



HousingHeroes
If We Can't Help, No-One Can!

PRIORITY PARTNER PROGRAM

Making it Easier to SELL.....by Making it Easier to BUY.



Introduction Pack

EXECUTIVE SUMMARY

Housing Heroes Pty Ltd commits to one simple rule when dealing with real estate...



Make it Easy to Buy & you Make it Easy to SELL

The **Housing Heroes Group** was established in 2002. The company has a significant background in trading properties, property resale and property management.

Housing Heroes has a depth of experience and professional qualifications that allows it to understand the challenges of the real estate market and the development industry more than any other agency.

Housing Heroes...

- ▲ Was a licensed property developer in Queensland until new legislation changes in December 2014.
- ▲ Is a licensed real estate agent in Queensland.
- ▲ Holds an Australian Credit Licence (# 443249).
- ▲ Owns the trademark on the Live-In Layby™.



THE PRIORITY PARTNER PROGRAM:

The Housing Heroes' Priority Partner Program (PPP) is designed to give participating builders and developers the competitive advantage in the market place.

As a licenced real estate agent that holds an Australian Credit Licence (an "ACL"), Housing Heroes can do things traditional agencies simply cannot do.

For example, we can lend our buyers their deposit interest free to assist them to purchase your property.

No other real estate agency can do this, and very few (if any) developers can do this either. That gives your property the advantage.

Owning the trademark to the product range means Housing Heroes can offer you a range and depth of products that are available exclusively through Housing Heroes (i.e. no-one else can offer them).

By employing the Housing Heroes trademarked products suite, we deliver faster and more profitable RESULTS for our Priority Partners.

One of the biggest challenges facing home buyers today is their ability to get finance for the purchase.

The Housing Heroes product suite provides a solution to this.

"The Helping Hand To Home Ownership™" turns renters into buyers, providing a means for people experiencing difficulty securing traditional bank finance to enter the home buyer market, and in turn, allowing our Priority Partners to improve their cash flow and/or sell their homes faster.

There are many innovative and effective products available in the Housing Heroes product suite.

Housing Heroes make it EASY for you to SELL your properties under our Priority Partner Program.

A TRADEMARKED RANGE OF PRODUCTS:

The trademarked Live-In Layby™ range has two core components; the Live-In Layby™ and the Deposit Layby™.

The Deposit Layby™ lets them buy the house now (title transfers) and they live in the house while they pay off their deposit. We lend them their deposit, you as the developer receive all of your money upfront (at settlement) and we then let them pay off their deposit over time.

The Live-In Layby™ lets them live in the house while they get themselves "bank ready". They agree to pay a very good price (even above current market value) and a weekly payment (above-market rent) in exchange for the flexibility to pay you the higher purchase price a little in the future.

The Housing Heroes product range gives you flexible options to either sell your property now; for top dollar without discounting, OR structure the deals for even more profit over time.

THE DEPOSIT LAYBY™ PROTECTS YOUR "COMP" SALES VALUES.



Discounting can destroy development project profits. Once you give a discount, every sale that follows can be reduced by the lower comparative sale value. The combined impact of multiple discounts can be significant to the "bottom line".



The Deposit Layby™ lets you sell the home at **full** asking price and receive all of your profit at settlement. This protects your comparative sales values; which protects your profit margins in the entire development by retaining the higher selling prices for all stock.

THE LIVE-IN LAYBY™ INCREASES YOUR CASH FLOW & MAXIMISES YOUR PROFIT.



Housing Heroes can offer you increased, reliable cash flow in a transaction that also allows you to maximize your profits.

There's no need to slash your profit margins to move the stock. In fact by utilizing our Program, you not only retain the sale values of your homes (ensuring comparable sales figures are not compromised), you can even achieve selling prices above today's current market value.

GIVE YOURSELF THE ADVANTAGE

Your homes and their quality may, or MAY NOT stand out in the market place. To many new home buyers, many of the homes look the same throughout the various estates.

However, by participating in our Program, your properties are **GUARANTEED** to stand out in the market place; generating and maximising your sales opportunities.

Give yourself the ADVANTAGE...Join our Priority Partner Program.

MISSION STATEMENT

The primary mission for Housing Heroes is threefold:

- 1) To employ innovative, effective and profitable sale solutions for builders and developers seeking to move their homes.
- 2) To offer home buyers "The Helping Hand To Home Ownership™" by facilitating innovative and effective home purchasing solutions.
- 3) To make a profit by effectively marrying the above two objectives.



PROVIDING SOLUTIONS FOR BOTH SIDES OF THE FENCE:

Housing Heroes has identified the GROSS need within the housing marketplace to assist Home Buyers achieve their goal of purchasing a home and to assist Developers and Builders move their stock.

The Live-In Layby™ program married with our Priority Partner Program is a WIN/WIN/WIN for all parties; in a LOW RISK environment achieving effective and profitable results legally and ethically.

Housing Heroes is COMMITTED to delivering Industry Best Practice; to ENSURE consumers are treated ethically, professionally, and to ensure they can achieve genuine home ownership.

Benefits to YOU (the Seller) under our Priority Partner Program:

The Benefits to YOU as the Seller under our Priority Partner Program are many.

The program you use to sell your homes may vary however you can receive the below benefits (depending on the selling program you choose):

- The Priority Partner can LEVERAGE off Housing Heroes' network and systems to facilitate a faster sales result
- The buyers can pay your selling fees
- The Priority Partner can enjoy INCREASED RELIABLE CASH FLOW
- The Priority Partner can retain ALL tax and depreciation advantages until the title transfers to the new home buyer
- Greater access to a larger percentage of the home buyer market
 - Open to 100% of the home buyer market, not just the 70% who can secure finance NOW!
- COMPETITIVE MARKETING ADVANTAGE over other developers/builders in the marketplace as YOUR property offers a BETTER purchasing option compared to the competitors offer.
- Your product/offering STANDS OUT in the crowd
- You take control of receiving your profits.
 - YOU can say YES when the banks are saying NO.
 - * If the banks keep saying NO to potential buyers, you are at the bank's mercy. You are the one who has to continue paying the holding costs.*
 - You have control under our Priority Partner Program.
- Holding costs resulting from extended vacancies are REDUCED significantly
- "Locked-In" capital gains (due to the commitment of the Tenant/Buyer)
- Market values for the estate are retained and protected due to higher sale prices being achieved under the Live-In Layby™ and Deposit Layby™ programs.
- Properties are not being sold at significant discounts to minimize holding costs.
- Alternative paperwork can be used that may satisfy pre-sale requirements.
- Outgoing expenses like rates and insurance can be paid by the Tenant/Buyer
- In the unlikely event that the Tenant/Buyer decides not to proceed with the purchase for any reason whatsoever, they forfeit all monies paid and you can remarket the house promptly.
- Higher income with lower expenses may allow for greater serviceability for continued lending.

- The property is kept in excellent condition and the risk of damage to the property is very low.
 - We've found that in general, home buyers have a greater level of respect for their own home than renters have for their rental properties.
- You continue to concentrate on your core business of BUILDING the homes, and we concentrate on our core business of SELLING the homes.
- NO MANAGEMENT HASSLES, we take care of EVERYTHING!
- You can move forward and focus on your NEXT project,

Benefits to the Buyer under the Deposit Layby™:



The Benefits to the Home Buyer under the Deposit Layby™ are significant. Rather than waste their future income on rent while they save for a deposit to buy a home, they can buy the home NOW, and pay off the deposit while they live in the home.

Renters are often prepared to pay more for a home offering this flexibility, rather than having to wait years renting and risk having to pay more for the same house if the market moves up during those years.

Buyers who need a little more deposit to avoid incurring Lender's Mortgage Insurance can access this program to save them thousands in unnecessary borrowing costs.



Benefits to the Tenant/Buyer under the Live-In Layby™:



The Benefits to the Home Buyer are many. The Live-In Layby™ Home Ownership Program is the most flexible, "user-friendly" purchasing option available in the marketplace.

- The Home Buyer is able to secure a home immediately without wasting further rent money (while saving for a deposit to purchase a home using traditional methods).
- The Home Buyer keeps any capital growth the property enjoys.
- The Home Buyer is able to prove a payment history to a lender.
- The Home Buyer benefits from a generous Deposit Building Program.
- The Home Buyer is able to walk away from the transaction by choosing to forfeit the payments they have made. This is the ultimate "Try Before You Buy".

Why the Live-In Layby™ is a Low Risk Strategy:

In general, Housing Heroes believes this investment strategy is VERY LOW RISK.

Our experience confirms that our Home Buyers are more emotionally attached to their selected property as the property is their "HOME", not just a rental house. This affects their attitude towards the program greatly.

Generally, home owners take greater care of their homes as it is their "castle". They are more inclined to keep the place neat and tidy, keep the pest inspections up-to-date, keep the carpets cleaned regularly and generally look after the ongoing required maintenance with a little more diligence.

Home owners generally take better pride and care in their landscaping (which improves the value of the property), as they "own" it and they want to make a good impression on their fellow neighbours.

Housing Heroes has management systems that ensure prompt action can be taken to minimise any risk identified.

SUMMARY:



The demand for our Live-In Layby™ Home Programs is high for the following reasons:

- Our target clients still want to buy a home. In fact they have more motivation now than ever, as they fear houses prices may continue to rise as they have in the past, and they fear they may never get to purchase a home if the prices do continue to rise.
- As rents are continuing to increase, our Tenant/Buyers are prepared to pay the extra money to actually OWN the house they live in.
- Banks make it difficult for buyers to get finance approval due to the global credit markets. Our program allows our Tenant/Buyers to get the home today and secure the financing down the track.
- The banks want larger deposits (increased equity). The Housing Heroes suite of products helps the Tenant/Buyer accelerate their "equitable" deposit rapidly; dramatically increasing their chances of securing finance within the agreed period.

Priority Partners will benefit greatly if there is a dramatic softening in the market. We see this as a HUGE opportunity and it may well be our highest period of growth.

- It allows you to say YES to a motivated buyer when the banks are saying NO. This means you take control of receiving your profits; not being left at the mercy of the banks who fail to give your buyers finance approval.
- Your stock is selling while your competitor's profits are being rapidly leached due to significant vacancy holding costs and no sales.
- Your cash flow is increased which has a tangible and definite POSITIVE impact on the most important part of this business...THE BOTTOM LINE.
- Your selling requirements are taken care of by proven industry professionals.



CONFIDENTIALITY

Should you decide to proceed further with Housing Heroes Pty Ltd and participate in our **Priority Partner Program**, you will be required to sign and honor a legally binding Confidentiality Agreement.

The Confidentiality Agreement protects the commercially valuable and commercially sensitive information that is the intellectual property of Housing Heroes Pty Ltd.

The information contained in this document is strictly confidential and is supplied on the understanding that the confidentiality will be respected and no information contained within this document is to be disclosed to third parties without the prior written consent of Housing Heroes Pty Ltd.

Thank you for your time reviewing this information.
We look forward to working together!



HousingHeroes

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