



Rehab/Resale program

Wealth thru repetition

USA Property Investor, LLC

Overview - Who and What?

USA Property Investor, LLC is an investment company focused on asset management- development- and advisory services. The company is based out of the North-West, in the UK and has partner- and satellite offices in USA locations.

Over the years, the company has co-operated with some of the largest real estate agencies in Europe, who have relied on UPI to source – and acquire properties on their behalf. UPI can also offer a “turn key” solution, due to long standing relationships with title companies, accountants, brokers, mortgage brokers, management companies, and any other service customers might require.

One of the big advantages customers often comment on is that UPI can offer BOTH a local presence with “their own” people on the ground in the U.S, as well as a global service with sales agents that are local to where the investors are, which means that advice and assistance is never more than a phone call away.

UPI has always been focused exclusively on opportunities in the United States, as we believe that this is where we can truly add value with our experience, and prefer not to get “side tracked” like so many other property companies seem to do.

In this brochure, you will be introduced to an opportunity to partner with UPI, and to do something that the company has been doing very successfully for a few years on their own. Despite all the bad news in the media, there are still some very prominent opportunities in the U.S. marketplace, and one of them is to target first time home buyers, who can still take advantage of Government-granted mortgage loans.

UPI is capitalizing on this by buying homes in bulk from lenders in areas- and price ranges that are very attractive to these buyers, do the renovations, and place the properties for immediate resale in the local market.

There are no upfront fees or “management fees” – instead, UPI works exclusively on a profit share model with the investors. You provide the capital, we provide all our experience, our team, and we take the whole process from acquisition to resale, and we profit together. Once the property has been sold, we always offer to “roll over” our profits into a new deal.

Introduction

Investing with UPI in the “rehab and resell” program is a unique opportunity to accumulate wealth thru repetition of a proven model. The basic concept of the program is to form a partnership between UPI and the individual investor, that purchases homes, refurbishes them, resells them, and rolls the money into new deals.

You, the investor can enter with amounts from approx. \$50,000 USD, which is enough for us to acquire one property, pay for the refurbishment work, and list it for resale. As always, UPI DOES NOT charge any management fees, upfront fees, membership fees, or any other fees that our competitors like to assess on their clients. Once that property has been resold, we would then use the proceeds to buy two properties @ \$40K each, then resell those, and buy 3-4 properties, and repeat this over and over.

You as an investor are able to add further capital at any point during the partnership – once you have been assured that it really works. We at UPI work exclusively on a profit share arrangement, which ensures you as the investor that we will do all we can to sell the property as quickly as possible, and for as much money as possible – or else we won't profit at all.

We do always “roll over” our share of the profits together with your money, so that we both have “skin in the game”, although you as the investor can choose to end the program at any time (once the houses are sold, off course) and we can both withdraw our funds from the partnership.

How it works:

- Accumulate wealth thru repetition: By rolling the funds over every time we sell, we can buy more (or more expensive) properties, which allows the value of the “fund” to increase significantly over time.
- Your interests protected: We protect you by setting up your own LLC (company) and also thru contractual agreements.
- A “guaranteed income” component: If you want, you can also lend the money to UPI for use on our own deals, and we will pay you a commission every 6 months, at very competitive rates.
- Profit targets of 50% per annum
- No management- or entry fees, instead we share in the rewards with you.
- We buy and sell homes to first time buyers, who still get government backed mortgages.
- Network of agents, allows us to operate in the most profitable environments.

Why does it work?

- The power of compounding. When we roll the funds over, rather than take the profits out after each deal, you build up a large fund faster.
- Defined resale markets, we only buy in areas where we have a local presence and where there is a demand for first time buyers. Our typical deal will be “all in” at \$45-\$50K and sell at \$70-\$80K every 4 months.
- No lengthy holding times, which means you don't need to think about management, tenancies etc.
- FHA loans – these are Government backed loans available to first time buyers, nationwide.
- Our purchasing power. We buy directly from the cheapest source and as we are partnering with you, you're getting the property at the very lowest possible price, which benefits both of us.
- Our nationwide presence means we can take advantage of any opportunity that comes up
- The right price range – most of our homes are resold between \$70,000 and \$80,000 which is the most attractive market for first time buyers in our target areas.

Why partner with UPI?

- Local presence in every market we are active in.
- Turn key fund - and asset management
- Established track record in a variety of markets
- No entry - or management costs for you
- We work on a JV basis – if you win, we win
- We are never more than a call or email away from our investors.

Some of our active markets:

Indianapolis, IN

The State of Indiana is located just south of Chicago, IL and the state capital Indianapolis is about three hours away.

Indianapolis offers some of the nation's most affordable real estate, and combined with a large number of renters and first time buyers, this makes for a great place for our clients to invest.

There are a number of Fortune 500 companies based in "Indy" and the city is hosting the Superbowl in 2012 which is getting the city a lot of publicity as well as federal dollars which has already helped to increase property values.



Active Markets cont'd

Oakland County, MI

Oakland County is located north of Detroit, Michigan. Oakland is one of the wealthiest counties in the nation, and is home to the majority of corporate executives in the Metro Detroit area.

Opportunities do arise from time to time for us to acquire homes in this beautiful county, and the resale market is also very active, as this is a very sought-after place to live, both for current residents and recent immigrants to the area.



Other markets we focus on:

- Cleveland/Akron, OH
This area has a large number of first time buyers and was recently rated as one of the top-ten most affordable markets in the country, and this coupled with the large number of foreclosures has offered us great opportunities.
- Orlando, FL
Even in the current state of the market, we find plenty of opportunities in this market, particularly in the multi-family segment.
- Western NY State
In this market there are lots of foreclosures, which means we can buy very cheap for resale.
- Birmingham, AL
- Atlanta, GA
- Memphis, TN
- St Louis, MO

Our typical property deals:

Franklin, Indianapolis
Marion County

Purchase Price: \$34.900

Rehab costs: \$24.500

Total invested: \$59.400

Gross selling price: \$97.000

Selling costs: \$6.000

Net sales proceeds: \$91.000

Gross profit: \$31.600

Gross ROI: 39%

Time frame: 4 months



Typical deal cont'd

Akron, OH

Good schools, right by Cuyahoga Falls

Purchase price: \$32.250

Rehab cost: \$12.395

Total invested: \$44.645

Gross selling price: \$69.950

Selling costs: \$4.200

Net sales proceeds: \$65.750

Gross profit: \$21.105

Gross ROI: 47.4%

Time frame: 4 months



Why did we choose homes like these?

The reason we chose homes similar to the ones we just showed you, is that they are just the type of home that a first time buyer wants. They are located in good school areas, have been refurbished to a standard good enough to pass Government inspections, and the buyers could now buy them with a 3%-down mortgage.

Also our selling costs are higher than you might have expected – we always offer a 6% minimum commission to a broker, sometimes also a bonus, to make sure it sells FAST!



Financial projections:

Initial investment: \$50.000

Month 1: Purchase property – start rehab – place on market.

Month 5: property sells for \$75.000.

Re-invest funds into either a) one larger property, or b) two smaller homes

Repeat above process

Month 9-10: Properties sell for \$100.000

Re-invest into either a) one really large home, b) two smaller homes, or 3) three basic Homes.

Repeat process above again.

Month 14-15. Properties sell for \$150.000

Gross profit: \$100.000.

Gross ROI (before profit share): 200%

Net after profit share: 100% over 15 months

UPI – success stories:

High Returns – Land contracts

In 2010, UPI advised a large Swiss investment company on how to maximize returns while having minimum management issues.

We created a “seller finance” program where we used our contacts to buy properties in bulk from the banks, do minimum levels of refurbishments, and then sell them on to home buyers with a mortgage attached to it.

Due to the quality of the properties selected and our careful screening, we were able to increase the values significantly, and the \$250,000 investment is now earning 18% per annum in net income.

Residential Land Lots

In the later half of 2009, UPI and some of its larger investors collectively acquired a number of residential land lots in some of the most prominent communities across the country.

These lots were purchased for approximately 75-80% less than they sold for just 48-72 months previously.

They are currently being held as part of the portfolio of both UPI and the investors, and as the lots all have full residential planning permission, they will be very attractive on the resale market in a few years.

Success stories – Cont'd

Florida residential condos

Right as the recession was at its worst, UPI saw some fantastic opportunities in West Palm Beach, FL.

On behalf of one of their Australian investors, the company ended up acquiring 4 properties, two in Palm Beach and two in Orlando. They all needed extensive refurbishment which was provided and supervised in-house, before placing them on the market for rental.

Even in a tough rental market, these condos bring the investor a net yield of 12% and are appraised at a significantly higher price than they were bought for just 18 months ago.

Rental portfolio

The majority of our successful deals in the last two years have been in helping people acquire one or more rental properties.

While not as spectacular a deal as buying multiple condos in Palm Beach, these deals always do exactly what we need them to – provide our clients with a solid net income in the region of 13-15% net per annum.

We have done them nationwide, with a specific focus on the Midwest and a few states in the South.

The Process

Please contact us directly once you have decided to invest with us.

The first step will be to put all safeguards in place – incorporate an LLC, draw up the partnership agreement, and we will also ask you to determine how much money you want to invest, and we will start to source properties.

As we find properties worthy of investment, we will ask for your consent (remember, this is still a partnership – you can reject any deal you want) and then make an offer under the new LLC. At this point, you will also be asked to transfer the money to the title company (escrow service) for the purchase. We will also have our contractors carry out estimates, as well as get an opinion from our local broker on the After Repair value, prior to closing, to make sure we will profit on the sale!

As soon as the work is finished, we will place the property for resale, and once it sells we will start all over again!

Contact Details:

As your first port of call, you should speak to the agent/broker who gave you this information pack, and his/her details are:

You can reach us at:

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What our customers say:

“When it comes to knowing the market – you guys are number one.”

- Darius Milner, London, UK

“I have no problems recommending Oliver and UPI to anybody looking to invest in our market.”

- Fred Albright, Detroit, MI

“Investing in another country can be Quite daunting, but the UPI team made it a lot easier for me – thanks a lot guys!”

- Frank de la Toya, Nassau, Bahamas



Disclaimer:

Investment Disclaimer:

All investments involve different degrees of risk. You should be aware of your risk tolerance level and financial situations at all times. Read any and all prospectuses carefully before making any investment decisions.. All products sold are subject to market risk and may result in the entire loss to the client's investment). Please understand that any losses are attributed to market forces beyond the control or prediction of USA Property Investor, LLC and/or partner companies.

As you know, a recommendation, which you are free to accept or reject, is not a guarantee for the successful performance of an investment and we are expressly prohibited from guaranteeing accounts against losses arising from market conditions.

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