



Things to Know Before You Sell Your Home

Four ways to sell, the real math and straight answers. Whether or not you sell to us.

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Nearly 2,000 transactions closed

Buying homes in Northeast Florida since 2013



Four ways to sell, and the one we recommend

Most buyers have one answer. We have four, because sellers want different things.

	1. Cash Sale	2. Network Buyers Plan	3. Equity Protection Program	4. Traditional Listing
Best when you want	Speed and certainty	More than cash, with some patience	The most we can get you, without your doing the work	Top dollar, and you have time
Typical close	7 to 30 days	7 to 60 days	60 to 120 days	120 days or more
Condition	As-is	As-is	As-is; we handle repairs a financed buyer needs	Repairs and prep usually expected
Certainty	Highest: one cash buyer	Several cash buyers; one must meet your price	High: cash or financed buyer	Depends on the market and the buyer's loan
Showings	One visit	By appointment, 24 hours' notice	By appointment, 24 hours' notice	Open to the public
Fees to you	We pay normal closing costs	We pay normal closing costs	We pay normal closing costs	Agent commission and closing costs
The trade-off	Lowest price of the four	Can take longer; price not guaranteed	Typically similar to normal days on market for your area	Slowest and least certain

On options 2 and 3 you hear from us every 7 days, whether or not there is news. Ask us how option 2 works.

Not sure which one fits you?

Call or text **904-593-4699**. We will listen to your situation and tell you which one we would pick in your place, even when it is not us.

When we are not the right fit

If your home is in good shape, you have time, and top dollar matters more than speed or certainty, a traditional listing will usually put more money in your pocket than a cash sale. We will tell you so. We would rather lose a deal than have you regret one. Page 6 has tips for that path.

What you've tried, and what waiting costs

What have you already tried?

- ☐ Listed with an agent. How long? _____ What happened? _____
- ☐ Tried to sell it myself
- ☐ Got repair quotes. About \$ _____
- ☐ Talked to other buyers. Their offers: _____
- ☐ Waited, hoping something would change
- ☐ Nothing yet

What this house costs you each month

Mortgage or loan payment	\$
Property taxes (yearly amount divided by 12)	\$
Insurance	\$
Utilities	\$
Lawn, pool, upkeep	\$
HOA or other dues	\$
Repairs you keep covering	\$
Total per month	\$

Months it would realistically take to sell another way

Cost of waiting

\$ _____

This is what taking longer costs in dollars. It goes into the math on page 3.

Besides money, what is this costing you?

- ☐ Sleep and peace of mind
- ☐ Time and trips to the house
- ☐ Strain in the family
- ☐ Worry about the house
- ☐ Feeling stuck
- ☐ Something else

How long has it been this way? _____

If nothing changes in six months, what happens? _____

To wait that long for a higher price, how much more would you need? \$ _____

The honest math

What do you need in your pocket, after all is said and done? \$ _____

Where did that number come from?

- ☐ An online estimate ☐ An agent ☐ A neighbor's sale ☐ What I owe
☐ What I need for my next step

What will that let you do? _____

A sale price is not what you keep.

Our cash offer will be lower than a market price. What counts is what you keep and how sure it is.

	Traditional listing	Selling to us
Sale price	\$	\$
Agent commissions	minus \$	\$0
Repairs and prep	minus \$	\$0
Closing costs	minus \$	We pay normal costs
Credits paid to the buyer at closing	minus \$	\$0, unless inspection finds more
Cost of waiting, from page 2	minus \$	minus \$
Mortgage payoff and liens	minus \$	minus \$
What you keep	\$	\$
When you have it		
What it depends on	The market and a buyer's loan	Our agreement and inspection

The gap between the two

\$ _____

That gap is the price of speed and certainty. Only you can say whether it is worth it. The sale price comes from recent sales near you, and the buyer credit from what local sellers are paying now. Ask us for the current market snapshot for your county.

How to compare any two offers

Price is one of six things in an offer. The other five decide whether you ever see it.

If every buyer came back with the same price, how would you decide who to go with?

Ask every buyer	Why it matters	Our answer	Their answer
What is the price?	The starting point, not the finish	\$	\$
How much money do you put down, and where is it held?	A buyer with real money at a title company is hard to walk away	\$	
Is there an inspection period? How long?	During it a buyer can cancel or ask for less		
Cash or a loan? Can you prove it?	Loans get denied. Cash does not		
Who pays closing costs and fees?	This comes straight out of your price	We pay normal closing costs	
What is the closing date, and what if you miss it?	A date without a consequence is a hope		

One more question: after your inspection period ends, has your price ever changed?

Any buyer can find something during inspection. What matters is whether they tell you up front what could change, show you why, and stop when the window closes.

Ask for verified proof of funds

A real cash buyer can show a recent letter or statement from a bank or lender, in the buyer's name, that covers the price. Ask every buyer for one, including us.

Ours: ☐ Shown today ☐ Sent to you Theirs: ☐ Shown ☐ Not shown

"At 4:30 pm the night before our 9am closing, the other company came back and offered significantly less money. I reached out to Obi and he stayed true to his offer..."

Kristina K., seller



If another offer still wins after this page, take it. We mean that.

Straight answers

“Your offer is lower than I expected.”

It may be. A cash offer is lower than a market price because we take on the repairs, the risk and the wait. Page 3 shows what each path leaves you. If our cash number does not work, the Network Buyers Plan and the Equity Protection Program on page 1 exist to get you more.

“Another buyer offered me more.”

They may be the better choice. Put their offer beside ours on page 4. If it wins on all six lines, take it. If the higher price comes with a long inspection period or no money down, ask why.

“How do I know you will do what you say?”

Check us before you trust us. A+ with the BBB. More than 250 public reviews. Buying here since 2013. Our offer is in a written agreement with a set inspection period. If we find something in that window that changes the number, we show you what we found and you can say no. Once it ends, we will not ask you for a lower price unless the condition of the house changes. If we need more time to inspect, we ask you to sign an extension first. You are under no obligation to take less than the initial contract purchase price. You close at a licensed title company that holds the money.

“Are you the one actually buying my house?”

It depends on how your sale is set up, and you initial which one in the agreement. On a direct purchase, we intend to buy the house ourselves, and the agreement allows us to assign it to another buyer. On the Network Buyers Plan and the Equity Protection Program, we bring the buyer, and the agreement depends on our finding one. If the best offer is below your price, we show you what each offer would put in your pocket after our fee, and you decide.

“I need to talk to my spouse or my family.”

You should. Share this guide with them. Bring the question they are most likely to ask, and we will answer it together.

“I need to think about it.”

Of course. It helps to know what you are thinking about. Tell us what is giving you pause, and we will work on that one thing.

Yours to keep, whatever you decide

Sometimes we are not the right buyer. If that is you, here is what we would tell a friend.

If you list with an agent

- 1 Price from sold homes, not asking prices.** Ask for three recent sales near you that match your size and condition.
- 2 Interview two or three agents.** Ask each one for a written estimate of what you keep, not only a list price.
- 3 Order a four-point and wind mitigation inspection before you list.** Florida insurers ask for them on older homes, and a buyer who cannot insure the house cannot close on a loan.
- 4 Fix what stops a loan first.** Roof, electrical, plumbing, heating and air, and termites or wood rot. Paint and flooring come second.
- 5 Check for open permits and liens** with the city or county before a buyer's title company finds them.
- 6 Budget for buyer credits and the months it takes.** Ask us for the current market snapshot for your county.
- 7 Read the whole offer, not only the price.** Loan type, inspection period, deposit and closing date all matter.

If you owe more than the house will sell for

- 1 Call your lender early.** Ask for the loss mitigation department, and get your payoff and reinstatement amounts in writing.
- 2 Ask what they can offer.** A repayment plan, a loan modification or forbearance. Applying costs nothing.
- 3 Ask about a short sale.** The lender agrees to accept less than what is owed so the house can sell. We have negotiated these and can explain how it works.
- 4 Talk to a HUD-approved housing counselor.** It is free. Find one at hud.gov/counseling or call 800-569-4287.
- 5 Open every letter from the lender and the court.** A foreclosure sale date is a real deadline, and your choices narrow as it gets closer.
- 6 Never pay an upfront fee** to anyone who promises to save your house.
- 7 Ask whether your loan can be taken over.** Some FHA and VA loans allow a qualified buyer to assume them.
- 8 Ask a tax professional** whether any forgiven debt would be taxable to you.

If anything changes, call the number on the back. The conversation is always open. This page is general information, not legal, tax or financial advice.

Why sellers trust us

**Since
2013**

Buying in Northeast
Florida

**Nearly
2,000**

Transactions closed

250+

Public
reviews



Every review on this page is from someone who sold us a house.

"This process was so simple and easy I couldn't believe it."

H. M., came to us after a bad experience with another home-buying company



"Since everything I said matched our conversation, there was no haggling when we met."

Jose N., a former recruiter wary of salespeople



"It can feel intimidating selling your home in a non-traditional manner, but this company was extremely professional and knowledgeable."

Lucrecia B.



"Now days, unfortunately people disappoint you or promise the big thing and don't deliver. I'm pleased with Obi Buys."

Eugene J., closed in thirty days as promised



"They operate with honesty, integrity, compassion and understanding."

Pamela J., sold the family home



"I knew exactly what was happening and there were zero surprises along the way."

Kenny S.



Scan to read all of them, including the ones we would not have picked ourselves.

Be Generous

It is one of our five values: Be Fair, Be Loyal, Be Driven, Be Positive, Be Generous. Our team picks a local cause to support on a regular basis. Our goal is \$1 million in charitable giving.



Ready when you are.

CALL OR TEXT

904-593-4699

Obi Buys • Jax Freedom Home Buyers

obibuys.com

1559 E Beaver St, Jacksonville, FL



Scan to get started



Lucy
Office Mascot



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2013