

# Special Report



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**COG Properties, L.L.C.**  
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## Overview

### **'I never thought I could buy a home this easily!'**



**3 Bedroom 2 bath  
1700 Sq. Ft. Lake  
Arrowhead**

That's what Lori said as she signed the lease agreement on the Lake Arrowhead home pictured to the left. We made home buying a reality for her family and we can help you, too!

Trying to buy a home can be like trying to run through a maze while blindfolded! But after reading this Special Report, you may very well be able to move into a beautiful home in 7 days.

Just who can lead you through that maze? COG Properties, L.L.C.. While we can't *promise* that we have just the home you're looking for, we can tell you we're constantly finding more homes and making them available. Nice homes in great neighborhoods... the kind you want.

## COG Properties, L.L.C.

Who is COG Properties, L.L.C. and what do they do? We're property investors that buy homes and make them available to people like you. We recognized the growing need that nearly 40% of the families face. That need is the ability to buy the home they want and meet the requirements of lenders.

By providing our own financing for 24 to 36 months, we help you the home buyer 'bridge' the time you need to build equity in a home and meet the requirements of the conventional lenders. **We help you save for a home while experiencing home ownership.**

## Is This You?

Trying to move out of your current situation and into a desirable home can seem like you're swimming upstream: You keep trying to improve your financial profile and just when you think that you can make the move, something happens that forces you back into the same old situation.



Lenders don't seem to understand. They expect perfect credit, lots of money in the bank and then *maybe*, and I mean *maybe* they will '**consider**' whether to give you a loan.

So you put off buying a home and you rent. You become frustrated knowing that you're not helping your family. You want another bedroom, more space, a back yard, a 2-car garage, etc.

Once you begin renting, you never seem to be able to save any extra money for the loan financing requirements. The banks won't let you use 'borrowed' money for the down payment. And just when you think you've got enough for a down payment, the rent goes up... or you need a bigger apartment... or whatever. And then you're back at square one, living in the same cramped place with the same neighbors. Wondering if you'll ever have the kind of place you deserve.

## You deserve better!

You may be tired of the same old space. Sure your apartment seemed big when you moved in, but now you realize that you're living within inches of 'nosey neighbors'. Paper thin walls... You can't make too much noise, stay up late, work on your car, paint the walls, get newer appliances, etc. without someone making a complaint. Or without checking with the apartment manager.

If you feel crowded now, what's it going to be like next year, or later? Maybe you're tired of living with relatives. Maybe you need space for your growing family. What if the rent gets raised by 20%, what will you do then? Move out? Find another *temporary* space?

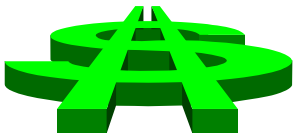
Financial advisors talk about planning for the future, but you're having trouble keeping up with the present.

## You sure don't receive any tax breaks for paying rent!

Sure you've looked at the new homes. The builders promise a super financing deal, but you know that even if you qualify, you'll still have lots of expenses that all new



**3 Bedroom, 2 Bath,  
1600 Sq. Ft. Orchards of  
Roswell**



homeowners face. Landscaping, custom wall paper, garage door opener, appliances, etc.

**Maybe you could avoid those 'new home expenses' by moving into a home that's a couple of years old.**

If you could only find a *complete* house where you could live for 2 or 3 years while you improve your financial profile... **then** you could afford that bank financing.

**A home that has all the extras included; a home where part of your payments goes towards the purchase.**

Like we said, we're property investors. We buy and sell real estate as a personal investment, so we know the difficulties homebuyers' experience when they try to get home financing. That's why our program is successful.

You may still be in the "thinking about it" stage. Maybe you've tried talking with a lender... maybe you haven't decided you're ready to go that route yet.

**"Banks only lend money to people who don't need it."**

While it can't hurt to talk with a lender now, do you have the financial profile suitable for a new loan? After all, we know that the lenders want only the cream of the crop? Right. I'm sure you heard the phrase, "**banks only lend money to people who can prove that they don't need it!!**"

That's why COG Properties, L.L.C. buys homes and makes them available to people just like you.

We've found a trend setting way to get you over the *hump* of home ownership. Here's how it works...



**3 Bedroom 2 Bath,  
1500 Sq. Ft. Kennesaw**

While you're building your financial profile, you'll be living in an attractive home. **Not renting.** You'll be leasing your home and part of your lease will build equity that can be used when you purchase the home.

**We offer a proven way to beat the lenders' system of 'get your money first and live in your home later'.**

Sometimes the reasons you can't get a home aren't so good at all... bankruptcy, divorce, job loss. We can deal with these issues.

Thinking about buying can quickly become wanting to buy... and it's amazing how fast "want to" can become "have to". Whatever the reason, it puts you in a pickle.

## Game Plan

**What if we told you that we had a nearly new home, complete with all the extras that could be yours?**



No sweat on the credit... we've got seller financing in place. No problem with the down payment; we can accept borrowed funds and our terms are flexible. No problem with the location; we offer homes in the nicest subdivisions. We can probably wrap up the whole thing within **48 hours**. Would you perk up a little if that were the case?

We don't know how much you make, how much you can afford, or any of that. Those details can be handled when you contact us. After getting your facts, we'll tell you what the lenders look for, and give you up to 36 months to meet those requirements. One thing is for sure: You'll meet most of the lender's equity and down payment requirements using our program.

What we do know... and what you should know, is...

**If you call us at 770-575-0472 and give us the facts, we'll either tell you on the spot we can't help, or help you find the home you deserve. Either from our current supply or from ones that we're looking to buy.**



We buy and sell property. You might say we're investors. For your situation, we'll probably offer several homes and payment plans. That's so you can choose the one that best suits your needs.

The homes we offer are in great condition. When you select one, you will immediately begin improving your financial profile. The same profile that will meet the lender's requirements for finding permanent financing when **you're** ready.

Each of our homes gets a thorough review. They are in move-in condition. If something needs fixing, we fix it **before** we make it available. If something major goes



**3 Bedroom, 2 Baths  
1300 Sq. Ft.**

wrong during the first 90 days, it's covered under our lease agreement. No need to worry about financial 'surprises'.

We want to make you a **homebuyer**, and we'll show you how to do that while you're living in your next home.

### Pride In Your Home

You'll be living in a beautiful home in a great subdivision. Your lease payment will cover all taxes and real property insurance. If the taxes go up during the lease period, that's our problem. If real property insurance goes up, we pay the increase. You'll take care of the home just like it was yours, including making the improvements you want. Like add a deck or build a fence. You know those things that give you **Pride In Your Home**. What's more, you'll exercise your option to buy the home when **you're** ready.

### You can get on with your life

Look, like we said earlier, people lease homes for various reasons. Maybe it's a job change that requires a move. Maybe it's a company downsizing that creates the problem. It could be bankruptcy or divorce... or you could've won the lottery. Perhaps you're tired of the same old neighborhood... you need something bigger... marriage or birth. Whether you're moving across town or across the US, to a new home or to an apartment, you've got other things to concern you. **We'll take care of your housing needs with a great home.**



**3 Bedrooms, 2 Baths  
1600 Sq. Ft. Townlake**

**Location  
Size of Home  
Down Payment  
Monthly Payments  
Equity Buildup**

I'm not a cynical person... this is reality. Granted we don't know your particular reasons for needing a home, but we do know how to get you the kind of home you deserve as quickly, and as professionally as possible. We handle all the paperwork to lease you a home. In fact...

### Here's the game plan to lease you a home that you can purchase...

Based on the location and kind of home you need, we'll suggest homes that we have available. We'll tell you the monthly payments, down payment, and how much equity you receive each month. We'll tell what your future income should be for typical financing. You'll be establishing your credit by making your payments. Then you can select the lender of your choice to apply for a permanent mortgage and buy the home. But you'll have from 24 to 36 months to meet with them.

Once you make the down payment, you'll begin building equity. Each month that you make your timely lease payment, your equity continues to build. You can buy the home anytime during the lease period...no need to wait until the end of the lease.

Please don't misunderstand or assume that we can correct your credit problems. Our program lets *you* live in a great home while *you* correct any credit problems or bruises. We've worked with all kinds of circumstances and have been thoroughly trained to create solutions after so-called "experts" have given up and quit.

Again, if you call in the facts, **we'll tell you within five minutes if we can help.**

### Benefits to Buyers

Just in case you wanted to know why our program is so successful, we're including a summary of benefits.



- **Want to build up equity in the home of your choice while you improve your credit rating?**
- **Need more time to build up you base income?**
- **Looking for a home in an area that will surely have price appreciation?**
- **Wouldn't you like the ability to fix the price of your future home and avoid price inflation?**
- **Wouldn't you like to get a better mortgage in 12-24 months than the one that you qualify for now?**



**3 Bedrooms, 2 Baths,  
1600 Sq. Ft. Roswell**

These are a few of the benefits for home buyers who want their home now, but know that their financial profile will be much better in the near future. COG Properties, L.L.C. lets these people make payments on a fine home and then when they have improved their equity, credit or financial profile, they can qualify for the type of mortgage that they want. This makes it much simpler for nearly 40% of the people who have trouble qualifying for Class A mortgages.

Not everyone wants to know all the details of how we work, but just in case you're interested, we'll tell you exactly what we do.

**It begins with a Phone Call**

**Drive by some of our homes**

**We can frequently wrap up the entire process in less than 7 days.**

### **The 'Lease to Own' Process**

Usually we begin with your phone call to find out some preliminary information concerning the type of home you want, preferred location and financial information. Our interest in your financial profile is to assure that as best we can determine, you'll be able to purchase one of our homes by the end of the lease. (Remember we want you to **buy** the home).

Next, we'll give you the addresses of a couple of homes that meet your preferences.

After you've looked at the homes and reviewed the area, we'll go over the specific terms of our lease and option to buy paperwork.

Based on your desired date of possession, we can frequently wrap up the entire process in less than **7** days. If you need longer and want us to hold the home for you, frequently we can accommodate that.

A word of **caution**. Because we make home buying so easy, our homes don't last long. If you select one of our homes, don't delay. **Homes like ours don't last long.**

We can be flexible on our date of possession. But we do follow the 'first come first served' principle.

### **But What About...**

We're sure that you have questions. Here are a few of the more commonly asked questions, with answers.

#### **HOW MUCH OF A DOWN PAYMENT WILL I NEED?"**

That depends on your monthly payment, gross income and the price of the home. However, a range can be as low as \$3,500 or up to \$9,000 for most of our homes. Remember, we can accept borrowed funds and can give you up to 45 days to make the down payment. However,



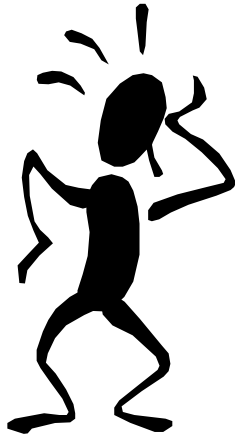
**Frequently Asked Questions**



we want to avoid characterizing our down payment as a 'security deposit' applied by a renter.

### **WE HEARD ABOUT AN ACCELERATOR PROGRAM, WHAT'S THAT?**

On most of our homes, you have the option to pay up to \$50 per month towards the purchase of the home. We will match that amount towards the purchase of the home. The Accelerator Program lets you build up to \$3,600 in additional equity during a 36-month lease period.



### **WHAT IF THE PROPERTY TAXES GO UP?**

We pay the property taxes and the Real Property Insurance. If they go up, we absorb those increases. You will have to pay for your utilities, club membership and any association dues. This seems fair, since you receive the benefits from those. You will also need an insurance policy for your personal possessions.

### **CAN I BUY THE HOME BEFORE THE END OF THE LEASE?**

Yes, you can exercise your option to buy at virtually anytime during the lease period. On some homes, you'll need to live in the home for the first 12 months before exercising the option.

### **WHAT KIND OF IMPROVEMENTS CAN I MAKE?**

We want you to feel that the home is yours. You can make any improvements, however we require that you notify us and obtain any required local permits and follow the proper building codes.

### **CAN WE BUILD A DECK OR A FENCE?**

Like we said above, we want you to make those improvements. You should enjoy the benefits of home ownership.

### **WILL THE PRICE OF THE HOME GO UP?**

**NO!** We freeze the price of the home for the duration of the option (usually 24-36 months). At any time during that period, you can purchase the home for the option price. By freezing the price of the home, you won't



**3 Bedroom, 2 ½ Bath  
1700 Sq. Ft.**

be 'shooting at a moving target' when you talk with the lenders.

### **HOW SOON CAN I MOVE INTO ONE OF YOUR HOMES?**

We only show homes that are currently available. So if you see one of our homes you can move in immediately. We will continue to notify you of homes that we have available. However, be sure to let us know of your specific needs so that we may contact other investors for properties that meet your desires.

### **YOUR PROGRAM IS UNIQUE, SHOULD I TELL OTHERS?**

We provide a \$200 finder's fee to you if you refer someone to us that contracts for one of our homes. When they sign the lease, we'll send you the fee. Yes, you can refer yourself and use the fee as part of your down payment!



**\$200.00  
Finders  
Fee**

### **Homes Like Yours; People Like You**

This couple called us several times and we were able to find a home that met their desires. 'I never thought that I could buy a home so easily', was originally stated by Jill. Here's her story.

Jill and Alan had been living in an apartment for 5 years. Their oldest son was turning 8 and no longer thought that it would be *neat* to share his bedroom with his younger sister. Although this arrangement was just fine when he was 3, 4 and 5. Recently, he made it know that he wanted his own room. Their apartment was beautiful, but it was getting too small.

Alan wanted to work on his car and even find a place to store his pick up, out of the weather. Sure he knew that with his car, Denise's car and his pick up truck, the apartment manager was giving him a hard time. He also worried about the recent surge of vandalism in the parking lot outside their apartment.

Jill wanted more space for their growing family, but she liked the fact that the child care facility was only a short drive away. She could make the trip in minutes.



**3 Bedroom 2 ½ bath  
1800 Sq. Ft. Townlake**

Since her son was going to school in Kennesaw, she really wanted to stay in the same school district.

After calling About Homes during the summer months and telling us about her housing requirements, we were able to find the perfect home for her and her family. The third time we talked, we found the 3 bedroom home pictured here. Jill looked at the home on a Wednesday and signed the papers on Thursday. She notified her apartment manager and moved in during the next week. You see, the subdivision had a child care facility within minutes of her new home. Her son stayed in the same school district and her new home had 3 bedrooms and a large bonus room. By the way, her home adjoins a new park, so she can watch her children play. Alan has room for their vehicles in the 2-car garage and spacious driveway. Vandalism? Not too likely in this subdivision. Their neighbors have a dog and Jill just might buy one for a Christmas present.

**She couldn't believe that buying a home could be this easy.**



**3 Bedroom, 2 Bath  
1500 Sq. Ft. East Cobb**

There's no way in a single report we could possibly answer every question and every need you may have ... Consider this an overview. If it strikes a nerve,... if you find you're in a position where you don't seem to be going anywhere, one where you think we could possibly help, call us today. Our phone number is printed at the end of the report.

If by chance we can't do business, that's **OK**. But we honestly believe you'll be pleasantly surprised when you call ... We specialize in solutions! By calling, you give us the chance to be your solution. We urge you to let us try.

**GET INTO YOUR NEXT  
HOME QUICKLY!!**

**What do we do now?**

We know that this is a lot of information to digest at one time, but if you're still with us at this point, chances are you're interested in doing whatever it takes to

**GET YOU INTO YOUR NEXT HOME**

If you're ready to act now or have some immediate questions, you don't have to wait for our call.... You can contact us right away at **770-575-0472**

If you want an alternative to the stale, conventional ways of buying a home, pick up the phone and call us now! **You have everything to gain and nothing to lose!**

As we said before, if we can't do business, that's **OK**. We buy lots of homes and we get calls to lease them each day. We're always looking for homes, and would like to hear from you.

We specialize in finding ways to give you **the pride of home ownership**. We urge you to let us try. **You have nothing to lose.**

**Finally**

We don't know how many months you've been looking to buy a home (or thinking about buying) but every month you wait is costing you unnecessary expenses... eating up the precious income you work so hard to earn. A home is an asset... begin building your assets now. We take the hassle out of home buying. There's a real good chance that we can help... call us today! The phone call will give you more answers. Answers that you need. Don't procrastinate... call us today!! Our number is

**770-575-0472**

**Homes currently available:**

**See our website at  
www.vinfinity.net**

<b>Call us with your requirements:</b>
<b>Desired Monthly Payments Date of Occupancy Size of Home Number of Bedrooms</b>