



Rick Dulai

Owner of Powerhouse Properties, LLC & Associate Broker at RE/MAX Metropolitan

A TESTIMONIAL FROM ONE OF OUR PRIVATE MONEY PARTNERS

"I was unhappy with my money sitting in accounts that were making very little interest. I decided to put my money to work with Rick & Chuck.

After getting 12% returns in the first year, it was a 'no-brainer' to continue investing with them.

Thanks guys!"

- Brian, Shelby Twp

Case Study # 8

20109 Calumet Dr, Clinton Twp, MI 48038



PURCHASED:

August 2012
Bank-Owned

PRIVATE MONEY:

\$120,000

PRICE:

\$78,000

LIST PRICE:

\$164,900

IMPROVEMENTS:

\$42,000

SOLD:

\$172,000



GROSS PROFIT:

\$52,000

INVESTOR PROFIT:

\$7,485

18.7% RETURN

WHERE DO WE FIND OUR DEALS?

Most of our deals are bank foreclosures and government-owned properties.

- We have many years of experience working with various banks and helping them maintain and market their Real Estate Owned (REO) properties.
- We are experts at bidding on these properties and know what the banks are looking for in an offer.
- We track inventory from Fannie Mae, Freddie Mac and HUD.
- We understand the bidding process and can calculate exactly what HUD will take on any given property.

We also market directly to homeowners who might be in situations where they might need to sell. These include probate, people in trouble of foreclosure by the bank or just someone who is tired of being a landlord.

Since we know where to find the properties, we make it easy for you to invest. We handle all the marketing, paperwork, bidding, estimates, etc. Contact us to join our network of investors.

WHY DO PRIVATE MONEY PARTNERS GIVE REAL ESTATE INVESTORS, LIKE US, MONEY?

ANSWER: *The investment alternatives are not secured and the returns are better and more predictable in real estate.*

Search Summary		Bankrate.com National Average*	Bankrate.com Site Average*		
Your Search	Results Range				
1 yr CD	0.65% APY - 1.17% APY	0.27% APY	0.7% APY		
Add other products					
Sort by:	APY: 0.65% - 1.17%	Min Deposit: \$0 - \$50,000			
Default					
1 yr CD					
Institution	APY	Rate	Min Deposit	Have Questions?	Learn more
CIT Bank	1.15% Tue Dec 30	1.14% Compounded daily	\$25,000	877-775-5049 (Toll-free, no obligation)	Next
★★★★★ RampUp Plus CD. Boost your rate. Deposit one time. Member FDIC.					
synchrony BANK	1.10% Tue Dec 30	1.09% Compounded daily	\$2,000	877-571-9045 (Toll-free, no obligation)	Next
★★★★★ Great Rates + Safety = Peace of Mind					
ally BANK, MEMBER FDIC	1.05% Tue Dec 30	1.04% Compounded daily	\$0		Next
★★★★★ Go to AllyBank.com to Open an Account Today.					

DOW JONES INDU AVERAGE INDEX

(Dow Jones Global Indexes:INDU)

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18,022.46

Real-Time Quote

↑ +39.39 / +0.22%

Today's Change

15,341

52-Week Range

TODAY

18,103

+8.71%

Year-to-Date



First-time Home Buyers

By Rick Dulai

A recent article on CNN Money by Les Christie, predicted that 2015 is going to be a great year for first-time home buyers. The article mentions that several factors are coming together in 2015 that will have these new home owners out in the market this new year. The four major points mentioned were:

1. Looser lending standards
2. There will be more homes to choose from
3. Home prices will become more affordable
4. Mortgage rates will move higher -- at some point

Of course, this is great news for sellers, specifically investors. As mortgages become cheaper, people will opt to own rather than rent. With the looming fear of mortgage rates increasing, there will be a sense of urgency with buyers.

We are looking forward to the new year and wish you great success in 2015!



IF YOU ARE AN INVESTOR, WHERE WOULD YOU RATHER INVEST?

OPTION "A"

- CD = 1%
- Annuities = 4% or less
- Bonds = 4% or less
- Stock Market past 10 yrs = 5.86%
- Significant Volatility
- No Control Over Investments
- No Real Understanding Of Why It Goes Up Or Down

OPTION "B"

- We Pay 12% Minimum - OR -
- 15% of Profits (whichever is greater)
- Predictable
- Control over investments that you can see and touch
- Market Trends are Easy to Follow

ALTERNATIVE SOURCES FOR FUNDING

- A Self-Directed IRA is and Individual Retirement Account where the owner can fund real estate deals
- You can rollover old 401k's and pension plans into an SD-IRA
- Traditional and Roth IRA's can also be converted into an SD-IRA
- Funds are wired to the title company at purchase and returned with profit right back into your retirement account (tax deferred).

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