

Real Estate Agent Partnership Guide



A Real Estate
Investment Company

Who Are We?

IBC Properties & Investment, Inc. is a full service real estate solutions company that purchases and sells properties throughout the Coachella Valley. Founded by Scott Rissman II, IBC Properties 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, IBC Properties has passionately pursued its goal to help hundreds of people in our communities find solutions to their real estate needs. Our organization is well-funded, with years of combined experience successfully purchasing properties with CASH; and quickly renovating and listing to re-sell those properties to retail homebuyers and landlords. IBC Properties is excited to be part of the redeveloping efforts to make our communities thrive once again and we aspire to continue contributing to the economic rejuvenation of Coachella Valley and its neighborhoods.

We could not achieve our level of success without the many strong partnerships and relationships we have cultivated. At IBC Properties, we place high value on the knowledge and expertise of good real estate agents. We strive to build relationships with qualified, experienced agents who have both a passion for real estate and an uncompromising drive to succeed. We believe that by working together, we will not only develop a history of successful “Win-Win” transactions but also create a powerful and lucrative collaboration that adds value and serves our community.

THE STORY OF IBC PROPERTIES & INVESTMENTS, INC.

From the beginning, Scott Rissman II had a goal to be successful in real estate doing what he loves and wanted to share his passion of real estate with others. Through the years Scott has developed a solid foundation of real estate knowledge and the expertise necessary to navigate any transaction and have the integrity to follow up on promises.

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

“IBC Properties & Investment, Inc.”.

Facts About IBC Properties

- Purchase properties at a discount, renovate them quickly, and list to resell
- Ability to make CASH offers for houses and create fast, hassle-free transactions, closing in as little as 10 days
- Focused on providing solutions for clients and value for investors by locating and renovating distressed properties

Who Are We?

OUR MISSION

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, 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, partners and team members with respect at all times, bringing a genuine enthusiasm for real estate and unlocking a natural instinct to help people. 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 help make the leaders of tomorrow.



COMPANY LEADERSHIP



Scott Rissman II
Owner

At IBC Properties, our team is highly motivated, knowledgeable, ethical and resourceful. Qualified to handle any real estate transaction, we are 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.

Company Credentials

REAL ESTATE EXPERIENCE:

Scott has invested a great deal of time, energy and capital investment into his real estate education, attending the nation's premier real estate investing education programs, Fortune Builders Mastery. Beyond the principles of sound investing, he was trained on how to build a successful business based on systems and predictability. Having completed over 1,000 real estate deals, Fortune Builders coaches and systems have allowed us to strategically invest in real estate, grow and expand our business, and they are available for him to leverage when analyzing real estate deals. The Team that we have put together along with combined experience, our team has bought, sold, and owned over 30+ Million in Real Estate in the past 8 years.

OUR EDUCATION & TRAINING

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 and continuing 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.



Benefits of Working With Us

IBC PROPERTIES VS. TRADITIONAL BUYER

Here are a few benefits your sellers have when working with IBC Properties to sell their home:

- CASH BUYERS
- QUICK CLOSE
- WE BUY HOUSES AS-IS
- NO APPRAISAL
- NO LENDING RESTRICTIONS
- WE DON'T SUBMIT LOW OFFERS
- WE'LL WAIT ON SHORT SALE APPROVALS



As an agent, you can take advantage of many unique opportunities when it comes to working with investors. Many agents view working with investors as a waste of time however we know you have a business to run and can't afford to waste your time with investors who aren't serious. At IBC Properties, we pride ourselves on having a systemized buying process which eliminates the need to waste your time on tedious tasks. You can rest assure that we are serious buyers who close with cash and very quickly.

We believe that good investors are those who place high value on the knowledge and expertise of good agents. In turn, we hope to share our knowledge with you and help to provide you with a lucrative and consistent stream of income. So if you can shift your thinking and learn how to leverage working together with investors, you'll realize there are many potential benefits, creating "Win-Win" situations for everyone.

How Do We Compare To A Traditional Buyer?

	Traditional Buyer	IBC Properties
Method of Payment	Bank Financing	CASH
Cost of Repairs	1-8% of Homes Value	None (Bought AS-IS)
Closing Timeframe	45+ Days	10-14 Days
Amount of Business For You	Typically only one purchase	Repeat Buyers (2-10 deals per yr)
Repairs Needed	Repairs, no matter how big or small are important to owner occupants – often times, making it difficult to find a house quickly & make the sale	We look for homes that are not perfect and need improvements
Appraisal	Mandatory	None
Re-Listing the Home	Years down the road	2-4 Months on Average

Benefits of Working With Us

GAIN REPEAT BUSINESS

One of the main benefits of working with an investor is the potential for repeat business throughout the course of a year. By working consistently with a successful investor who actively buys and sells properties, you can predict a steady revenue stream based on their level of activity. Although it varies, most real estate agents typically close between 2 to 10 deals per year with investors. A good agent will be able to leverage those deals into even more deals just by working with the buyers who purchase investment properties.

OPPORTUNITY TO MAKE BOTH SIDES OF COMMISSION

By acting as a dual agent in a transaction, representing both the buyer and seller, you can earn both sides of the commission. Our goal is for the agents we work with to be excited to work with us which is why we're happy for you if you received both sides of the commission. That merely means you were great at your job!

Representing Both Sides of a Transaction Allows You to Make Double Commission!

BECOME A DISTRESSED PROPERTY SPECIALIST

There are a number of properties in the marketplace needing renovations, anything from cosmetic repairs to full-gut rehabs. Often times, you as the agent are the first contact for sellers behind on payments, who needs to sell quickly, or don't have equity in their home. These are exactly the types of opportunities we are looking for.

If you or someone in your office have these types of listings, we may be able to quickly purchase the homes with CASH. After a few successful transactions, you can utilize that success to gain more exposure in your market and build your credibility as a distressed property specialist ultimately, increasing your income opportunity.

What's In It For You?

- Opportunity to make double commission
- Consistent business
- Obtain referral leads
- Access to property inventory before listed
- Opportunity to host open houses
- Short sale referrals
- Ease of transactions – we use electronic signatures
- Become a distressed property specialist in your area
- Free training & joint venture potential
- Enhance your profile as an agent in your community

Benefits of Working With Us

ACCESS TO PROPERTY INVENTORY BEFORE LISTED

A successful and active investor will constantly have an inventory of completely renovated properties and YOU will have access to that inventory BEFORE that property is listed on the MLS. This creates a great opportunity for buyers especially a first-time homebuyer, as they would have the chance to purchase a newly renovated and fairly priced property. In some cases, your buyers can also have the benefit of giving input on certain features of their home and choosing custom finishes BEFORE renovations are fully complete. By providing this option to your buyer, it completely differentiates you from other agents therefore, directly impacting your bottom-line!

OPPORTUNITY TO HOST OPEN HOUSES

Newly renovated vacant properties generate a lot of interest from potential buyers in a neighbor or anyone else looking for properties priced aggressively and in pristine condition. By acting as a seller's agent, this creates a great opportunity to host open houses for these properties allowing you to meet many new potential buyers that you can add to your database and possibly cultivate as buyer clients of your own.

SHORT SALE REFERRALS

Successful investors are excellent marketers and generate a lot of leads – many of which are short sales. In most cases, investors aren't too interested in working with sellers whose properties are over-leveraged and in short sale situations. The short sale process can be lengthy, so many investors prefer to refer those leads to a specialist rather than work with the sellers themselves. This creates a huge opportunity for you to become a "short sale specialist" by listing these properties and getting the commission when they sell. As a short sale specialist, you also have the opportunity of working with multiple investors, which provides you with more of an revenue stream ten fold!



FREE TRAINING & EDUCATION

At IBC Properties, we pride ourselves on having a strong foundation of real estate knowledge and training. Our core business lies within our systems, education and knowledge of the real estate industry. We did not just buy a CD off the Internet and become a real estate investor overnight. We have spent thousands of dollars to learn how to be successful in this business and do it the right way the first time.

Many Ways to Work With Us

BECOME A PART OF OUR TEAM!

In working with us, there are several benefits and different ways you can generate revenue:

- **Represent Us As Our Buyer's Agent**
We Are CASH Investors
- **Represent Us As Our Listing Agent**
Re-List Our Fully Renovated Vacant Properties in Your Area
- **Be Our Referral Agent**
Tap Into Our List of Buyer, Seller & Short Sale Leads
- **Generate Buyers Via Open Houses**
Market our "Pocket" Listings



Although many of our offers will be typically lower than retail clients, we serve as a great benefit for hard-to-sell properties or those requiring the bank or seller to move quickly. We are also a good fit if you have listings that have difficulty qualifying for traditional financing based on the current condition of the property. We are not the perfect fit for everyone but for the seller with the right motivation these features are a necessity.

How Much Additional Time Will It Take Working With An Investor?

As an agent working with an investor, you can increase your profit; but not necessarily increase the amount of work you need to do to close each deal. Your goal should be to:

- Spend no more than a few hours per day finding and making offers on our behalf
- Automate most of the work –utilizing our documents such as repair sheets and deal analyzer
- Specialize in a very specific, relatively small, geographic area therefore, not spending your time driving all over looking at houses

Property Showcase

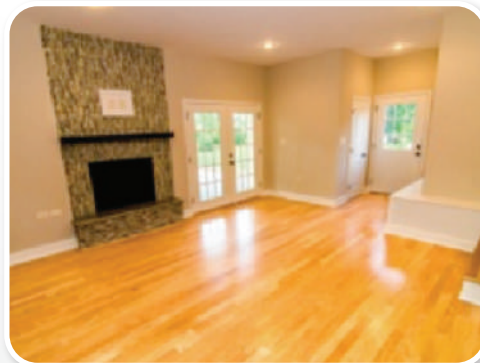
RENOVATION PROJECTS

When working with our company, you can be rest assured that we're very qualified and experienced in fully renovating properties. 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 can immediately implement their techniques here in our backyard. Here are just a few rehab project's that have been prduced from using the systems and tools we use.

Before



After

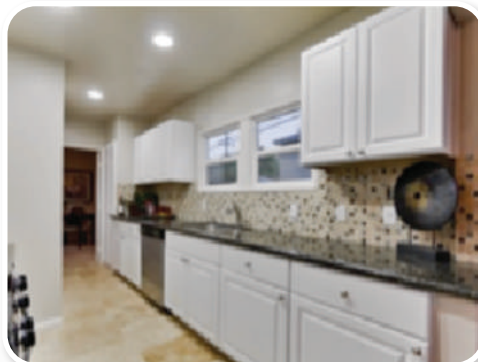


Property Showcase

Before



After



Property Showcase

Scope Of Work - Single Family, San Diego, Ca

Project Introduction and Review

Gorgeous renovation in the central neighborhood of El 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:

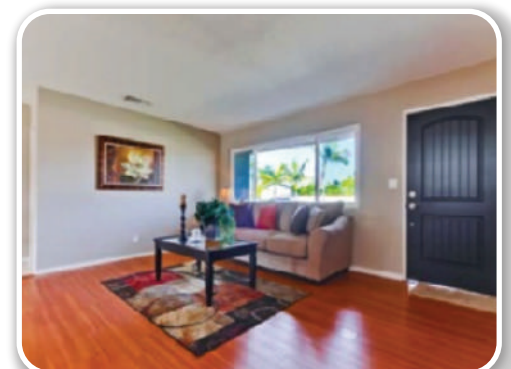
1. Removal debris in front and back yard
2. Remove all weeds in front and back yard
3. Install sod in the front and back yard
4. Cut in planter boxes next to house and fence front and back yard and plant drought tolerance plants
5. Test irrigation system and repair where needed or Install in front yard

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)



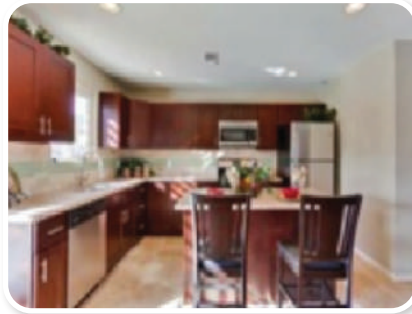
General:

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. Retexture 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

Property Showcase

KITCHEN:

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



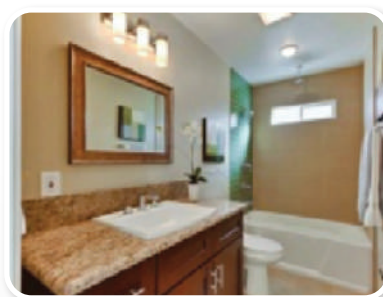
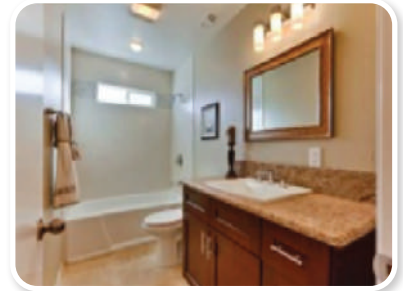
HALL BATH:

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.

Property Showcase

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

Frequently Asked Questions

WILL I BE REQUIRED TO SPEND A LOT OF TIME DRIVING AROUND SHOWING YOU PROPERTIES TO BUY?

No, not at all! We already know what we're looking for and our criteria typically stay the same. While we may need you to let us inside a property once in a while, we wouldn't ask you to spend your time on wild goose chases.

IS IT WORTH MY TIME TO WORK WITH AN INVESTOR?

Yes! You can automate most of the process so you're not wasting your time on working on tedious tasks. By working with an investor, you create a very lucrative source of income as well. In a partnership with us, you can earn multiple commissions by representing us as both the buyers and sellers agents. **"Double Dip"**

WHAT KINDS OF OFFERS DO INVESTORS USUALLY MAKE?

Our offers are in cash. They are below retail, but they are also highly valuable because they are cash offers. Some of our offers do get rejected but unlike traditional clients who may buy or sell a home once every five years, we make multiple transactions annually.

HOW CAN I WORK WITH IBC PROPERTIES & INVESTMENTS, INC.?

You have the opportunity to become what we call a "Triple Agent". When working with IBC Properties, you can act as the buyers agent, the listing agent and the referral agent. In other words, you may be able to earn triple commission on a single deal. Secondly, we will actively send you leads on listings and give you the right to generate more leads by marketing our homes once the renovations are complete. We also will send buyers to you.

WHAT TYPES OF PROPERTIES DO YOU PURCHASE FROM SELLERS?

We purchase homes in pre-foreclosure, over-leveraged, condemned, liens or health department violations, not maintained, fire damaged, estate sales, stagnant listings, even about to fall down homes, we can buy it!

Taking the Next Steps

GETTING STARTED WITH 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 you can benefit by working with us at IBC Properties & Investments, Inc. At that point, we will present you with any current opportunities we may have or contact you as soon as we have one that fits your speciality.

If you have any interest in this opportunity, 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 increase the volume of deals we do. It would be greatly appreciated if you passed our information on to anyone that may be interested in the opportunity to increase there sales. In our business, it's always important that we have a steady stream of deals. Once you've done a few deals with us and you've learned how we're purchasing so low, we are confident you will want to continue to do business with us. It's a "Win-Win" for everyone!

