



MidWest Real Estate Solutions Inc.

A Real Estate Investment Company

Real Estate Agent Partnership Guide

Who Are We?

Midwest Real Estate Solutions is a full service real estate solutions firm that purchases and sells properties throughout the greater Chicago, IL area. Founded in 2007 by brothers Joshua Inglis and Juan Inglis, Midwest Real Estate Solutions 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, Midwest Real Estate Solutions has passionately pursued our goal to help hundreds of people in our community find solutions to their real estate needs. Our organization is well-funded, with years of experience successfully purchasing properties with CASH; and quickly renovating and listing to re-sell those properties to retail homebuyers and landlords. Completing in excess of tens of millions of dollars in real estate transactions since 2007, Midwest Real Estate Solutions is excited to be part of the area's renaissance, and we aspire to continue contributing to the economic rejuvenation of Chicago and its neighborhoods.

We could not achieve our level of success without the many strong partnerships and relationships we have cultivated. At Midwest Real Estate Solutions, 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 MIDWEST REAL ESTATE SOLUTIONS

From the beginning, Joshua and Juan had a goal to work together in real estate doing what they love, and wanted to share their passion of real estate with others. Through the years, they've developed a solid foundation of real estate knowledge, the expertise necessary to navigate any transaction; and have the integrity to follow up on promises.

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

Facts About Midwest Real Estate Solutions

- *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 Midwest Real Estate Solutions, 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 will treat our clients, partners and team members with respect at all times; bringing a genuine enthusiasm for real estate, and possessing 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."

COMPANY LEADERSHIP



*Joshua Inglis,
Co-Owner*



*Juan Inglis,
Co-Owner*

At Midwest Real Estate Solutions, our team is highly motivated, knowledgeable, ethical and resourceful. Qualified to handle any real estate transaction, our dedicated staff is 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

BBB ACCREDITED

Midwest Real Estate Solutions is proud to be a member of the Better Business Bureau and has been an upstanding member of the greater Chicagoland area for years.



Benefits of Working With Us

MIDWEST REAL ESTATE SOLUTIONS VS. TRADITIONAL BUYER

Here are a few benefits your sellers have when working with Midwest Real Estate Solutions 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 Midwest Real Estate Solutions, 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	Midwest Real Estate Solutions
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. For example, let's say that you as a licensed agent have an REO property listed. 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 need 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 (we buy 12-15 properties a year)
- 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 – like 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 & JOINT VENTURE POTENTIAL

At Midwest Real Estate Solutions, 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.

By working with us, you can benefit from our knowledge, gain REAL LIFE investing experience and have an amazing opportunity to learn all the ins-and-outs of the other side of real estate. To us, this is invaluable. If you should decide to take interest in becoming more involved directly with real estate investing, there are a few unique opportunities that can create an **additional income stream for you** – and you can either take a hands on or hands off approach. Let us know if you're interested in a possible joint venture opportunity, and we can discuss it in great detail.

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 & Buy 12-15 Properties A Year
- ✓ **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

Real Life Scenario

An example of an agent getting 3 commissions by working with us.

B. Type of Loan							
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File Number:	7. Loan Number:	8. Mortgage Insurance Case Number:		
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.		8032935-CLTIC	21791			
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)*" were paid outside the closing; they are shown here for informational purposes and are not included in the totals. (0032935 7)							
D. Name and Address of Borrower: Olivia & Associates, LLC 230 N. Walnut Street Unit C Bensenville IL 60106			E. Name and Address of Seller: Dorothy J. Bilek 1541 Bolson Drive Downers Grove IL 60516		F. Name and Address of Lender: ABC Bank 5645 W. Lake Steet Chicago, IL 60644		
G. Property Location: 1541 Bolson Drive Downers Grove, IL 60516 Dupage County, Illinois			H. Settlement Agent: Professional National Title Network, Inc. Place of Settlement: Village Law Building 5300 Main Street Downers Grove, IL 60515		I. Settlement Date: January 31, 2013		
J. Summary of Borrower's Transaction				K. Summary of Seller's Transaction			
100. Gross Amount Due from Borrower				400. Gross Amount Due to Seller			
101. Contract sales price	215,100.00			401. Contract sales price	215,100.00		
102. Personal property				402. Personal property			
103. Settlement charges to borrower (line 1400)	54,677.70			403.			
104.				404.			
105.				405.			
Adjustments for items paid by seller in advance				Adjustments for items paid by seller in advance			
106. City/Town taxes				406. City/Town taxes			
107. County taxes				407. County taxes			
108. Assessments				408. Assessments			
109.				409.			
110.				410.			
111.				411.			
112.				412.			
120. Gross amount due from Borrower	269,777.70			420. Gross amount due to Seller	215,100.00		
200. Amounts Paid by or in Behalf of Borrower				500. Reductions in Amount Due to Seller			
201. Deposit or earnest money	10,000.00			501. Excess deposit (see instructions)			
202. Principal amount of new loan(s)	193,670.00			502. Settlement charges to seller (line 1400)	4,908.99		
203. Existing loan(s) taken subject to				503. Existing loan(s) taken subject to			
204.				504. Payoff of first mortgage loan			
205.				505. Payoff of second mortgage loan			
206.				506. Dep. retained by Grove Realtors	10,000.00		
207. Owners Policy Credit	980.00			507. Owners Policy Credit	980.00		
208.				508.			
209.				509.			
Adjustments for items unpaid by seller				Adjustments for items unpaid by seller			
210. City/Town taxes				510. City/Town taxes			
211. County taxes 01/01/13 to 01/31/13	493.83			511. County taxes 01/01/13 to 01/31/13	493.83		
212. Assessments				512. Assessments			
213. County Taxes 01/01/2012 to 12/31/2012	2,356.64			513. County Taxes 01/01/2012 to 12/31/2012	2,356.64		
214.				514.			
215.				515.			
216.				516.			
217.				517.			
218.				518.			
219.				519.			
220. Total paid by/for Borrower	207,512.47			520. Total reduction amount due Seller	18,751.46		
300. Cash at Settlement from/to Borrower				600. Cash at Settlement from/to Seller			
301. Gross amount due from Borrower (Line 120)	269,777.70			601. Gross amount due to Seller (Line 420)	215,100.00		
302. Less amount paid by/for Borrower (Line 220)	(207,512.47)			602. Less reductions due Seller (Line 520)	(18,751.46)		
303. CASH FROM BORROWER	62,265.23			603. CASH TO SELLER	196,348.54		

Real Life Scenario

She received 2 commissions when we purchased the property because she represented the seller and us the buyer.

L. Settlement Charges				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Real Estate Broker Fees		\$10,755.00			
Division of commission (line 700) as follows:					
701.	\$ 10,755.00	to Grove Realtors			
702.		to			
703.	Commission paid at settlement				
704.	Dep. retained by Grove Realtors				755.00
				P.O.C.\$10,000.00(B)*	
800. Items Payable in Connection with Loan					
801.	Our origination charge	\$ 1,936.70	(from GFE #1)		
802.	Your credit or charge (points) for the specific interest rate chosen		(from GFE #2)		
803.	Your adjusted origination charges		(from GFE #A)		
804.	Appraisal fee to ABC Bank		(from GFE #3)	1,936.70	
805.	Credit report to ABC Bank		(from GFE #3)	400.00	
806.	Tax service		(from GFE #3)	10.00	
807.	Flood certification		(from GFE #3)		
808.	Loan Documentation Fee to ABC Bank			500.00	
809.	Flood Search to ABC Bank			18.00	
810.	Escrow Fees to ABC Bank			550.00	
811.	Inspection Fees to ABC Bank			300.00	
812.	Escrow to ABC Bank			47,600.00	
900. Items Required by Lender to be Paid in Advance					
901.	Interest from 01/31/13 to 02/01/13 to ABC Bank @ \$	/day (days @ %)	(from GFE#10)		
902.	Mortgage insurance premium for month to		(from GFE #3)		
903.	Homeowner's insurance for year to		(from GFE #11)		
904.		for year to			
1000. Reserves Deposited with Lender					
1001.	Initial deposit for your escrow account			(from GFE #9)	
1002.	Homeowner's insurance	months @ \$	per month		
1003.	Mortgage insurance	months @ \$	per month		
1004.	Property taxes	months @ \$	per month		
1005.		months @ \$	per month		
1006.		months @ \$	per month		
1007.		months @ \$	per month		
1008.	Aggregate Adjustment				
1100. Title Charges					
1101.	Title services and lender's title insurance			(from GFE #4)	1,783.00
1102.	Settlement or closing fee to PNTN	\$ 965.00	See Additional 1102 Items		
1103.	Owner's Policy Premium to PNTN/Justin Tedrowe			(from GFE #5)	990.00
1104.	Lender's title insurance	\$ 600.00			
1105.	Lender's title policy limit	\$193,670.00			
1106.	Owner's title policy limit	\$215,100.00			
1107.	Agent's portion of the total title insurance premium to Justin Tedrowe			\$ 1,299.00	
1108.	Underwriter's portion of the total title insurance premium to CLTiC			\$ 148.50	
1109.	Title Services portion of the total title insurance premium to PNTN			\$ 142.50	
1110.				(from GFE #4)	
1111.	See additional 1111 Items	\$ 218.00	(from GFE #4)		523.00
1200. Government Recording and Transfer Charges					
1201.	Government recording charges to Dupage County Recorder			(from GFE #7)	90.00
1202.	Deed \$ 40.00;	Mortgage \$ 50.00;	Releases \$		
1203.	Transfer taxes			(from GFE #8)	
1204.	City/County tax/stamps	Deed \$ 107.75; Mortgage \$			107.75
1205.	State tax/stamps	Deed \$ 215.50; Mortgage \$			215.50
1206.	City/Village tax/stamps				
1300. Additional Settlement Charges					
1301.	Required services that you can shop for			(from GFE #6)	
1302.	Survey to Preferred Survey, Inc.				375.00
1303.	Sewer to Downers Grove Sanitary District				45.24
1304.	Seller Attorney Fees (10.5 hours @ \$275.00 hour) to Justin J. Te				2,887.50
1305.	Buyer Attorney Fees to The Woods Law Group				500.00
1400.	Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				54,677.70
					4,908.99

Real Life Scenario

B. Type of Loan			
1. <input checked="" type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File Number: F-1320-JEF
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.		7. Loan Number: 1118835120
<p>C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.</p>			
D. Name and Address of Borrower:		E. Name and Address of Seller:	
AMEE L. BRODERICK 901 W. MADISON ST, UNIT 812 CHICAGO, IL 60607		OLIVA & ASSOCIATES, LLC 1541 BOLSON DR DOWNERS GROVE, IL 60516	
F. Name and Address of Lender:			
JPMORGAN CHASE BANK, N.A. 1820 E. Sky Harbor Circle S Phoenix, Az 85034			
G. Property Location:		H. Settlement Agent:	
1541 BOLSON DR DOWNERS GROVE, IL 60516 Du Page County, Illinois		National Title Center, Inc. 7443 W Irving Park Rd #1E Chicago, IL 60634 Ph. (773)309-6200	
I. Settlement Date: August 22, 2013			
J. Summary of Borrower's transaction		K. Summary of Seller's transaction	
100. Gross Amount Due from Borrower:		400. Gross Amount Due to Seller:	
101. Contract sales price	350,000.00	401. Contract sales price	350,000.00
102. Personal property		402. Personal property	
103. Settlement Charges to Borrower (Line 1400)	14,835.10	403.	
104.		404.	
105.		405.	
Adjustments for items paid by Seller in advance		Adjustments for items paid by Seller in advance	
106. City/Town Taxes to		406. City/Town Taxes to	
107. County Taxes to		407. County Taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due from Borrower	364,835.10	420. Gross Amount Due to Seller	350,000.00
200. Amounts Paid by or in Behalf of Borrower		500. Reductions in Amount Due Seller:	
201. Deposit or earnest money	4,000.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	343,880.00	502. Settlement charges to Seller (Line 1400)	18,408.99
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. ORIGINATION POC	505.00	504. Payoff First Mortgage to ABC BANK	194,534.33
205. TAX SERVICE FEE PAID BY LENDER	87.00	505. Payoff Second Mortgage	
206. CLOSING COST REBATE/CPL LENDER	1,045.00	506. Dep. retained (\$4,000.00)	4,000.00
207.		507.	
208.		508.	
209. OWNERS POLICY CREDIT	1,630.00	509. OWNERS POLICY CREDIT	1,630.00
Adjustments for items unpaid by Seller		Adjustments for items unpaid by Seller	
210. City/Town Taxes to		510. City/Town Taxes to	
211. County Taxes 01/01/13 to 08/22/13	1,641.47	511. County Taxes 01/01/13 to 08/22/13	1,641.47
212. Assessments to		512. Assessments to	
213.		513.	
214. CLOSING COST CREDIT	2,500.00	514. CLOSING COST CREDIT	2,500.00
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid by/for Borrower	355,068.47	520. Total Reduction Amount Due Seller	222,714.75
300. Cash at Settlement from/to Borrower		600. Cash at settlement to/from Seller	
301. Gross amount due from Borrower (line 120)	364,835.10	601. Gross amount due to Seller (line 420)	350,000.00
302. Less amount paid by/for Borrower (line 220)	(355,068.47)	602. Less reductions due Seller (line 520)	(222,714.75)
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	9,766.63	603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	127,285.25

* Paid outside of closing by borrower(s), seller(s), lender(L) or third-party(T)

Real Life Scenario

She received a commission when we sold it. 3 commissions total!

Settlement Charges				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Real Estate Broker Fees \$ 19,250.00					
Division of commission (line 700) as follows:					
701. \$ 9,825.00	to	GROVE REALTORS			
702. \$ 9,425.00	to	COLDWELL BANKER HONIGSMAN			
703. Commission paid at settlement					15,250.00
704. Deposit held by escrow	to	GROVE REALTORS	\$4000.00 (POC)		
800. Items Payable in Connection with Loan					
801. Our origination charge			\$ 1,187.00 (from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen			\$ (from GFE #2)		
803. Your adjusted origination charges			(from GFE #A)	1,187.00	
804. Appraisal fee	to	SERVICELINK	(from GFE #3)	505.00	
805. Credit Report	to	KROLL FACTUAL DATA	(from GFE #3)	10.00	
806. Tax service	to		(from GFE #3)		
807. Flood certification	to	CORELOGIC FLOOD SERVICES	(from GFE #3)	11.00	
808. 2ND APPRAISAL	to	LSI	(from GFE #3)	505.00	
809.			(from GFE #3)		
810.			(from GFE #3)		
811.			(from GFE #3)		
900. Items Required by Lender to Be Paid in Advance					
901. Daily interest charges from 08/22/13 to 09/01/13	10 @	\$37.660000/day	(from GFE #10)	376.60	
902. Mortgage insurance premium for 12 months	to	US DEPARTMENT OF HUD	(from GFE #3)	5,910.63	
903. Homeowner's insurance for 1.0 years	to	STATE FARM	(from GFE #11)	1,009.00	
904.			(from GFE #11)		
905.			(from GFE #11)		
1000. Reserves Deposited with Lender					
1001. Initial deposit for your escrow account			(from GFE #9)	861.67	
1002. Homeowner's insurance	3,000 months @	\$ 84.08 per month	\$ 252.24		
1003. Mortgage insurance	months @	\$ 378.92 per month	\$		
1004. Property taxes			\$ 609.63		
COUNTY TAXES	3,000 months @	\$ 203.21 per month			
1005.			\$		
1006.	months @	\$ per month	\$		
1007.	months @	\$ per month	\$		
1008.			\$		
1009.			\$		
1100. Title Charges					
1101. Title services and lender's title insurance			(from GFE #4)	2,288.00	153.00
1102. Settlement or closing fee	to	National Title Center, Inc.	\$ 1,025.00		100.00
1103. Owner's title insurance	to	FIRST AMERICAN TITLE INSURANCE COMPANY	(from GFE #5)	1,630.00	
1104. Lender's title insurance	to	FIRST AMERICAN TITLE INSURANCE COMPANY	\$ 900.00 incl endorsements		
1105. Lender's title policy limit		\$ 343,600.00			
1106. Owner's title policy limit		\$ 350,000.00			
1107. Agent's portion of the total title insurance premium	to	National Title Center, Inc.	\$ 1,754.00		
1108. Underwriter's portion of the total title insurance premium	to	FIRST AMERICAN TITLE INSURANCE C	\$ 326.00		
1109. SELLER'S ATTORNEY FEE	to	THE WOODS LAW GROUP LTD	\$		800.00
1110.			\$		
1111.			\$		
1112.			\$		
1113.			\$		
1200. Government Recording and Transfer Charges					
1201. Government recording charges	to	Recorder's Office	(from GFE #7)	141.00	
1202. Deed \$ 55.00	Mortgage \$ 86.00	Releases \$ 52.00	Other \$		52.00
1203. Transfer taxes			(from GFE #8)		
1204. City/County tax/stamps		\$ 175.00	\$		175.00
1205. State tax/stamps		\$ 350.00	\$		350.00
1206.					
1207.					
1300. Additional Settlement Charges					
1301. Required services that you can shop for			(from GFE #6)		
1302. SURVEY	to	PREFERRED SURVEY	\$		250.00
1303. SANITARY ACCOUNT PAYMENT	to	DOWNS GROVE SANITARY DISTRICT	\$		53.71
1304. 2ND TAX INST OF 2012/DUP BILL	to	DUPAGE COUNTY TREASURER	\$		1,225.24
1305. BUYER ATTORNEY FEE	to	JOHN JANCZUR	\$	400.00	
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				14,835.10	18,408.95

* Paid outside of closing by borrower(s), seller(s), lender(s), or third party(ies)

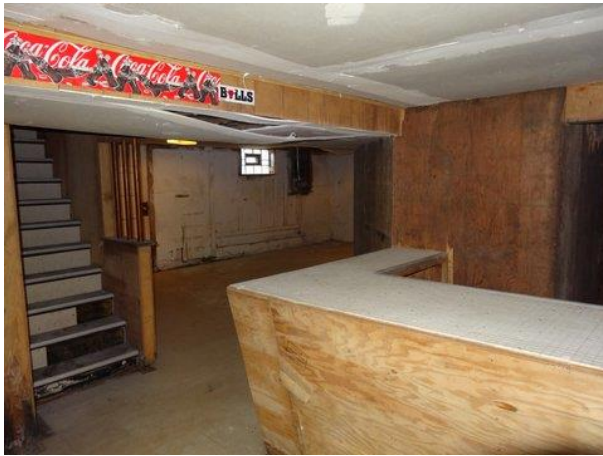
Property Showcase

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 immediately implement their techniques here in our backyard. Here are just a few of our past rehab projects:



Property Showcase



Property Showcase



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.

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 MIDWEST REAL ESTATE SOLUTIONS?

You have the opportunity to become what we call a "triple agent." When working with Midwest Real Estate Solutions, 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 can 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!