DO YOU OR SOMEONE YOU KNOW HAVE A

VACANT HOME?

IS IT COSTING YOU MONEY EVERY DAY?

STOP THE DAILY EXPENSE.
TURN UNUSED HOME EQUITY INTO WORKING MONEY.

Discover options that may help your vacant home stop draining cash - and start working for you.

YOUR VACANT HOME MAY BE COSTING YOU MONEY EVERY DAY.

Even when nobody is living there, the bills may keep coming.

- Mortgage principal and interest
- Property taxes
- Vacant-home / high-risk insurance
- Electricity, heat, gas, water and sewer
- HOA or condominium fees
- Lawn care and landscaping
- Snow and ice removal

- Repairs and routine maintenance
- Security systems or property checks
- Cleaning, winterization and seasonal upkeep
- Pest or rodent control
- Damage from leaks, storms, vandalism or trespassing
- Municipal/code-related costs when applicable
- Lost opportunity to earn income from an unused asset

HIGH-RISK / VACANT-HOME INSURANCE: Vacancy can change how a standard homeowners policy responds. Coverage may be limited or excluded after a vacancy period, depending on the policy, so owners should ask their insurer how vacancy affects coverage and cost.

WHAT IS YOUR VACANT HOME COSTING YOU?

Add the costs - then translate them into a daily carrying cost.

MONTHLY / MONTH-EQUIVALENT COST

Mortgage / loan payment	$ ____________
Property taxes	$ ____________
Insurance	$ ____________
Utilities	$ ____________
Maintenance / repairs	$ ____________
Lawn / snow / security / HOA	$ ____________
Other carrying expenses	$ ____________

EXAMPLE

If a vacant home is costing **$50 per day**:

$1,500
about 30 days

$18,250
over 365 days

YOUR ESTIMATED DAILY COST: Add annual or monthly carrying costs, then divide by the number of days. The goal is to reveal what the unused property is costing you.

YOUR HOME DOES NOT HAVE TO BE FREE AND CLEAR.

You may still have a mortgage - and still have substantial unused equity.

SIMPLE EXAMPLE

Estimated home value	**$500,000**
Mortgage balance	**$200,000**
Approximate gross equity before selling costs / liens / other obligations	**$300,000**

Meanwhile, the owner may still be paying the mortgage, taxes, insurance, utilities, repairs and other carrying costs on a home that is producing little or no income.

TURN UNUSED HOME EQUITY INTO WORKING MONEY.
Compare your choices and determine whether the property itself - or the equity created from a sale - can be put to more productive use.

STOP THE EXPENSE - PUT THE PROPERTY TO WORK.

Maybe you do not want to sell. There may be other ways your vacant home can start working for you.

1 RENT THE HOME

Generate possible monthly income when the property is suitable for rental use.

2 LEASE WITH OPTION

Create occupancy and income while preserving a possible future sale.

3 PROFESSIONAL PROPERTY MANAGEMENT

Reduce day-to-day work such as leasing, rent collection and maintenance coordination.

4 REPAIR / REPOSITION

Improve or clean up the property so it may be easier to sell, rent or use productively.

5 INHERITED / ESTATE PROPERTY

Review choices when a family owns a home that nobody needs or wants to manage.

6 OTHER SOLUTIONS

Explore other negotiated real-estate solutions based on the property and the owner's goals.

DO NOT ASSUME YOUR ONLY CHOICE IS TO KEEP PAYING FOR AN EMPTY HOME.

SELL IT - MULTIPLE WAYS WITH ANY HOME LLC.

If selling is the best choice, the structure of the sale may matter just as much as the decision to sell.

1 SELL TO ANY HOME LLC

Explore a direct sale when the property, price and terms are a fit. A completed sale may eliminate ongoing ownership expenses.

2 SELL WITH OWNER FINANCING - BECOME YOUR OWN BANK

When appropriate and mutually agreed, finance all or part of the sale price and receive scheduled payments and interest under written terms.

3 ALLOW ANY HOME LLC TO HELP SELL THE PROPERTY

Explore marketing and sale options designed to obtain the best practical result for the homeowner, subject to the property, market and written agreements.

A vacant property may stop being a daily expense and become a completed sale, an income-producing note, or another negotiated solution.

TURN UNUSED EQUITY INTO WORKING MONEY.

After a sale and payoff of the mortgage and other obligations, the remaining net proceeds may become available for a new purpose.

ONE POSSIBILITY: BECOME A PRIVATE MONEY LENDER TO ANY HOME LLC

When an appropriate, legally compliant transaction is available, a homeowner may consider lending a portion of available funds to Any Home LLC under separate written terms.

- Amount loaned and agreed interest rate
- Payment schedule and loan term
- Promissory note and repayment provisions
- Collateral / mortgage security when applicable
- Lien position and insurance requirements
- Risks, defaults, remedies and professional review

POTENTIAL DOUBLE-DIGIT INTEREST: Some transaction-specific lending arrangements may be negotiated at double-digit annual interest rates. Availability and terms vary, and no rate or return is guaranteed.

LESS PROPERTY-MANAGEMENT STRESS DOES NOT MEAN NO RISK. Private lending may reduce day-to-day ownership work, but borrower, collateral, repayment and investment risks remain.

STOP THE DAILY EXPENSE. PUT UNUSED ASSETS TO WORK.

A short conversation may help you understand what the vacant home is costing you - and what options may be available.

ASK THESE 4 QUESTIONS TODAY:

- What is my vacant home costing me each month and each day?
- How much equity may be available after the mortgage and other obligations?
- Do I want to sell, rent, lease-option, manage, improve or owner-finance?
- After a sale, do I want to explore putting some available proceeds to work?

CONTACT ANY HOME LLC

Scan to visit AnyHomeLLC.com

DO NOT HAVE A VACANT HOME? You may know a family member, friend, neighbor, estate representative or other homeowner who does. Share this Quick Book with them.

ANY HOME LLC

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