



A Residential Redevelopment Company

Home Selling Guide

Who Are We?

MyHomeOptions is a full service professional real estate solutions company located in Calgary, Alberta. Founded in 2010 by Radovan Smolej, MyHomeOptions is proud to provide real estate services in the following areas:

- Residential Redevelopment
- Short Sales/Loss Mitigation
- Real Estate Investment
- Foreclosure Solutions

Since its inception, MyHomeOptions has passionately pursued the goal of helping hundreds of homeowners find solutions to their real estate needs. Our company specializes in solving real estate problems and we can help correct almost any financial situation at no cost to you!

If you are looking to sell your house quickly, or if you have found yourself in a real estate dilemma and you are simply looking for answers, we can help. Every year there are hundreds of thousands of people who get hit with one of life's unexpected curve balls, sometimes forcing them to sell their house. Most people are not aware of their options beyond listing a house with a Realtor, or trying to sell their house on their own and just hoping for the best. We work with each homeowner individually and explore all possible options. Our goal is to put power back in your hands.

Additionally, we have helped numerous families achieve the dream of home ownership through our first time homebuyer educational program and credit repair program. Completing in excess of 30 million dollars in real estate transactions since 2010, we are excited to be part of the area's renaissance and we aspire to continue contributing to the economic rejuvenation of Calgary and its neighborhoods.

Facts About MyHomeOptions

- Experienced in solving real estate problems and helping homeowners find solutions to their real estate needs
- Ability to make cash offers for houses and create fast, hassle-free transactions, closing in as little as 10 days
- Over 100 homeowners helped already
- 'A' Rating with the Better Business Bureau
- All information kept private and confidential

WE WILL BUY YOUR HOUSE FAST!

Our real estate specialties include:

- Foreclosure Avoidance
 - Refinancing Homes in Foreclosure
 - Vacant Properties
 - Environmental or Structural Problems
 - Bankruptcy
 - Judgments or Outside Liens
 - Credit Repair
 - Little or No Equity Sales
 - Debt Removal or Renegotiation
 - Resolving Title Issues
 - Relocation Assistance
 - Apartment & House Rental Specialists
 - Overleveraged Properties
 - First Time Homebuyer Programs
 - And much more!
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Who Are We?

BBB ACCREDITED

MyHomeOptions is proud to be a member of the Better Business Bureau and has been an upstanding member of the greater Calgary area for years.



Who Are We?

THE STORY OF MYHOMEOPTIONS

From the beginning, Radovan had a goal to work in real estate doing what he loves, and wanted to share his passion of real estate with others. Through the years, he's developed a solid foundation of real estate knowledge, the expertise necessary to navigate any transaction; and have the integrity to follow up on promises.

Early on, as he began to develop the company and carve their niche in the big world of real estate, he quickly realized that there was a distinct need for certain real estate services they originally did not foresee. So he decided to create a set of companies - where in collaboration with one another, he would offer a package of services under one large umbrella, known as "MyHomeOptions".

HUMBLE BEGINNINGS

His humble beginnings make their present-day success all the more remarkable. In 2001 he moved to Canada to create a better future for his family.

For years, Radovan dreamed of creating his own real estate business, but didn't know how it would work. He diligently worked out of his home, throwing everything out on the table and started buying rental properties - using every last bit of his savings, equity lines and credit cards to make his business work. he refused to take no for an answer!

Fast-forward a short year later, he opened a real estate investment company. After earning his stripes and gaining the knowledge to successfully create and build his business, he finally fulfilled their dream and "made his mark".

Who Are We?

MYHOMEOPTIONS TODAY



Mission Statement

When a passion for real estate is combined with talented individuals who have an uncompromising drive to succeed, amazing things will happen. At MyHomeOptions, it's our goal to not only have a positive effect on ourselves and our families - but also to inspire, motivate and create lasting change in everyone we encounter. We will treat our clients and team members with respect at all times. Our motto is and will always be, "Where there's a will, there's a way - and failure is merely lack of effort." Our company will dedicate itself to everlasting education and professional growth that will make the leaders of tomorrow.

Company Leadership & Team



*Radovan Smolej,
Owner*

Beatrix Smolejova, Marketing Manager

At MyHomeOptions, our team is highly motivated, knowledgeable, ethical and resourceful. Qualified to handle any real estate transaction, our dedicated staff is committed to helping people with their real estate needs and making successful deals happen. Our team of professionals has the expertise to navigate any transaction and the integrity to follow up on our promises.

OUR EDUCATION

As always, having the correct knowledge is essential in order to carry out any mission. We have invested a great deal of time, energy and capital investment into our real estate education to make sure we not only protect ourselves, but also provide you with the peace of mind knowing that we are a legitimate company with sound knowledge and experience.

We've been mentored by the nations' premiere Real Estate Investment Company, CT Homes, LLC, also featured on the hit TV show "Flip This House". Our real estate investing mentorship involved a comprehensive 6-month curriculum, covering all the ins and outs of creative real estate investing. Beyond the principles of sound investing, we were also thoroughly trained on how to build a successful business based on systems and predictability.

Having been involved in thousands of real estate transactions, our personal investing coaches have created the necessary systems and tools to allow us to strategically invest in real estate; and grow and expand our business. These tools are readily available for us to leverage when analyzing our real estate deals.

Working With Us

WHY WORK WITH MYHOMEOPTIONS?

When we work directly with a home seller, what we provide can not only make for a smooth transaction, but it can also add up to thousands upon thousands of dollars in savings as compared to selling a home through traditional means. With the ability to directly purchase homes and make cash offers, we can create extremely fast and hassle-free transactions.

There are many creative ways to help you out of any situation. We pride ourselves on our reputation for working one-on-one with each customer to handle each individual situation; and it's our goal to make each client feel like we achieved a WIN-WIN scenario.

Most homeowners have no idea what options are available to them beyond listing a house with a Realtor or trying to sell the house on their own and just hoping for the best. We provide a unique alternative to listing their house on their own or with a Realtor. Your Realtor gets paid a commission for his or her services which is a percentage of the home's selling price. In most cases, you may also be encouraged to fix up your home and yard to attract more potential buyers – and sometimes it can involve hiring expensive contractors.

MYHOMEOPTIONS VS. TRADITIONAL BUYER

How Do We Compare to a Traditional Buyer?

	Traditional Buyer	MyHomeOptions
Method of Payment	Bank Financing	CASH
Repairs	1-8% of Homes Value	None (Sold AS-IS)
Closing Timeframe	45+ Days	10-14 Days
Commissions	4-5% of Sale Price	None
Seller Paid Closing Costs	\$1000-\$3,000	Zero
Appraisal	Mandatory	None
Length of Time on Market	60 Days on the Market (Calgary Average)	0 Days

Programs We Offer

CASH PURCHASE PROGRAM

Utilizing cash funding from our national network of investors allows us to circumvent many of the nuances of a traditional real estate closing. We can purchase your home directly from you, and you won't have to pay any hefty Realtor commissions. In addition to our funding source, we will be buying the home absolutely AS IS – meaning, we would never ask you to make a single repair on the home. Furthermore, MyHomeOptions fully understands the importance of timing. You may be in a situation where you need to close quickly or, you may need a few months to transition your life. Either way, we can facilitate a fast and easy closing in 10 days or less - or as long as you need. We are here to work with you.

MORTGAGE REFINANCE PROGRAMS

If saving your home is your goal, we can help! We work with many national and local lenders who specialize in refinancing homeowners who are behind on payments. Most mortgage companies will shy away from borrowers with tarnished credit; but not the lenders we work with. We will work diligently to find the best loan product for you. If this program interests you, please speak with us today, because the longer you delay the more difficult it will be to qualify!

LOAN MODIFICATION PROGRAMS

A "Loan Modification Program" is a special program designed to help homeowners who have experienced a previous hardship, get back on track with their mortgage. We will work directly with you and your lender to help you qualify. However, you must have recovered from that hardship, and be able to make your mortgage payments again. Often times, the lender will require some sort of partial payment before they will consider a loan modification program. The relationships we've built with many banks will help you immensely during this process.

SHORT SALE PROGRAMS

With today's transitioning real estate market, it can be very difficult for some homeowners to sell their property. You may be overleveraged and tempted to just walk away from the home. However, this is not in your best interest, and there are serious consequences if you let the home go into foreclosure. If you are currently experiencing this scenario, it's important to know that you do have options! We are very successful at negotiating debt with banks, and can often times purchase the property directly from you - thus saving you from a foreclosure.

CREDIT REPAIR PROGRAMS

Whether you are looking to repair your credit from an unfortunate financial event or improve your credit score in order to purchase another home in the future, our network of credit repair specialists can produce results quickly. We can provide educational materials, step-by-step instruction, and professional credit coaching throughout the course of a year to help you get right back on track.

HOMEOWNER RELOCATION PROGRAMS

We realize the challenges homeowners face when selling their property. This is why MyHomeOptions created the Homeowner Relocation Program. We will work hand in hand with you to locate another home or an apartment depending on your needs. We can also arrange for movers to assist, if this is something you desire. We know selling a home can be stressful, and we believe in going the extra mile for our customers.

Real Life Scenario

REFER TO A LOCAL REALTOR

Our primary focus is in revitalizing neighborhoods. If your home is located in an area where our firm does not specialize in finding retail buyers, we are happy to refer you the right Realtor for your area. We know that not all Realtors are created equal. Therefore, we do a thorough prescreening of all our referrals to ensure that they are an adequate representation of our company.



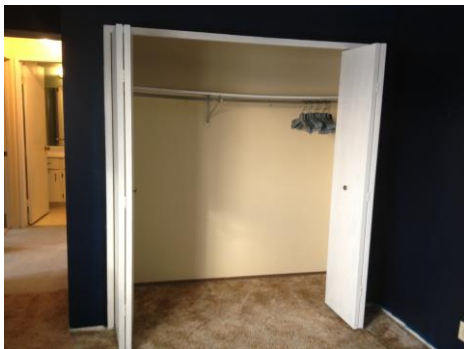
RENOVATION PROJECTS

Occasionally, we sell houses that are not included in our completed renovation portfolio. When selling these properties in need of repair, it's very important for the buyer to have specialized knowledge to identify any possible renovation costs associated with improving the property. When working with our company, you can be rest assured that we're very qualified and experienced in accurately estimating repairs and consulting with buyers on the renovation process. Below is a snapshot of some of our recent projects.

Property Showcase

MYHOMEOPTIONS RENOVATION PROJECTS

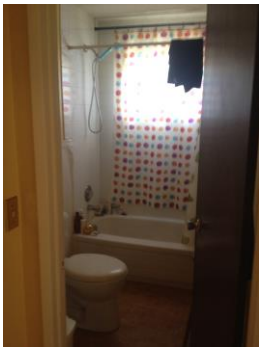
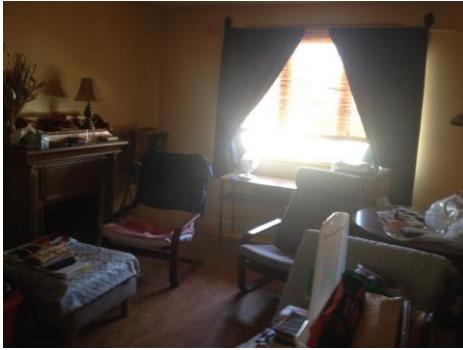
In order to ensure our success in residential redevelopment, we reached out to learn from the best, developing a close mentoring relationship with the owners of CT Homes, LLC. Since the inception of their company, they have literally remodeled hundreds if not thousands of homes. We were able to learn from their experiences and immediately implement their techniques here in our backyard. Here are just a few of our past rehab projects:



BEFORE

AFTER

Property Showcase



BEFORE

AFTER

Our Risks

There's no such thing as a perfect house - every home, even newly constructed ones, will potentially have some issue or another. Our company builds value by rehabilitating properties in need of repairs - whether light cosmetic repairs, or significant repairs.

In many cases, we buy houses that have fire damage, mold, foundation problems, roof problems or need of other major repairs. Houses with these conditions scare most buyers, and most real estate agents don't like listing them because they know such houses are hard to sell. We actually enjoy talking to sellers with these types of houses, because we can see the house's potential value after all the repairs are made; and breathe new life back into them by renovating and improving the condition of the house.

Here are just a few risks involved when we purchase properties:

- Previously unknown property conditions, or environmental hazards, such as toxic-mold, or others
- Expensive repair conditions may not have been apparent at, or became worse since the time of purchase
- Costly repairs not previously estimated for could offset the profit margin, such as HVAC, plumbing, foundation, etc
- Work permit complications, local restrictions, or codes and other legal problems that can arise
- Unexpectedly longer times in holding a property for repair, or marketing time extended, causing profits to be exhausted
- Ever changing market conditions, including lending requirements and availability of applicable mortgages for buyers

WE BUY ANY HOME IN ANY CONDITION!

Inspections on a home are helpful; however, the reality is - we never know what we're getting into until we start the renovation process.

Sometimes what seems like the simplest fix turns into a massive remodel - therefore, resulting in spending thousands of unexpected dollars. This is the risk we take when buying your home AS IS.

We do all the heavy lifting on the back end, so you don't have to.



Frequently Asked Questions

How does the process work to sell my house?

Once we have some basic information on your property, a member of our team will contact you shortly with a cash offer (usually within 24 hours). In some situations, we will need to gather additional information about the condition of the home. Once complete, we will discuss all the details with you and make an offer the same day. If you accept, we will handle everything else, navigating the closing process from start to finish.

What sort of houses do you buy?

We buy houses in any condition, in any area, in any price range, in any situation! We will buy your house as-is - you don't need to do any repairs! We love to revitalize communities customize properties from the ground up so condition does not matter to us.

What do you mean by “any condition, area, price range or situation”?

Whether your house is in foreclosure, over-leveraged, condemned, has liens or health department violations, not maintained, fire damaged, or about to fall down - we can buy it!

What will your service cost me?

Nothing! We do not charge you any fees to discuss your situation, make you an offer or to buy your home.

Are you Realtors™?

The owners of MyHomeOptions is not realtor. Our primary focus as investors is to come up with an amicable solution to your situation and buy and restore your property. There is never a charge or a commission when we buy your property! However, if listing your property is the best solution, then we will connect you with one of our pre screened licensed agents.

Is my information kept confidential?

Absolutely 100%! Your privacy is of the utmost importance to us. Any information you provide is completely confidential! If you want to deal with a reliable, reputable company who will treat you with professionalism, understanding, and respect – you have come to the right place!

If I know of another property your company may want to buy, do you pay a referral fee?

Yes! Referrals are our number one means of purchasing property. Maybe there is a vacant house on your street or you know someone who needs and wants to sell their home, please refer them to us! Better yet, provide us their information and we will do all the research and make an offer. Contact us directly to discuss the terms.

Are you still able to help if I am behind on my payments, in foreclosure or bankruptcy?

Yes! MyHomeOptionsv Ltd. is a professional real estate solutions company with years of experience in solving these of difficult situations. We are connected with some of the best attorney's in the business that are very well versed in foreclosures, bankruptcy, and short sales. We are happy to connect you to any one of them.
