



Love Home Solutions

A Real Estate Solutions Company

Agenda

Who Are We?.....	3
Our Business Model.....	5
Business Diligence.....	7
Scope of Work.....	8
Taking The Next Step.....	11



Who Are We



Important Facts About Love Home Solutions

- Leading real estate solutions company in the Northern Rhode Island area, specializing in buying and selling property
- We provide solutions for homeowners.
- We buy homes in any condition with no hassle
- We close in less than 30 days
- We pay cash for your home
- We can save homeowners from foreclosure
- Our goal is to provide the absolute highest level of service to our clients

Love Home Solutions (LHS), LLC is a professional, real estate solutions firm that buys and sells properties throughout Northern Rhode Island and Southern Massachusetts. We specialize in buying distressed homes at a fair price, renovating these homes, and reselling to retail home buyers and landlords.

Founded in 2015 by Lloyd and Claudina Ferdinand, LHS is excited to be part of the area's renaissance and we aspire to continue contributing to the economic rejuvenation of Northern Rhode Island and Southern Massachusetts neighborhoods.

In addition, we help home owners by providing alternatives for tough situations that homeowners find themselves in. Whether they need to get out of a mortgage quickly, or have a distressed home they are embarrassed to list with a realtor, we can help them find solutions.

OUR MISSION is to provide home solutions to individuals in need, rejuvenate neighborhoods, increase the standard of living by improving the overall quality of housing for the residents, and establish great relationships with the communities we do business in.

Love Home Solutions is truly committed to helping each individual customer. We focus on fast response, integrity and over-delivering on customer service. By putting the customer's needs first, whether selling or buying a home, we can help you realize your real estate goals.

Who are we?

Lloyd Ferdinand, Manager

Lloyd graduated from Boston College Carroll School of Management with a Bachelor's Degree in Marketing and Management Information Systems and from Boston University with a Master's Degree in Management Information Systems. After working in the banking industry, Lloyd decided to open a business buying and selling real estate. Since 2002 Lloyd has been running a business that focuses primarily on flipping multi-family homes and acquiring buy-and-hold rental properties. Lloyd has managed many rehab projects focused primarily on updating rental units.

Lloyd has experience managing, valuing and rehabbing properties. He also has a passion for real estate investment.

Claudina Ferdinand, Manager

Claudina graduated from Rhode Island College with a Bachelor's degree in English. She also has an Associate's Degree in Early Childhood Education. After working and helping Alzheimer's patients for 14 years, Claudina decided to pursue her passion for renovating and designing homes, and began working in real estate.

Claudina has been renovating and managing rental properties for 3 years and has experience analyzing property values, remodeling, and investing in real estate.

Our core business lies within our systems, education and knowledge of the real estate industry. We have invested significant amounts of money and time in learning the real estate investment business, and we continue to invest time in mastering the real estate trade. Through our affiliation, we are well connected with a national network of investors that provide continual support and weekly trainings on changes throughout our industry. This process has allowed us to circumvent many pitfalls most novice investors would make. Learning the hard way is not a phrase in our vocabulary, and we certainly would not ask anyone to invest with us if we weren't confident enough to invest in ourselves!

Why Work With LHS?

WHY WORK WITH LOVE HOME SOLUTIONS (LHS)?

- 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 or to satisfy Federal Housing Association requirements – and sometimes it can involve hiring expensive contractors.
- **LHS VS. TRADITIONAL BUYER - How Do We Compare to a Traditional Buyer?**

	Traditional Buyer	LHS
Method of Payment	Bank Financing	CASH
Repairs	1-8% of Homes Value	None (Sold AS-IS)
Closing Timeframe	45+ Days	10-20 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	112 Days on the Market (Rhode Island)	0 Days

Why Work with LHS?

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, LHS 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 10-20 days. We are here to work with you.

REFER TO A LOCAL REALTOR

We are not a real estate broker, our primary focus is in buying distressed properties, renovating these properties, and selling these homes. 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.

WE WILL BUY YOUR HOUSE FAST!

Our real estate specialties include:

- Foreclosure Avoidance
- Debt Removal or Renegotiation
- Bank Owned Properties & REOs
- Solving Title Issues
- Vacant Properties
- Relocation Assistance
- Houses in Major Disrepair
- Environmental or Structural Problems
- Properties Underwater/Short Sales
- First Time Homebuyers
- Selling Your Property Without Realtor Commissions

Business Diligence

Here at Love Home Solutions, we follow a strict due diligence process. We have a systematic and disciplined approach when purchasing properties. Our strict process includes, but not limited to, the following:

- Comparable property analysis and examination
- An economic study of the neighborhood and city
- Demographics of area and its marketability
- Statistics of the crime rate
- Review of public transportation and school systems
- Overall analysis of the condition of the property which includes reviewing property mechanics, roof and structural condition, general property renovation needs, and additional extraordinary needs of the property .



Scope of Work

When renovating properties we organize our projects by creating a scope of the work needed to repair the property. Here is a sample scope of work that we use for all of our rehab projects:

Scope of Work- Single Family, Bungalow, West Warwick, RI

Project introduction and overview

Small single family in the central neighborhood. 2BR, 1BA, 1 story home located near Granite Hills High School and Wells park.

Rehab Overview

The home needs a mechanical, roof, and cosmetic repairs. Updates needed throughout including kitchen and bathroom. Plumbing for hot water heater needed due to copper removal, also new furnace needs to be installed.

Contractor Overview

Licensed and Insured contractor needed to complete all renovations.

- A. **Roof** - Remove and install dimensional composite shingle roof (charcoal color)

- B. **Landscaping**
 - 1. Removal of debris in front and back yard
 - 2. Removal of bushes in front yard
 - 3. Plant drought tolerant plants
 - 4. Fertilize grass

- C. **Windows** - Replace all windows

- D. **Demo (exterior and interior)**
 - 1. Demo kitchen and remove all cabinets
 - 2. Remove remains of old heating system
 - 3. Remove tile flooring in kitchen and bathroom
 - 4. Remove old broken fencing
 - 5. Scrape popcorn ceiling
 - 6. Close off door to existing bedroom and construct new door to bedroom from the kitchen

Scope of Work

E. Kitchen

1. Replace all cabinets with new cabinetry, and tile backsplash
2. Replace vinyl floor with tile floor
3. Install microwave, dishwasher, stove, and refrigerator with water line.

F. Bathroom

1. Install new vanity w/sink and faucet, medicine cabinet, toilet, and tub. Also new shower head needed.
2. Install new tile flooring and fan.

G. General Work

1. Repair missing fence (4) 8ft lengths around property
2. Sand and re-stain deck
3. Construct new stackable laundry closet in the bathroom
4. Change all hinges and hardware with brushed nickel
5. Re-texture ceiling, replace existing light fixtures and install new ceiling fan in the kitchen
6. Paint entire interior of house per color scheme
7. Add new carpeting throughout home
8. Replace storm door

Cost Breakdown:

General Contractor.....\$20,000
Appliance.....\$1,700
Electrical.....\$ 2,000
HVAC.....\$4,000

Landscaping.....\$2,000
Flooring.....\$1,000
Roofing.....\$3,000
Total.....\$33,700

Scope of Work

Color	Location	Finish
Black	Front door	Flat
Extra White	All ceiling	Flat
Revere Pewter	Livingroom/Halls/Kitchen	Flat
Pearl White	Bathroom	Semi gloss
Extra White	All trims and doors	Semi gloss
Pearl White	bedrooms	Flat

Before



After



Taking The Next Step

WORKING WITH US

If we haven't already, it's important that we sit down and discuss the potential ways we can work together. Once you give us a clear definition of what your goals are, we can present you with any opportunities that fit that criteria.

Contact us today!

Email: Lloyd@lovehomesolutions.com

Phone: 401-400-0392