1. Your asking price: \$700,000
2. Agent commission: 6% of purchase price = \$42,000
3. Closing costs: 2% of purchase price = \$14,000
4. Your bottom line: \$644,000
5. Loss of: \$56,000 (ouch!)

And this assumes the home is priced right, the agent is great at Internet marketing, and that you will sell it immediately in this very slow market where buyers are having a horrible time qualifying. Good luck with that one...

## **Working with Me**

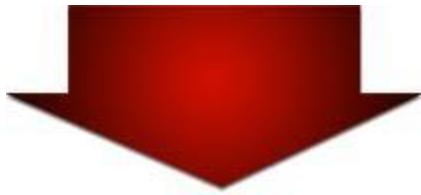
Now here's an example of allowing me to assign the Option to one of my tenant/buyers in a week or so:

### **Example:**

1. Your asking price: \$700,000 (in 1 to 5 years. It's up to you.)
2. Your asking rent: \$3500 (mortgage is paid each month)
3. Your asking lease term: 3 years to buy (negotiable)
4. No fees. No commissions. No need to fix your home. Sold, "As Is."
5. My fee: 10K (paid only by the "end" tenant/buyer once – upfront)
6. Agent commissions paid by you: \$0.00
7. Cost to Have all contracts drafted: \$0.00
8. Cost to have all internet marketing done: \$0.00
9. Cost to have all buyer's financial info reviewed: \$0.00
10. Cost to have all buyer calls screened and lease-options explained: \$0.00
11. I encourage you to hire a real estate attorney as we have nothing to hide
12. Cost of selling the home: \$0.00

**→YOUR BOTTOM LINE – \$700, 000**

**FULL ASKING PRICE! NO FEES!**



**GET STARTED NOW!**

### **No Need to Be a Landlord**

When a new and “end” tenant/buyer has seen your home, terms have been agreed upon, contracts have been drafted, and a closing/possession date has been determined. In this example, you will get your first month’s rent of \$3000, and you would never have to be a landlord again. Remember, they’re responsible for the first \$5,000 in \*any\* repairs. Not to mention the home will be sold “As Is” so you don’t need to fix anything now either.

If you were to just rent the home, you would have to be a landlord, and you would be responsible for ALL of the repairs yourself! You would just get a refundable deposit equal to the first month’s rent. That doesn’t sound very secure to you, does it?

**IF YOU'RE PLANNING ON SELLING IN THE NEXT 5 YEARS,  
THIS IS THE WAY TO GO...HANDS DOWN!**

If you don’t plan on owning the property longer than 5 years, selling your home, “Rent to Own” is the way to go, hands down. I’d be happy to speak with

you now, answer any questions you may have, and show you how to bullet proof the whole transaction, making it 100% safe and risk free for you, and all while saving you thousands in expensive broker commissions and fees.

Don't get me wrong. I love agents. I used to be one for Keller Williams and Re/Max. I enjoy what I do now much more than when I was an agent, though. And obviously, if you could easily afford one right now, you probably wouldn't be here reading this page. I'm glad you're here though, and you should be reading this page anyway, since what I do costs you absolutely nothing, and it arms you with more options. Why pay HUGE commissions if you don't have to?

## **SO IF YOU'RE STILL WONDERING IF YOU SHOULD WORK WITH ME, ASK YOURSELF THE FOLLOWING**

### **12 QUESTIONS.**

1. Will Russell ask me for any money? Answer: No.
2. Will Russell ask me for my social security number? Answer: No.
3. Will Russell ask me to pay him any commissions? Answer: No.
4. Will Russell ask me to commit to a long-term contract? Answer: No.
5. Will Russell ask me to protect myself with legal advice? Answer: No.
6. Will Russell allow me to cancel anytime? Answer: Yes.
7. Will Russell ask me to be exclusive to him only? Answer: No.
8. Will Russell provide me with a much larger market? Answer: Yes.
9. Will Russell allow me to find my own renter/buyer? Answer: Yes.
10. Will Russell allow me to cancel anytime, for any reason? Answer: Yes.
11. Will Russell allow my agent to market the home too? Answer: Yes.
12. Will Russell try to trick me out of my Title, Deed, or Equity? Answer: No.

## **I, Russell de la Pena, promise...**

that I will allow you to cancel anytime for any reason at all, and I will not lock you into an exclusive contract. When you receive my contracts, you can have your attorney give you their opinion on my contracts to see just how fair and honest I really am. You'll see that If you decide not to sell, or you or your agent find a buyer before I do, you can just send me a "Dear John" letter (or Dear Russell, I guess), and we'll part ways. No hard feelings. It's that simple...

## **HOWEVER, WHEN YOU ALLOW ME TO ASSIGN MY OPTION TO AN "END" TENANT/BUYER YOU WILL GET:**

- tons more exposure to a market you're currently not tapping into,
- expert Lease-Option contract drafting that your attorney can review BEFORE you sign (saving you thousands in attorney's or agent fees)
- expert Internet marketing for your home, saving you thousands in marketing costs and agent fees
- not to mention the time it takes to create effective ads that actually work)
- a way to completely avoid ever being a landlord again, or having to pay a property management company a single cent
- a way to sell your home even if you owe more than it's worth
- Way to save thousands in real estate agent commissions and fees.
- You won't even need a sign in your yard or any useless flyers that only your neighbors will get anyway.

If that makes sense to you, and you'd like an offer within 24 hours from now with EXACTLY what you want/need to feel like you're getting a great deal, fill out the form below.

### **Attorneys Are Welcome**

We at TenantBuyerList.com encourage you to speak to your real estate attorney, to show him/her the contracts we send you and see if all that we've told you is 100% true or a load of garbage.

See if you're truly getting what we've promised and if you have any risk at all. You'll see that this is a great deal. You have nothing to lose and **this is all risk-free**. Click the "getting started now" button below now and I will call you soon to discuss this further. Thanks again.



**GET STARTED NOW!**

**"But Wait Russell! We want to think about it!"**

You may be thinking to yourself, "everything sounds really good, but this just sounds too good to be true. I (we) need to just think about it a little bit longer. After all, we don't want to just rush into anything without thinking about it first for a while."

I can appreciate that. My grandmother always said, "If it sounds too good to be true, it probably is, so before making your final decision, you had better move cautiously." Sound familiar?

Here's a guide that you can use to ensure you make the very best decision for your situation.

#### **Ask Yourself the Following:**

Ask yourself what exactly it is you truly need to think over. And how long is long enough to think about it, or how long is too long to think (or over analyze)? So much so that you end up losing money the longer you wait.

Are you comfortable doing business with me, **RUSSELL DE LA PEÑA**?

Do a Google search of my name. See my work. See my reputation. Ever heard of Fran Tarkenton? NFL Hall of Famer of the MN Vikings? Or perhaps, "That's Incredible" TV show? I was one of his #1 sellers of his GoSmallBiz.com in both

the U.S. and Canada. You can't do that without being an honorable guy. Someone would figure it out at some point, don't you think?

## **What About Testimonials, Russell?**

I have plenty of those too. Don't worry, you're not the first deal I've ever done and you won't be the last either. Want references? Just ask. No biggie. I'm glad to provide them.

Is a Lease-Option ("Rent-to-Own") transaction right for you?

*Best answer: That depends.*

If you have no equity, you owe more on your home than it's worth, or you simply do not want to pay an agent 6% of your asking price to sell your home, you want your full asking price, you want the flexibility to be able to market the home yourself at the same time I do, you want your agent or attorney involved every step of the way, and you don't want to be a landlord, then yes, a Lease-Option is right for you.

## **IS A "RENT-TO-OWN" ARRANGEMENT RIGHT FOR YOU?**

If you prefer to short sale your home, allow it to go to foreclosure, pay agent commissions, or simply be a landlord and fix toilets or leaky roofs, etc., while accepting a pathetic security deposit that you have to give back anyway, by all means, a Lease-Option is not right for you.

But! If you do not plan on holding your property longer than 5 years, and you're currently renting the home (and intend to keep doing so), selling on a Lease-Option is the way to go for sure. I'm still waiting for someone to prove me wrong on this one.

**"But wait Russell! We feel more comfortable working with a licensed agent local to us. Not out of state, like you."**

I understand that reasoning, and I don't blame you for feeling that way. That seems logical, right?

It's kind of a, "If I can see them and they have a license, they'll never rip me off or do a poor job for me," kind of logic, right? That makes sense...

...or does it?

First of all, I buy and sell Options and I do not represent anyone but myself. I act as a principal in every transaction I do. Therefore, by law, I do not need a license. Just like you do not need a license to sell or rent your own house. An Option to buy a home is personal property. It is an equitable interest in the home. I sell the Option only. Not the actual home. There is no Title transfer yet.

Second, you have probably always done business with people locally throughout your life, right? Ever been ripped off or hired someone local to you that did a poor job before?

Probably.

It's not your fault. Unfortunately, there are people in every state, in every city, and in every town of this great nation that will try to rip you off or that just don't know what they are doing when it comes to a lease with the Option to buy. They simply prey on your ignorance. In fact, most agents, attorneys, and accountants do not know what a lease-Option is. Don't believe me? Ask your agent.

Whether they are local to you or not makes no difference, does it? If you don't know what you're getting into, you can be ripped off by your own family members that are living in your house. Just watch one episode of any TV court show these days. Plenty of people local to one another ripping each other off.

My point is obvious. Being close to someone doesn't ensure they are qualified to help you, or that they won't rip you off. Being smart and prepared does. You need to be informed BEFORE you take action.

That's why I even recommend you have a local attorney or local real estate agent (who HAS done a lease-Option before) to work with us throughout the

transaction. I encourage it! It actually makes my job easier, because they are going to be more familiar with the lingo.

This does not mean you HAVE to have an agent or attorney. Just that I recommend it.

Feel free to ask for references too. We've got more than enough. Come on! Get started today!

