



SOLIVING TODAY'S REAL ESTATE CHALLENGES

HOME SELLING GUIDE

WHO ARE WE?

IBC Properties & Investments, Inc. is a full service professional real estate solutions company, located in the Coachella Valley, Ca. Founded by Scott Rissman II, IBC Properties is proud to provide real estate services in the following areas:

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

Since its inception, IBC Properties 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 the power back in your hands and help move you forward.

Additionally, we can help numerous families achieve the dream of home ownership through our first time homebuyer educational program and credit repair program by using the proven systems and tools that have help complete in excess of 60 million dollars in real estate transactions since 2008. We are excited to be part your area's residential redevelopment and we aspire to continue contributing to improving our neighborhoods.

IMPORTANT FACTS ABOUT IBC PROPERTIES

- 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
- Hundreds of homeowners helped already
- 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!

WHO ARE WE?

THE STORY OF IBC PROPERTIES & INVESTMENTS, INC.

From the beginning, Scott Rissman II had a goal to work together in real estate doing what he loves and wanted to share his passion of real estate with others. Through the years, he has 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 his company and carve a niche in the big world of real estate, he quickly realized that there was a distinct need for certain real estate services he originally did not foresee. So he decided to create a set of companies that work in collaboration with one another, they would offer a package of services under one large umbrella.

Scott's humble beginnings make the present-day success all the more remarkable. He started in 1999 taking a loan processing program. After completing the loan processing program, Scott went on to get his Real Estate License and decided to start his Real Estate career in the mortgage industry. After 8 years of being in the mortgage industry and learning about all the various aspects of how real estate industry works, Scott started to see the industry change along with everyone else. During these dark times, Scott noticed the need to help struggling home owners, get the help they need to solve their real estate problems. So Scott created "IBC Properties & Investments, Inc."



WHO ARE WE?

For years, Scott dreamed of creating his own real estate business, but didn't know how it would work. He knew he had to start somewhere. So Scott started working out of his home, throwing everything out on the table 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 to today, he is already planning to expand and purchase his very own office space. After earning his stripes and gaining the knowledge to successfully create and build his business, Scott actively stays updated and is a part of a built national network of 1000's of investors. Finally on the verge of fulfilling his dream and "Making His Mark".



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 IBC Properties & Investments, Inc. 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 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.



LEADERSHIP & TEAM

At IBC Properties, 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 transactions 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 nation's 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 with ongoing education 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 IBC PROPERTIES?

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 and incur a lot of out of pocket expenses.

BENEFITS OF WORKING WITH US

- CASH OFFER
- NO REALTOR COMMISSIONS
- QUICK CLOSE
- NO FEES
- PAY NO CLOSING COSTS
- WE BUY THE HOUSE "AS-IS"
- NO APPRAISAL
- NO LENDING RESTRICTIONS

IBC PROPERTIES VS. TRADITIONAL BUYER

HOW DO WE COMPARE TO A TRADITIONAL BUYER?

	Traditional Buyer	IBC Properties
Method of Payment	Bank Financing	CASH
Repairs	1-8% of Homes Value	None (Sold AS-IS)
Closing Timeframe	45+ Days	10-14 Days
Commissions	6% of Sale Price	None
Seller Paid Closing Costs	1-6% of the Purchase Price	Zero
Appraisal	Mandatory	None
Length of Time on Market	Upto 120 or more Days on the Market	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, IBC Properties 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 IBC Properties created a 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.

WORKING WITH US

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 more than 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. Listed on the next page is a snapshot of some of our systems and tools we use on projects.

REAL LIFE SCENARIO

OMB NO. 2502-0265

A. U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT SETTLEMENT STATEMENT		B. TYPE OF LOAN:				
		1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input checked="" type="checkbox"/> CONV. UNINS.	4. <input type="checkbox"/> VA	5. <input type="checkbox"/> CONV. INS.
		E. FILE NUMBER: 1000 CAMBORNE PL - P1			T. LOAN NUMBER:	
		H. MORTGAGE INS CASE NUMBER:				
C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "POC" were paid outside the closing; they are shown here for informational purposes and are not included in the totals. 10 388 (1000 CAMBORNE PL - P1) PFD/1000 CAMBORNE PL - P18						
D. NAME AND ADDRESS OF BORROWER: Pika Renovations, LLD Tax Mailing Address:		E. NAME AND ADDRESS OF SELLER: [REDACTED]		F. NAME AND ADDRESS OF LENDER:		
G. PROPERTY LOCATION: 1000 Camborne Place Charlotte, NC 28210		H. SETTLEMENT AGENT: 56-2264358 [REDACTED] PLACE OF SETTLEMENT 1800 Camden Road, Ste. 106 Charlotte, NC 28203		I. SETTLEMENT DATE: [REDACTED]		
J. SUMMARY OF BORROWER'S TRANSACTION				K. SUMMARY OF SELLER'S TRANSACTION		
100. GROSS AMOUNT DUE FROM BORROWER:				400. GROSS AMOUNT DUE TO SELLER:		
101. Contract Sales Price 30,000.00				401. Contract Sales Price 130,000.00		
102. Personal Property				402. Personal Property		
103. Settlement Charges to Borrower (Line 140) 5,000.00				403. Settlement Charges to Seller (Line 400)		
104. [REDACTED]				404. [REDACTED]		
105. [REDACTED]				405. [REDACTED]		
Adjustments For Items Paid By Seller in advance				Adjustments For Items Paid By Seller in advance		
106. City/Town Taxes to				406. City/Town Taxes to		
107. County Taxes 12/15/09 to 01/01/10 80.38				407. County Taxes to		
108. Assessments to				408. Assessments to		
109. [REDACTED]				409. [REDACTED]		
110. [REDACTED]				410. [REDACTED]		
111. [REDACTED]				411. [REDACTED]		
112. [REDACTED]				412. [REDACTED]		
120. GROSS AMOUNT DUE FROM BORROWER 130,081.18				420. GROSS AMOUNT DUE TO SELLER 130,000.00		
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:				500. REDUCTIONS IN AMOUNT DUE TO SELLER:		
201. Deposit or earnest money 1,000.00				501. Excess Deposit (See Instructions)		
202. Principal Amount of New Loan(s) 189,000.00				502. Settlement Charges to Seller (Line 400)		
203. Existing loan(s) taken subject to				503. Existing loan(s) taken subject to		
204. [REDACTED]				504. Payoff of first Mortgage to Chase 60,741.16		
205. [REDACTED]				505. Payoff of second Mortgage		
206. [REDACTED]				506. [REDACTED]		
207. [REDACTED]				507. (Deposit disb. as proceeds)		
208. [REDACTED]				508. [REDACTED]		
209. [REDACTED]				509. [REDACTED]		
Adjustments For Items Unpaid By Seller				Adjustments For Items Unpaid By Seller		
210. City/Town Taxes to				510. City/Town Taxes to		
211. County Taxes to				511. County Taxes 01/01/09 to 12/15/09 1,645.35		
212. Assessments to				512. Assessments to		
213. [REDACTED]				513. [REDACTED]		
214. [REDACTED]				514. [REDACTED]		
215. [REDACTED]				515. [REDACTED]		
216. [REDACTED]				516. [REDACTED]		
217. [REDACTED]				517. [REDACTED]		
218. [REDACTED]				518. [REDACTED]		
219. [REDACTED]				519. [REDACTED]		
220. TOTAL PAID BY/FOR BORROWER 189,000.00				520. TOTAL REDUCTION AMOUNT DUE SELLER 62,386.51		
300. CASH AT SETTLEMENT FROM/TO BORROWER:				600. CASH AT SETTLEMENT TO/FROM SELLER:		
301. Gross Amount Due From Borrower (Line 120) 130,081.18				601. Gross Amount Due To Seller (Line 420) 130,000.00		
302. Less Amount Paid By/Fer Borrower (Line 220) (189,000.00)				602. Less Reductions Due Seller (Line 520) (62,386.51)		
303. CASH (FROM) / (X TO) BORROWER 32,318.82				603. CASH (X TO) / (FROM) SELLER 67,613.49		

**WE PAY ALL
CLOSING
COSTS**

**WE PAY OFF YOUR
MORTGAGE**

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

REAL LIFE SCENARIO

Page 2

L. SETTLEMENT CHARGES				PAY FROM BORROWER'S FUNDS AT SETTLEMENT	PAY FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL COMMISSION Based on Price					
Division of Commission (line 700) as Follows:					
701. \$	to				
702. \$	to				
703. Commission Paid at Settlement					
704.					
800. ITEMS PAYABLE IN CONNECTION WITH LOAN					
801. Loan Origination Fee	3.0000 %			5,040.00	
802. Loan Discount	%	to			
803. Processing Fee				160.00	
804. Credit Report		to			
805. Lender's Inspection Fee		to			
806. Mortgage Ins. App. Fee		to			
807. Assumption Fee		to			
808. Commitment fee					
809. Flood certification fee					
810. Flood Life of Loan					
811. Tax Service Fee					
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901. Interest From	12/14/09	to	01/01/10	@ \$	/day (18 days %)
902. Mortgage Insurance Premium for		months to			
903. Hazard Insurance Premium for	1.0	years to			
904.					
905.					
1000. RESERVES DEPOSITED WITH LENDER					
1001. Hazard Insurance		months @ \$		per month	
1002. Mortgage Insurance		months @ \$		per month	
1003. City/Town Taxes		months @ \$		per month	
1004. County Taxes		months @ \$		per month	
1005. Assessments		months @ \$		per month	
1006.		months @ \$		per month	
1007.		months @ \$		per month	
1008. Aggregate Adjustment		months @ \$		per month	
1100. TITLE CHARGES					
1101. Settlement or Closing Fee		to			
1102. Abstract or Title Search		to			
1103. Title Examination		to John C. Markey II, PLLC		85.00	
1104. Title Insurance Binder		to			
1105. Document Preparation		to John C. Markey II, PLLC		195.00	
1106. Notary Fees		to			
1107. Attorney's Fees		to John C. Markey II, PLLC		385.00	
(includes above item numbers:)					
1108. Title Insurance		to Investor's Title Insurance Company		358.80	
(includes above item numbers:)					
1109. Lender's Coverage	\$				
1110. Owner's Coverage	\$				
1111. Courier Fee		to John C. Markey II, PLLC		50.00	
1112.					
1113. Fax/Copy/Image/Email/Handling					
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201. Recording Fees: Deed \$	22.00;	Mortgage \$	45.00;	Release \$	67.00
1202. City/County Tax/Stamps: Deed		Mortgage			
1203. State Tax/Stamps: Revenue Stamps	260.00;	Mortgage			260.00
1204.					
1205.					
1300. ADDITIONAL SETTLEMENT CHARGES					
1301. Survey		to			
1302. Pest Inspection		to			
1303.					
1304.					
1305.					
1400. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)					
				6,503.80	

By signing page 1 of this statement, the signator(s) acknowledge receipt of a completed copy of page 2 of this two page statement.



WE PAY ALL CLOSING COSTS

SELLER PAYS ZERO CLOSING COSTS

REAL LIFE SCENARIO

Here's a settlement statement for the same property – however, in this case, we are the sellers, selling the property to a retail buyer. As you can see, we paid out much more to a retail client.



CMB REPORT NO. 1004-1000

A. Settlement Statement (HUD-1)

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input checked="" type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File Number: ASW 10-009	7. Loan Number: 0901900097	8. Mortgage Insurance Case Number:
4. <input type="checkbox"/> VA	5. <input checked="" type="checkbox"/> Conv. Ins.				
G. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.n.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.					
D. Name & Address of Borrower: Charlotte, NC 28203		E. Name & Address of Seller: Pike Renovations, LLC Charlotte, NC 28205		F. Name & Address of Lender: Liberty Mortgage Corporation 3750 Davinci Court, Suite 150 Norcross, GA 30092	
G. Property Location: 1000 Cariborne Place Charlotte, NC 28211		H. Settlement Agent: Blake and Wood, PLLC		I. Settlement Date: Place of Settlement: 2700 Collegiate Road, Suite 202 Charlotte, NC 28211	

J. Summary of Borrower's Transaction	
100. Gross Amount Due from Borrower	
101. Contract sales price	\$251,300.00
102. Personal Property	
103. Settlement charges to borrower (line 1400)	\$4,142.95
104.	
105.	
Adjustments for items paid by seller in advance	
106. City/town taxes to	\$ 0.00
107. County taxes to	\$ 0.00
108. Assessments to	\$ 0.00
109. to	\$ 0.00
110.	
111.	
112.	
113.	
120. Gross Amount Due from Borrower	\$255,142.95
200. Amounts Paid by or in Behalf of Borrower:	
201. Deposits or earnest money	\$2,400.00
202. Principal amount of new loan(s)	\$225,900.00
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
Adjustments for items unpaid by seller	
210. City/town taxes to	\$ 0.00
211. County taxes 1/1/10 to 4/30/10	\$ 562.64
212. Assessments to	\$ 0.00
213. to	\$ 0.00
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid by/for Borrower	\$228,662.64
300. Cash at Settlement from/to Borrower	
301. Gross amount due from borrower (line 120)	\$255,142.95
302. Less amounts paid by/for borrower (line 200)	\$228,662.64
303. Cash <input checked="" type="checkbox"/> from <input type="checkbox"/> to Borrower	\$26,480.31

K. Summary of Seller's Transaction	
400. Gross Amount Due to Seller	
401. Contract sales price	\$251,300.00
402. Personal Property	
403.	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City/town taxes to	\$ 0.00
407. County taxes to	\$ 0.00
408. Assessments to	\$ 0.00
409. to	\$ 0.00
410.	
411.	
412.	
413.	
420. Gross Amount Due to Seller	\$251,300.00
500. Reductions in Amount Due to Seller:	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	\$6,057.10
503. Existing loan(s) taken subject to	
504. Payoff of first mortgage loan to CT Homes, LLC	\$175,679.88
505. Payoff of second mortgage loan	
506.	
507.	
508.	
509.	
Adjustments for items unpaid by seller	
510. City/town taxes to	\$ 0.00
511. County taxes 1/1/10 to 4/30/10	\$ 562.64
512. Assessments to	\$ 0.00
513. to	\$ 0.00
514.	
515.	
516.	
517.	
518.	
519.	
520. Total Reduction Amount Due Seller	\$186,529.62
600. Cash at Settlement to/from Seller	
601. Gross amount due to seller (line 420)	\$251,300.00
602. Less reductions in amount due seller (line 520)	\$186,529.62
603. Cash <input checked="" type="checkbox"/> to <input type="checkbox"/> from Seller	

The Public Reporting Burden for this collection of information is estimated to average 30 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid CMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

REAL LIFE SCENARIO TRANSACTION HISTORY

I. Settlement Charges

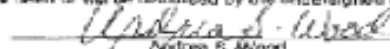
700. Total Real Estate Broker Fees		\$261,000.00	0	5	%	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of Commission (line 700) is as follows:							
701.	\$7,800.00	in	CCBN less EMO of \$2,400.00 = \$5,400.00				
702.		to					
703.	Commission paid at Settlement						
704.							\$7,800.00
800. Items Payable in connection with Loan							
801.	Our origination charge						
802.	Your credit or charge (points) for the specific interest rate chosen					\$2,519.25	(from GFE # 1)
803.	Your adjusted origination charges					-\$1,054.25	(from GFE # 2)
804.	Appraisal fee (or Fiserv \$215.00 (POCR))						(from GFE # 3)
805.	Credit Report fee						(from GFE # 3)
806.	Tax service for First American Real Estate Tax Service						(from GFE # 3)
807.	Flood certification by First American Flood Data Service					\$45.00	(from GFE # 3)
808.						\$10.00	
809.							
810.							
811.							
812.							
813.							
814.							
900. Items Requested by Lender to Be Paid in Advance							
901.	Daily interest charges from 04/01/10 to 05/01/10 @ 250.1716 per day (from GFE # 10)					\$30.17	
902.	Mortgage insurance premium for months to (from GFE # 3)					\$ 0.00	
903.	Mortgage owner's insurance \$508.00 for 1 years to USAA (from GFE # 11)					\$ 508.00	
904.							
905.							
1000. Reserves Deposited with Lender							
1001.	Initial deposit for your escrow account (from GFE # 2)						\$ 761.00
1002.	Homeowner's insurance 3 months @ \$ 48.00 per month (from GFE # 2)					\$ 147.00	
1003.	Mortgage insurance 0 months @ \$ 116.72 per month					\$ 0.00	
1004.	Property taxes 7 months @ \$ 149.81 per month					\$1,708.87	
1005.						\$ 0.00	
1006.						\$ 0.00	
1007.	Aggregate Adjustment enter as a negative					-3397.59	
1008.							
1100. Title Charges							
1101.	Title services and lender's title insurance to (from GFE # 4)					\$1,018.10	
1102.	Settlement or closing fee to Blake and Wood, PLLC					\$475.00	\$175.00
1103.	Owner's title insurance (from GFE # 5)					\$40.00	
1104.	Lender's title insurance for investor's Title Insurance Co.					\$320.10	
1105.	Lender's title policy limit					\$225,000.00	
1106.	Owner's title policy limit					\$251,000.00	
1107.	Agent's portion of the total title insurance premium						
1108.	Underwriter's portion of the total title insurance premium					\$360.10	
1109.	Title Search / Examination to Blake and Wood, PLLC					\$90.00	
1110.	Copy / E-Mail fees to Blake and Wood, PLLC					\$35.00	
1111.	Fed-Ex / Wire fees to Blake and Wood, PLLC					\$36.00	\$36.00
1112.	Courthouse courier to Blake and Wood, PLLC					\$50.00	
1200. Government Recording and Transfer Charges							
1201.	Government recording charges to: (from GFE # 7)					\$ 121.00	\$ 0.00
1202.	Deed	\$25.00	Mortgage	\$90.00	Release		
1203.	Transfer taxes to: (from GFE # 8)					\$ 0.00	\$ 502.00
1204.	City/County	land	\$502.00	Mortgage			
1205.	State	land		Mortgage			
1206.							
1207.							
1208.							
1300. Additional Settlement Charges							
1301.	Required services that you can skip for (from GFE # 9)						
1302.	Survey to Zentgraf Land Surveyors					\$375.00	
1303.	Inspection to Associated Inspections Service					\$325.00	
1304.	Home Warranty to American Home Shield						\$445.00
1305.							
1306.							
1307.							
1308.							
1400.	Total Settlement Charges (enter on lines 103, Section J and 502, section K)					\$4,142.06	\$5,697.00

CERTIFICATION

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all records and disbursements on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

 MANAGER Seller
 Borrower
 Seller
 Borrower

To the best of my knowledge the HUD-1 Settlement Statement which I have prepared is true and accurate account of the facts which were received.

 Settlement Agent
 04/30/2010 Date

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction include fines and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

**OUR
CLOSING
COST
AMOUNT**

REAL LIFE SCENARIO

THE POWER OF SYSTEMS AND TOOLS

By using the same systems and tools that other successful investors use such as CT Homes, LLC. that stars in the hit show "A&E's Flip this House". Along with a proven track record of being able to successfully close over 30 million dollars in real estate transactions and considering the state of our economy and the challenges of our housing market, we are very very proud too be apart of that accomplishment and it did not come easily.

The reason we share a transaction history is not to impress you, but rather impress upon you the fact that IBC Properties & Investments, Inc. has the experience and expertise necessary to help anyone find a solution to their real estate needs. Choosing the right company to work with will always be one if the most important steps of that process. So how do you get to over 30 million in closed transactions? One house at a time. Here is a list of a few closed transactions since 2008.

TRANSACTION HISTORY			
Sheridan Dr.	Wannamaker Ln.	Deaton Hill	Golf Ridge Dr.
Darbywine Dr.	Berrymiller Ct.	Old Pinkney Rd.	Townes Rd.
Brookchase Ln.	Euclid Ave.	Abercromby St.	Duncourtney Ln.
Rolling Rock Ct.	Jamison Ln.	Forbshire Dr.	Heydon Hall Cir.
Cedarwood Lane	Springfield Dr.	Farmingdale Dr.	Keystone Ct.
Anderson St.	Butterwick Ln.	Camborne Pl.	Rugby Ln.
Sudbury Rd.	Briarfield Dr.	Stratfield Pl.	Cougar Ln.
Darbyshire Pl.	Burnley Rd.	Great Wagon Rd.	Willow Branch
W 5 th St. #439	W 5 th St. #348	Glenbrier Dr.	Chedworth Dr.
Ellesmere Ct.	Crownfield Ln.	Club Rd.	Holly Ridge Blvd.
Valley Forge Rd.	Stronvar House Ln.	Victory Trail	Lynbrook Dr.
Antebellum Dr.	Shafter Ct.	Hugue Way	Wrayhill Dr.
Misty Eve Ln.	Great Wagon Rd.	Rotherby Ct.	Nuthatch Ct.
Westmill Ln.	Ebb Pl.	McKee Forest Ct.	Totter Rd.
Tipperary Pl.	J Julian Ln.	Heatherdale Ct.	Sudbury Rd.
Timbercrest Ciir.	Kingville Dr.	Stone Trail Rd.	Featherstone Dr.
Duffin Dr.	Edesl	Great Wagon Rd.	Shady Bluff
Wicklow	Providence Glen	Tamworth	Furman
Gainesborough Rd.	Chandler	Sudbury Rd.	Skipway
Durham	Sharon Chase	Nicks Tavern	Uppergate
Amelia	Farm Gate	Huron	Aspendale
Skyview Rd.			

PROPERTY SHOWCASE

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 past rehab projects that was produced from using the same systems and tools we use:

BEFORE



AFTER

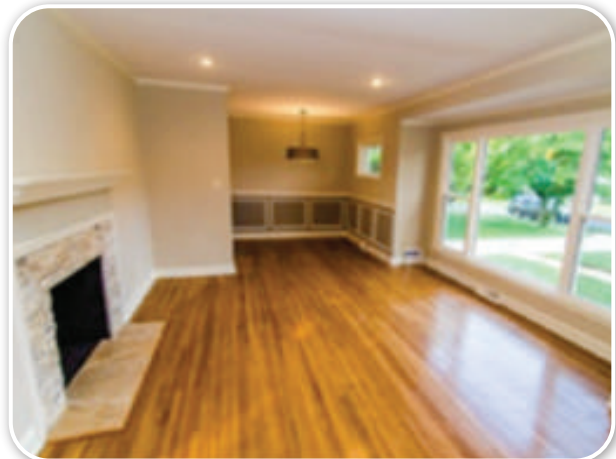


PROPERTY SHOWCASE

BEFORE



AFTER



PROPERTY SHOWCASE

BEFORE

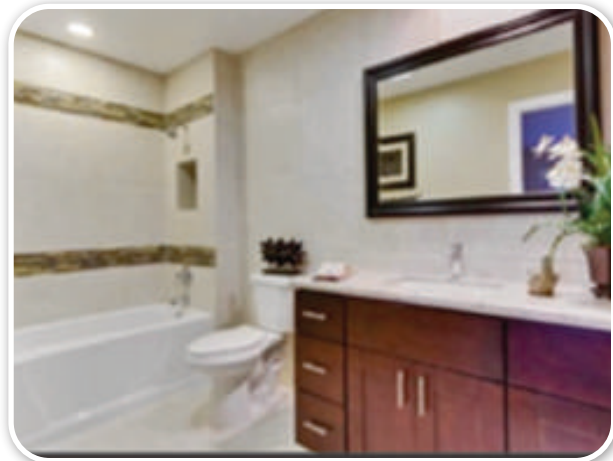
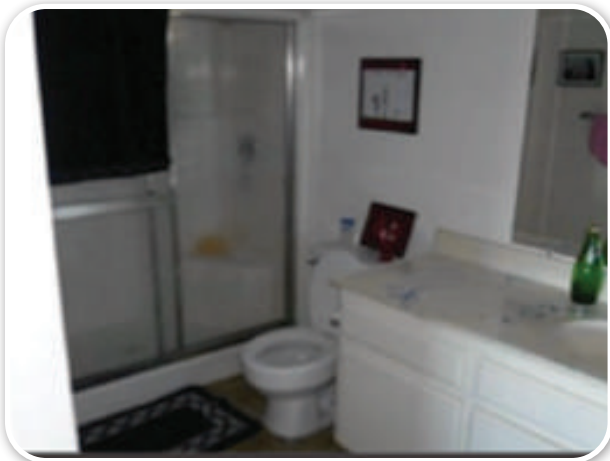
AFTER



PROPERTY SHOWCASE

BEFORE

AFTER



SCOPE OF WORK - SINGLE FAMILY, SAN DIEGO, CA

PROJECT INTRODUCTION AND REVIEW

Gorgeous renovation in the central neighborhood of E I Cajon. This 3BR, 2BA, 1 story home is located near Granite Hills High and Wells Park.

REHAB OVERVIEW

The home needed a few cosmetic repairs and updates throughout including the Kitchen and Master Bath. Electrical and plumbing upgrades were completed as needed to comply with code regulations.

CONTRACTOR OVERVIEW

Licensed contractors were hired to complete all renovations!

DEMO (EXTERIOR):

1. Remove all debris in front and backyard.
2. Remove roof off of covered patio. (Use structure to create pergola)
3. Remove temporary roof over side yard.
4. Remove lighting from covered patio

GENERAL:

1. Construct 4' fence around pool equipment.
2. Build pergola off of existing patio structure.
3. Paint entire house per color scheme



<i>Color</i>	<i>Location</i>	<i>Color Code</i>	<i>Finish</i>
Valspar/Lowes Stone Manor	Exterior	6006-2A	Flat
Extra White (Sherwin Williams)	Exterior Trim	7006	Flat
Black	Front Door/Pergola		
Extra White (Sherwin Williams)	All Ceilings	7006	Flat
Navajo White (Sherwin Williams)	Bathrooms	SW-6126	Semi-Gloss
Navajo White (Sherwin Williams)	Living/Dining/Halls/Kitchen/Bedrooms	SW-6126	Flat
Extra White (Sherwin Williams)	All Trims & Doors	SW-7006	Semi-Gloss

PROPERTY SHOWCASE

ROOF:

1. Remove Existing Roof
2. Replace any damaged sheeting and gutter boards
3. Install new 15lbs felt Paper
4. Install new dimensional composite shingle roof (Charcoal Color)
5. Paint all roof representations black



LANDSCAPE:

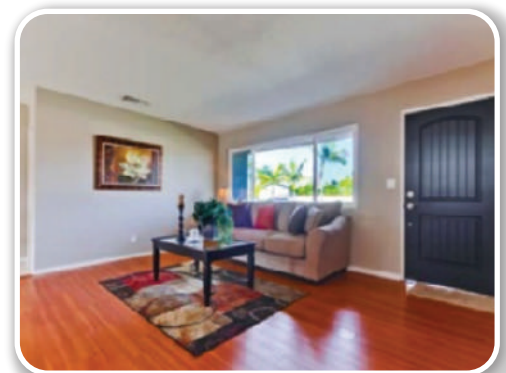
1. Removal debris in front and back yard
2. Remove all weeds in front and back yard
3. Install sod in the front and back yard
4. Cut in planter boxes next to house and fence front and back yard and plant drought tolerance plants
5. Test irrigation system and repair where needed or Install in front yard

WINDOWS:

1. Replace all windows with retro fit insert windows
2. Replace all sliders with retro fit

DEMO (INTERIOR):

1. Remove all trash in house
2. Demo Kitchen and remove all cabinets
3. Demo existing bathroom toilets, vanity, tile surround and shower
4. Remove all tile flooring
5. Scrape popcorn ceiling
6. Remove all window coverings
7. Do not damage wood flooring as we are keeping it (Install rosin paper to protect it)

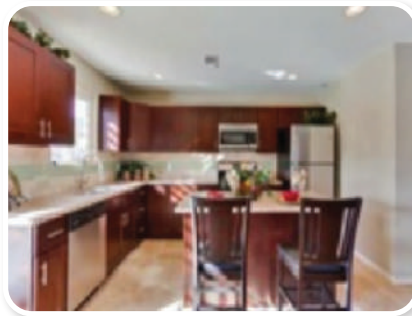


GENERAL:

1. Construct new bathroom where existing bathroom is (see layout)
2. Construct new stackable laundry closet in hallway (see layout)
3. Change all door hinges and hardware with Brush Nickel
4. Rertexture ceiling
5. Install new ceiling fans in all bedrooms
6. Combine both back bedrooms to create large master suite (see layout)
7. Close off door to existing bathroom & construct new door going into master suite (see layout)
8. Change front door hardware - Home Depot #640-064 (\$169)
9. Install carpet in all bedrooms - Home Depot Full Throttle Sued

KITCHEN (SEE ATTACHED LAYOUT):

1. Install backsplash - DalTile Travertine - 3"x 6" Honed \$6.11 sqft T711361U Installed subway style and to the bottom of the cabinets
2. Install backsplash accent till 4" strip - DalTile American Olean Legacy Glass Celedon 2"x 2" LG03
3. Install new stainless steel appliances
 - A. Frigidaire FFFTR2126LS 21 CF Top Freezer Refrigerator - (\$625.00)
 - B. Frigidaire FRFMV162LS 1.6 CF 1000 Watt Range Microwave - (\$269.00)
 - C. Frigidaire FFFBD2406NS 24" Built in Dishwasher - (\$295.00)
 - D. Frigidaire FFFGF3047LS 30" Free Standing Gas Range - (\$556.00)
4. Install new faucet - Proflo PF XC8011BN Single Handle Kitchen Faucet w/Pullout spray (Low lead compliant) - (\$180.65)
5. Install new countertops - "Rainbow Stone" new venetian gold granite
6. Install new cabinets – Home Depot American Classics Harvest Finish
7. Install 4 recessed lights
8. Paint as per color scheme



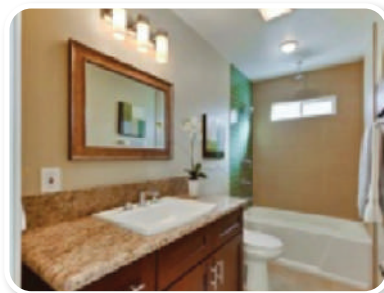
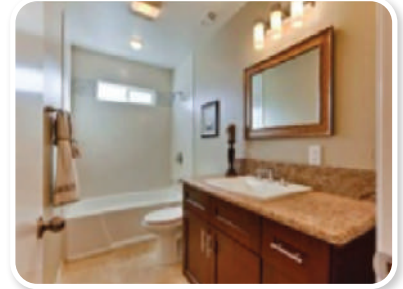
HALL BATH:

1. Install new Vanity (Espresso finish)
2. New Faucet - Grohe G20209002 "Euro style Cosmopolitan" 8" widespread bathroom sink faucet – (\$160.10)
3. New toilet (Elongated Bowl)
4. New tub - Sterling S610411100 " ALL Pro" 60" Soaking Tub – (\$128.90)
5. Shower head and trim kit - Grohe G26017000 " BauLoop" Tub & Shower Faucet Trim - (\$130.95)
6. New shower valve - Grohe G35015000 Tub & Shower Valve - (\$67.50)
7. Install Tile surround– DalTile Rittenhouse Square 3"x6" Matte Almond \$2.70 sqft X735 (Installed subway style till the ceiling)
8. Accent Tile 12" Strip – DalTile Stone Radiance Whisper Green Blend (installed roughly 5" up the wall)
9. Tile Floor – DalTile Travertine 18"x 18" Honed \$1.99 sqft (Installed subway style)

PROPERTY SHOWCASE

MASTER BATHROOM:

1. New Toilet (Elongated Bowl)
2. New Tub - Home Depot #693-952 (\$209.00)
3. Install new vanity (Espresso Finish)
4. Tub spout - Grohe G13611000 "Eurodisc" Tub Spout (\$14.65)
5. New Facet - Grohe G20209002 "Euro style Cosmopolitan" 8" Widespread Bathroom Sink Faucet (\$160.10)
6. Install Rain shower Head and regular shower head - Mohen MS6360 2.5 GPM Flat Rain Shower head (\$125.10) & Grohe G19595000 "Bauloop Shower Head with Trim Kit - (\$47.25)
7. Install 2 new shower valves - Grohe G35015000 Tub & Shower valve - (\$67.50)
8. Install Tile surround - Dal Tile Fabric 12"x 24" - \$3.70 sqft p687 (Installed subway style till the ceiling)
9. Accent tile on control wall - Dal Tile Class Reflection Subway Mint Jubilee 3"x 6" \$9.06 sqft GR15 (Installed subway style)
10. Tile backsplash behind mirror to ceiling- Dal Tile Class Reflection Subway Mint Jubilee 3"x 6" \$9.06 sqft GR15 (Installed Subway Style)
11. Tile Floor - Dal Tile Veranda (13"x 13" Dune \$3.70 sqft installed subway style)



BEDROOMS:

1. Install slab closet doors (make sure they are hollow core interior doors converted to closet doors, and install ceiling and floor tracks as well as hardware)
2. Lighting - Home Depot Hampton Bay 2 light flush mount Opal Glass # 534-435 \$39.97 ea.

PLUMBING:

1. Check all existing plumbing & repair/replace as needed, per code.
2. New angle stops on all water lines.
3. Check gas lines & repair/replace as needed.
4. Check all drain lines & repair/replace as needed.

ELECTRICAL:

1. Replace all outlets & switches.
2. Check all wiring & replace where needed, per code.
3. Install recessed light in as per drawing.
4. Check panel & repair/replace as needed.
5. Install Dead panel if missing.
6. Check for open junction point in attic

HVAC:

1. Inspect and repair as needed.

COMPLETION OF FINAL PUNCH LIST

GENERAL CONTRACTING WORK - \$33,000.00

All framing, counters, cabinets, paint and patch. Fixtures, Backsplash, Windows and Doors.

APPLIANCES - \$2000.00

Stainless Steel, Refrigerator, Free standing range, Hood and over the range microwave, Dishwasher.

ELECTRICAL - \$2750.00

Install new fixtures, add recessed light in, replace outlet and switches, panel upgrade

PLUMBING-\$6500.00

Install new toilets, facets, shower valves, kitchen sink, garbage disposal, dishwasher, add tub and shower

LANDSCAPING-	\$2000.00
FLOORING -	\$1850.00
ROOFING -	\$4500.00
STAGING (2 MONTH MINIMUM CONTRACT) -	\$1500.00
MISC. AND PERMITS -	\$1500.00
TOTAL-	\$55900

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, termites, 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.



SELLER TESTIMONIALS

"I cannot thank IBC Properties & Investments, Inc. enough for helping me solve my real estate problems. I was behind on my mortgage and need someone to close quickly. Your company actually made up all of my back payments and continued to pay my mortgage that has helped me re-establish my credit. I cannot thank you enough."

- Jennifer L. Home Seller

"Life without my old property is definitely less stressful. You made it so easy. I was almost afraid that I was being taken advantage of. Fortunately for me that was not the case. I can't tell you enough THANK YOU, THANK YOU, THANK YOU!"

- Cathy T. (Short Sale)

"I had a very complicated Real Estate problem whereby I owed much more than my house was worth and as a result could not sell my property. You actually negotiated my debt down with my mortgage company and were able to purchase my house thus saving me from foreclosure. The stress you alleviated my family and I from has been significant and is greatly appreciated."

- Chris C. , Home Seller

"Thank you very much for everything. Your company was very professional and you did everything you said you were going to."

- Nicole Wade, Home Seller

PROFESSIONAL TESTIMONIALS

"We've met with countless groups of investors before, and to be honest, I didn't expect Scott to follow through on his promise. But they have been able to secure one great investment after another. As a matter of fact, Scott is on the verge of growing a pretty nice sized company...just by being faithful & generous investors. Hats off to Scott and his company, IBC Properties & Investments, Inc.!"

- Benham Properties

"We have had the opportunity to work with IBC Properties & Investments, Inc. on many occasions and can say that I never doubted our investments for one minute. You have proven yourselves as a company that delivers on what it promises..."

- Than Merrill, A&E's Flip This House



"Being in the mortgage business, I know how complicated home transactions can be and that is why I have been so impressed with the way you does business. I have seen you solve some of the most difficult real estate problems that other investors and real estate professionals would not touch. You are extremely professional and most importantly do what you promise. In a situation where you are looking to refinance, sell, or buy a home and it is not a viable option I would gladly send you to IBC Properties & Investments, Inc."

- Jason Bradley, Mortgage Broker

"As a Real Estate attorney with over 25 years in the business I have dealt with many difficult real estate closings and I have been extremely impressed with the way you have helped solve many of my client's real estate problems. I extend my sincere gratitude to your company for your professionalism during our ongoing professional relationship."

- Dale R. Fussell, Attorney

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™?

We work with only the best Realtors which allows us to quickly and accurately evaluate the value of your home. 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! IBC Properties & Investments, Inc. 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.

TAKING THE NEXT STEPS

CONTACTING US

If we haven't already, it's important to sit down and discuss all these details and answer any questions you may have in person. We will talk about how IBC Properties & Investments, Inc. can help you get out of any challenging situation you may be experiencing with your property. At that point, we may present you with an offer depending on your situation and how much time you are working with.

To set up an appointment, please contact **Scott Rissman II, by phone at 760-786-4444 or send us an email: scott@ibcpropertyinvestments.com**



REFERRAL PROGRAM

Word of mouth is typically how we are able to help struggling home owners such as yourself. It would be greatly appreciated if you passed our information on to anyone that may be experiencing the same hardships with their property that you are. Thank you, and we look forward to helping you.