

# Real Estate Resource Packet



Hello this is a complimentary custom packet designed just for you to help guide you through various life events you may be facing whether its navigating through needed repairs, foreclosure, probate or the bankruptcy process. We understand everyone goes through seasons, but with the right plan and support, we can work together to find the best path forward. **We're here to make things easier for you.**



## Who We Are

Noble Home Solutions is a company we started to help homeowners like you. Before this, we've handled millions of dollars in deals as an acquisitions manager for a Florida real estate investment firm. We noticed how complex it can be when people are going through various life and are treated like just another number. My team and I are here to give you the help and attention you need to understand everything and feel supported.



## Our Plan

We'll meet with you to design a plan that works for your unique situation. Whether it's finding you a new place to live, connecting you with a lender, or exploring other options, we'll figure out what's best for you. Together, we'll create a step-by-step strategy that fits your needs.

### How to Stop Unwanted Calls



Getting too many calls from creditors can add stress. You can stop a lot of these calls by signing up for the National Do Not Call Registry. It also helps to tell your creditors about your situation.

You can also remove your information from public search sites. Visit [www.fastpeoplesearch.com/removal](http://www.fastpeoplesearch.com/removal). Enter your email and follow the steps to remove your details. If you need help with this, just let us know.



### Understanding Contracts



Contracts can be confusing, but I'm here to help. I'll go over each part with you, one step at a time, so you understand everything before you sign.



## How to Reach Us

If you have any questions or need help, I'm easy to reach. You can call, text, or email me anytime. **I'm here to make this process as easy as possible**

Phone: (305) 336-0075  
Email: [info@noblehomesolutions.net](mailto:info@noblehomesolutions.net)  
<https://NobleHomeSolutions.net>



# Buy Back Program



Think of equity as the part of your home that truly belongs to you. Imagine your house is like a big piggy bank. When you first buy it, you might have a loan (mortgage) that helps pay for it. Over time, as you pay off that loan or if your home's value goes up, the part of the house that is really yours your equity-grows bigger. your home isn't just a place to live-it can also be a financial safety net. The Equity Protection Program helps homeowners facing foreclosure by making sure they don't lose all the value they've built in their homes. Even if you sell, you can still get a share of the equity you've earned.

## How it Works

- **We Buy Your Home:** Noble Home Solutions will purchase your home, stopping foreclosure and giving you a fresh start.
- **Live Rent-Free:** Stay in your home rent-free for two months, allowing you time to plan your next steps.
- **Financial Rebuilding:** Work with specialists to repair your credit while living in your home.
- **Repurchase Opportunity:** Secure the exclusive right to buy back your home through a lease purchase agreement.
- **Equity Sharing:** If you choose not to repurchase, we ensure you benefit from your home's equity.

## Program Benefits

- **Stay in Your Home:** Avoid eviction and remain in the comfort of your home.
- **Rebuild Your Credit:** Access professional support to improve your financial health.
- **Buy Back Your Home:** Retain the option to repurchase your home within a set timeframe.
- **Share in Your Equity:** If you move on, receive a portion of your home's resale proceeds.

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# Equity Protection Program



## How it Works

- **Initial Property Assessment:** We conduct a walkthrough and property analysis to determine the current as-is value and identify opportunities for value-boosting improvements.
- **Customized Upgrade Plan:** We create a tailored list of light to mid-level cosmetic upgrades (paint, flooring, landscaping, fixtures, etc.) designed to enhance appeal and maximize the home's market value.
- **No Upfront Costs to Homeowner:** Noble Home Solutions fronts all the renovation costs—no out-of-pocket expenses for the homeowner.
- **Market-Ready Transformation:** Our trusted contractors complete the upgrades efficiently and professionally, ensuring the home stands out in today's competitive market.
- **Professional Listing & Marketing:** We list the home on the open market with full MLS exposure, high-quality photos, and digital marketing—all at no cost to the homeowner.

## Program Benefits

- **Maximized Sale Price:** Homes with cosmetic improvements often sell faster and for significantly more than their as-is condition.
- **Zero Seller Fees:** No realtor commissions, no renovation fees, and no closing costs deducted from your net amount.
- **Locked-In Net Proceeds:** What we agree you'll walk away with is what you'll actually receive—guaranteed.
- **No Risk, No Upfront Investment:** Homeowners don't pay anything until the home sells, and Noble Home Solutions bears the renovation costs and listing expenses.
- **Trusted Partner, Not a Buyer:** We're not trying to purchase your home under value—we're helping you unlock its full potential so you can earn more.
- **Full Transparency:** Clear, written agreements with complete visibility into costs, timeline, and process.

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# Fast Cash Offer!



## How it Works

- **Quick Property Review:** We gather basic property details through a short conversation, photos, or a brief walkthrough—no formal inspections or appraisals required.
- **Same-Day Cash Offer:** Based on our review, we present a fair and competitive cash offer—usually within 24 hours.
- **No Repairs or Cleaning Required:** Sell your home exactly as it is. We buy homes in any condition—no need to lift a finger or spend money on improvements.
- **You Choose the Closing Date:** Whether you need to close in 7 days or 30, we work on your timeline to provide flexibility and peace of mind.
- **No Commissions or Hidden Fees:** The offer you accept is the amount you'll receive. No realtor commissions, no closing costs, and no surprise deductions.
- **Stress-Free Closing Process:** We work with a reputable title company to ensure a smooth, transparent, and legally sound closing. We even handle all paperwork.

## Program Benefits

- **Speed & Certainty:** Receive a cash offer within 24 hours and close in as little as 7 days—much faster than traditional listings.
- **No Showings or Open Houses:** Skip the hassle of multiple walk-throughs, buyer negotiations, and staging your home.
- **Sell As-Is:** Avoid repair costs and time-consuming renovations. We take on all the work post-closing.
- **No Fees or Closing Costs:** Keep more of your money. We cover all transaction fees and closing costs.
- **Flexible Timeline:** Need more time to move or relocate? We'll work around your schedule and even offer flexible post-occupancy options.
- **Privacy & Simplicity:** Avoid listing your home on the open market and dealing with traditional buyer uncertainties. Everything is handled privately and professionally.
- **Peace of Mind:** Know exactly what you're walking away with—no surprises, no delays.

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# Stay in Control: Solutions to Avoid Auction



## OPTION 1

### → Sell Your Property on the Market

We can list your property to sell before the auction. This option could give you a higher return, but here are some important points to keep in mind:



**Time:** Selling could take more than a month. While we will aim to sell quickly, it might not happen before the auction date.



**Costs:** Realtor commissions (5-6%) and closing costs apply.



**Effort:** You'll need to prepare for showings and appraisals, which can be stressful with the auction coming up.



**Protect Your Future:** Selling now helps you avoid foreclosure, which will protect your ability to buy a home again in the future. If the property goes to auction, foreclosure could prevent you from purchasing another home for years.

## OPTION 2

### → Accept a Cash Offer – No Costs, Close in 3 Weeks

I can offer you a guaranteed cash deal, closing in just 3 weeks. Here's why this option stands out:



**Fast:** We will close in 3 weeks, so you'll avoid the auction.



**No Fees:** There are no realtor commissions or closing costs—everything is handled for you.



**Guaranteed Sale:** Whether it's me or one of my 2,000 investors, the property will be sold, guaranteed.



**Stress-Free:** No showings or negotiations. This process is quick and easy, giving you cash in hand.

## OPTION 3

### → Keeping the Property



Keeping the property can be challenging. It involves catching up on missed payments and working with your lender, which can be time-consuming and risky. There's a chance foreclosure may still happen if these efforts fall through, and foreclosure will make it very difficult to buy a home again for several years.

I'm here to help you make the best decision, and based on your situation, the cash offer provides the most certainty and peace of mind. Selling the home now keeps your future options open, letting you buy again when the time is right.

**Please reach out to discuss this further or to review the cash offer I can provide for you.**



# Stay in Control: Solutions to Navigate Bankruptcy



## OPTION 1

### → Move Forward with Bankruptcy Filing

Filing for bankruptcy can sometimes give you time and protection from creditors, but it's important to understand what comes with this path:



**Time:** Bankruptcy can delay the sale of your property and buy you time, but it's not a permanent solution.



**Costs:** You'll incur attorney fees, court costs, and potentially trustee fees.



**Effort:** Filing and completing bankruptcy requires strict documentation and court appearances, which can be stressful.



**Credit Impact:** Bankruptcy will remain on your credit for 7-10 years and may make it difficult to qualify for loans or buy a home in the near future.

**Uncertain Outcome:** If the bankruptcy is dismissed or not confirmed, foreclosure or forced sale may still occur.

## OPTION 2

### → Accept a Cash Offer – No Costs, Close in 3 Weeks

We can offer a guaranteed cash deal, helping you exit the situation quickly and with peace of mind. Here's why this stands out:



**Fast:** We close in 3 weeks, helping you resolve the property issue before bankruptcy complications deepen.



**No Fees:** No attorney fees, court delays, or commissions—everything is taken care of.



**Guaranteed Sale:** Whether it's us or one of our 2,000+ investors, your home will be sold.



**Stress-Free:** No showings, no waiting. You'll walk away with cash and clarity.

## OPTION 3

### → Keeping the Inherited Property



Trying to keep your property through bankruptcy can be complicated. It may involve: Catching up on missed payments, Getting court approval to retain the home, Committing to a strict payment plan under Chapter 13. Even if approved, missing a single payment could lead to dismissal of the case, putting the property at risk again. This option also puts future home buying on hold for several years.

I'm here to help you weigh your options.  
Based on your situation, the cash offer may give you the cleanest, fastest path forward—without long-term credit damage or years of court involvement.

**Please reach out to discuss this further or to review the cash offer I can provide for you.**





# Stay in Control: Solutions During Probate



## OPTION 1

### → List the Property on the Market During Probate

You can list the inherited property for sale during probate (with court or executor approval). While this might get you a higher return, here are key points to consider:



**Time:** Probate sales can take several months—especially with court delays or family disagreements. Selling before probate closes can be complicated.



**Costs:** Realtor commissions (5–6%), court filings, and legal fees apply.



**Effort:** You'll need to coordinate clean-outs, showings, appraisals, and possibly repairs—all while managing court deadlines and family communication.



**Uncertain Outcome:** If a buyer backs out or probate is delayed, the process could drag out much longer than expected.

## OPTION 2

### → Accept a Cash Offer – No Costs, Close in 3 Weeks

We can offer a direct cash offer—helping you simplify probate and settle the estate faster. Here's why this option works well during probate:



**Fast:** We can close in 3 weeks, even during probate, with court approval or after the estate is granted authority to sell.



**No Fees:** No realtor commissions, legal closing costs, or out-of-pocket expenses. We handle everything.



**Guaranteed Sale:** Whether it's us or one of our 2,000+ investors, the property will be sold with certainty.



**Stress-Free:** No showings, clean-outs, or negotiations needed. You get cash, quickly and respectfully.

## OPTION 3

### → Keeping the Inherited Property



Keeping the property can be an option—but it requires:

- Transferring title through probate
  - Paying off any liens, mortgage, or taxes
  - Maintaining the home during probate (utilities, insurance, upkeep)
- If multiple heirs are involved, this can become complex and emotional. Probate can also take 6–12+ months, tying up the property and delaying estate resolution.

I'm here to help guide you through your options. In many probate cases, a cash offer can speed up the process, reduce conflict, and let you and your family move on faster—with fewer delays and no surprises.

**Please reach out to discuss this further or to review the cash offer I can provide for you.**



# Stay in Control: Solutions for a Property That Needs Repairs



## OPTION 1

### → Sell Your Property on the Market “As-Is”

You can list your property with an agent and try to sell it in its current condition, but there are important factors to keep in mind:



**Time:** Most buyers looking on the market expect move-in ready homes. Selling a property needing repairs could take months or fall through during inspections.



**Costs:** Realtor commissions (5–6%) still apply, along with possible repair credits requested by the buyer.



**Effort:** You may need to clean out the property, stage it, and possibly make partial repairs to attract offers or pass inspections.



**Inspection Risk:** Even “as-is” sales may require an inspection. If repairs are too extensive, a lender may not approve the buyer’s financing.

## OPTION 2

### → Accept a Cash Offer – No Costs, Close in 3 Weeks

We specialize in purchasing properties in any condition, no matter how many repairs are needed. Here’s why this option works for you:



**Fast:** Close in 3 weeks, with no delays due to inspections or repairs.



**No Fees:** No commissions, no closing costs, and no repair requests. We buy “as-is.”



**Guaranteed Sale:** Whether it’s us or one of our 2,000+ investor partners, we’ll get it done.



**Stress-Free:** No cleanup or renovation needed. Leave everything behind—we’ll handle it.

## OPTION 3

### → Keeping the Property and Making Repairs



Keeping the home and fixing it up may increase value, but there are challenges: **Costly Repairs:** Plumbing, roof, electrical, foundation, or cosmetic issues can add up fast. **Managing contractors and city permits** can take months and cause stress. Many homeowners don’t have the budget to pay out of pocket or qualify for financing. **Risk of Stalling:** Projects that go over budget or off schedule can leave the property sitting and losing value.

I’m here to help you evaluate your best path forward.  
If your property needs work and you’re looking for speed, certainty, and convenience, a cash offer could be your best option—without the hassle of repairs.

**Please reach out to discuss this further or to review the cash offer I can provide for you.**





# Foreclosure 101:

## What You Need to Know



### 1 Notice of Default (NOD)

After missing 4 mortgage payments, the lender will send a formal notice called a Notice of Default (NOD). This is a public notice that you are behind on payments, and it is recorded with the county.



You have 30 more days to catch up on payments before the foreclosure process officially begins.

### 2 Notice of Trustee's Sale

If you don't pay within the 30 days, the lender will schedule a public auction to sell your house. A notice of the sale will be posted with details of the auction date, time, and starting bid for the property.



You still have the chance to pay what you owe before the auction happens to stop the sale.

### 3 Auction (Trustee's Sale)

On the auction day, the house is sold to the highest bidder. The person who wins the bid becomes the new owner of the home and gets a legal document called a trustee's deed.



Once the sale is final, the new owner can take possession of the house.

### 4 Real Estate Owned (REO)

If no one buys the house at the auction, the lender takes ownership of the property. The property becomes what's known as Real Estate Owned (REO), or bank-owned, and the lender will try to sell it.



The lender may work with a real estate agent or an asset manager to make the property more appealing to buyers.

### 5 Eviction

After the property is sold, if you're still living in the home, you'll get an eviction notice. This notice tells you how much time you have to move out.



If you don't leave by the deadline, the sheriff will come to remove you and any belongings left behind.

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# Probate 101:

## What You Need to Know



### 1 Death of the Property Owner

The probate process begins when a homeowner passes away. If the property was solely in their name, the estate may need to go through probate court to determine rightful ownership.

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### 2 Filing the Probate Case

An executor or administrator (usually a family member) must file a petition with the court to start probate. This step gives them legal authority to manage the estate, including selling or transferring real estate.

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### 3 Inventory & Valuation

The executor gathers and values all assets, including the home. This step ensures accurate reporting to the court and helps with decision-making regarding debts, inheritance, and property sale.

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### 4 Notifying Creditors & Settling Debts

Before the home can be sold or transferred, outstanding debts must be paid from the estate. Creditors are notified and given an opportunity to file claims.

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### 5 Distributing Assets or Selling the Home

After debts are settled, the court will approve the transfer of ownership or the sale of the property. The executor may sell the home to settle the estate or distribute proceeds to heirs.

### 6 Closing the Estate

Once all responsibilities are fulfilled, the probate case is closed. Heirs receive what remains, and the property is either transferred or sold with clear title.

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# Bankruptcy 101: What You Need to Know



## 1 Financial Hardship

Bankruptcy often begins when an individual or homeowner can no longer keep up with debts, such as credit cards, medical bills, or mortgage payments.

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## 2 Filing for Bankruptcy

To begin the legal process, a petition is filed in federal bankruptcy court. Most individuals file Chapter 7 (liquidation) or Chapter 13 (reorganization).

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## 3 Automatic Stay Takes Effect

Once bankruptcy is filed, an 'automatic stay' goes into effect, temporarily halting foreclosure, repossession, and collection calls.

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## 4 Meeting of Creditors (341 Hearing)

You'll attend a brief hearing where the bankruptcy trustee and creditors can ask questions about your finances. This meeting is required but usually straightforward.

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## 5 Property Evaluation & Repayment Plan

After the property is sold, if you're still living in the home, you'll get an eviction notice. This notice tells you how much time you have to move out.

## 6 Debt Discharge or Case Dismissal

If successful, most debts are discharged, giving you a fresh financial start. If the court dismisses your case, creditors may resume collection efforts.

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# Repair Challenges 101: What You Need to Know



## 1 Property Falls into Disrepair

Over time, homes can suffer from wear and tear, storm damage, outdated systems, or neglect. Repairs can become overwhelming—especially if costs exceed your current budget.

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## 2 Repairs Can Be Expensive

Major repairs like roofing, plumbing, foundation, or electrical work can cost tens of thousands. Without funds or financing, many homeowners feel stuck.

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## 3 Traditional Sale Becomes Difficult

If the home needs too much work, many buyers won't qualify for a mortgage. Lenders often require the home to pass inspections, and your "as-is" listing may sit on the market with little interest.

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## 4 Out-of-Pocket Expenses Add Up

Trying to fix the home yourself often means upfront costs, permits, and hiring contractors—while still keeping up with taxes, insurance, and utilities during the process.

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## 5 Missed Opportunity for a Fast Sale

Homeowners often delay selling, thinking they must fix everything first. But cash buyers like us purchase homes in any condition—no repairs, no cleanup, no stress.

## 6 You Have Options Right Now

At Noble Home Solutions, we'll evaluate your property "as-is" and can make a fast, fair cash offer—no commissions, closing costs, or repair obligations. Close in as little as 3 weeks.

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