

# Special Report



## Shelter from the Storm

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### **New Investment Program for a Turbulent World Economy**

Prepared August 27, 2015 for

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## New Investment Program for a Turbulent World Economy

*Screaming headlines about the fragile world economy and staggering losses in the stock and commodity markets worldwide make it clear. You must have a sound investment strategy today. The enormous losses demonstrate that most people don't have one.*

*Economists and commentators point out that there is too much debt, too much greed and corruption, too much hate, too many fools. The economy right now is crashing and paper investments which are losing enormous value could become worthless. Your future and your family's future depend on acting wisely and doing it NOW. What should you do?*

## Re-Designing Your Investments for Today's Economic Realities

One piece of sound advice in our crazy markets is to **get out of paper and put your money into real things that will retain value no matter what happens** to the economy.

Real estate is an obvious choice. The most vital real estate investment in any country are its homes. We all have to live somewhere. In the US, single family homes typically retain their value during a decline far longer than condos and other forms of real estate, and as we've seen their value comes back faster from a crash.

Our last major real estate bubble taught us that even excellent homes when you owe money on them can be a dangerous investment. From January 2007 to December 2011 there were **more than 4 million completed foreclosures** and **more than 8.2 million foreclosure starts**.

I think we can all agree that a great deal of safety can be found in buying single family houses for cash.

The problem is, who can afford to do that? Before the market crash, a small 3-bedroom 1.5 bath house in a nice area of Los Angeles was valued at \$1 million. If you paid a million for it and then the value dropped by 1/3, as it did for homes in many of America's largest cities, that would be a major loss. There must be a better way.

## MyFamily.House Provides the Solution

My Family House Investments LLC has developed a solution that has been tested over the past 8 years which solves these problems and provides shelter from the economic storm, both for investors and for good families that got caught in the last economic downturn. Let's look first at the investors' side.

### MyFamily.House Program for Investors

- **MyFamily.House buys in bulk from banks** far below wholesale and passes their savings on to you, the investor.
  - Before they purchase, MyFamily.House has home inspectors check out each property to ensure it is sound.
  - They do needed rehab to bring those they purchase up into marketable condition, the cost of which is added to the sales price.
  - MyFamily.House pays all taxes and liens on the property, also added to the price.
  
- Investors buy **low-cost single family homes for cash**
  - All homes are sold to investors **below market value**, at a price averaging an amazing 53% of their Zillow Zestimate.
  - Investors choose which houses they want from extensive inventory across the US.
    - In some cases there is already a family in the house generating cash flow.
  - A **Deed is registered in the investor's name**. The investor pays a \$350 documentary fee to cover the costs of the registration.

This good stable investment will preserve your capital much more predictably than the stock market, commodities and most other investments.

**The end result is that you, the investor, own outright a sound house for less than its market value.**

But how do you turn it into an investment that will pay enough ROI to compete with higher-risk investments that may pay 5-10% annual return in a good year?

## How MyFamily.House Program Generates Steady Cash Flow for Investors

**MyFamily.House is a turnkey program.** They take care of everything for the investor so he/she can make 12% or more per year on the funds invested. Here's how:

- MyFamily.House **markets the investor's house to a good family who can afford the payments.**
  - Using the MyFamily.House program, a family can **own their own house for less than the cost of rent.** Their house payment, including PITI (Principle, Interest, Taxes and Insurance) costs less than renting a similar home.
  - There are millions of families in the US who experienced foreclosure and/or other credit damage since the economic downturn of 2008-9 who do not qualify to get a bank loan. They are happy to pay double-digit interest in exchange for the opportunity to own their own home at an affordable price
  
- The family **meets MyFamily.House program qualifications**
  - The family **proves income** adequate to afford the home (4 to 5x the total payment)
  - They **put money down** (around 5%)
  - MyFamily.House takes care of all the details of selling the investor's house to the family.
  
- The **family buys the home on a land contract.**
  - They now own the house and the **investor becomes the bank**, holding the deed and collecting monthly payments.
  - The **family (new owner) takes care of all repairs and maintenance on the property.** The investor doesn't pay for any of these expenses. (This is like a triple-net lease in commercial real estate, where the deed holder is not responsible for any costs.)
  
- Your income as an investor is now **locked in at 12%** or more backed by real estate purchased below market value. Because you are supporting a good family, MyFamily.House calls you a Family Supporter Investor.
  - **If you want more than 12%**, MyFamily.House has just the program for you. They invite you to move up from a "Family Supporter Investor" to higher levels and get greater stability and increased profits compared to most investments because, as an investor, you are helping MyFamily.House to fulfill its mission so that more families can live in their own home. These are the available Investor Statuses:
    - **Family Supporter: 1 House**
    - **Multi-House Supporter: 3 houses**
    - **Multi-House Gold Supporter: 5 houses**
    - **Multi-House Platinum Supporter: 10 houses**
    - **Community Supporter: 20 houses**
    - **Community Supporter Gold: 50 houses**

- **Civilization Supporter: 100 houses**

These levels of membership have benefits and are acquired for life once obtained.

This means that once you become an investor with MyFamily.House, each house you buy in the future from MyFamily.House will be at the discount acquired, for you or any primary heir who may inherit your investment in MyFamily.House

- **How long does the income continue?**
  - Our loans are either **20 or 30 years**. The investor recovers his investment in about **7** years, so he/she makes a great long-term return on the investment.
  - If the family's credit improves and they get another loan, the investor gets his full capital back.
  - He/she can purchase another home from MyFamily.House, receive a new down payment and continue these great returns.

**The end result at this point is the investor is holding a valuable asset purchased for below market price on which he/she now gets a 12% (or better) return** without the traditional exposure to the costs and expenses of home ownership or renting to tenants.

## Company with a Heart

The MyFamily.House investment has been created with great care to provide a truly superior investment vehicle for you, to shelter you and your family from the growing worldwide financial storm. While no investment can handle every possible economic possibility, the company has contentiously sought to provide solutions to make this a win-win investment for you to achieve your investment goals and MyFamily.House, to achieve their Mission.

Equal care has gone into make MyFamily.House a very positive experience for the families who become end users, purchase a house from you and provide cash flow to you.

### The Mission of MyFamily.House Is:

We open doors to people wishing to live in their own homes.

### The Company Vision Is:

Families established in their comfortable home in an affordable way.

While there are many ways one may invest, the company's choice is to help as many people as possible in the process.

Millions of families have been through the agonizing process of foreclosure over the past several years, and they are locked out of being able to get bank financing for 10 years after their foreclosure. Most of these families made every effort to recover financially and keep their homes. MyFamily.House executives and staff feel that good families deserve a better break than the current banking system provides them.

Many investors have also had bitter disappointments. Today's economic storms have been hard on all of us. So they **look for investors with a heart** who want their money to do good things, who want to help and be helped. Using the win-win philosophy, they feel the investor should also win. That is why they created an innovative investment program which rewards your compassion financially in addition to the emotional and self-esteem benefits from truly helping good people.

This program has been tested successfully over the past 8 years with over 200 families. In the process the kinks have been worked out. The team is in place, properties are available and the economic climate is crying for a better solution. MyFamily.House intends to roll this out to 1,000 families by the end of 2016.

## Get More Information

To learn more, please contact the person who gave you this report or contact the company directly at 844-552-8828 or [EDint@MyFamily.House](mailto:EDint@MyFamily.House).

## What about Potential Problems and Downsides?

- What if there was a **problem collecting the monthly payments?**
  - Collecting the monthly payments and managing the relationship with the family is often pretty simple but can become challenging.
  - **MyFamily.House takes care of this** for the investor by doing the property management for them for the nominal charge of \$35/month/house.
    - In the unlikely case that MyFamily.House were to cease operations, there are thousands of property management firms in the US the investor could hire to do this. **[REWORK SO NO NEGATIVE PICTURES]**
- What happens **if the family gets behind or just doesn't pay?**
  - In the infrequent situation where the family defaults on the contract for deed which they signed, it doesn't require the time or expense of an eviction to get them out of the house. This is all handled for you by the MyFamily.House team.
    - The MyFamily.House **team will remarket the house to a new family**, put them into the house and the income to the investor will resume.
    - The cost to the investor in the rare case of having to replace the family is \$1,000, a very small amount compared to the cost of foreclosure.
- **What if the price of real estate drops?**
  - In most cases the **investor would be unaffected**, since he/she owns the property outright and purchased it for less than its current market value.
  - There's a family living in the home with a land contract on it and considering it "their house."
  - The **family is paying less than they'd pay for rent** to own their own house, so making it go right is their best option and in their best interest.
  - The houses are in the **low-cost end of the market where there would be more demand** in a period of economic hardship. So while expensive properties may lose value, these would tend to retain their value and, based on supply and demand, **could actually increase in value during a downturn.**
  - While it is possible that the market could get into unexpected situations, **owning homes outright is a far more secure position** than owning stocks or most other investments, and far more secure than having a mortgage on property where the bank could foreclose on the investor.
- What if the **property gets damaged and the family abandons it.**
  - MyFamily.House collects **homeowner's insurance** as part of the family's monthly payment and takes responsibility to make the payments required to keep the insurance in place. Homeowner's insurance will cover most perils.

- The investor and the family both have the option of taking out **additional insurance policies** to cover appliances and other perils, should they choose.
  - As mentioned earlier, MyFamily.House will **remarket the house and put a new family in** for a fee of \$1,000.
- What if I invest expecting that I'll make a good return **but the family you put into the house doesn't pay.**
  - MyFamily.House sets aside a **warranty fund** with each house to ensure that for the first year, once a family is in place in the house, the **investor will receive the payment every month for the first year**, even if the family doesn't pay. This is part of the "exchange in abundance" principle upon which the company operates.

## Proven Program Results

This program has been tested over the past **8 years with over 200 families.**

In the process the kinks have been worked out. The team is in place, properties are available and the economic climate is crying for a better solution.

## Take Action Now

If you feel this opportunity has potential for you or an investor you know, please contact the person who gave you this report or contact the company directly at **844-552-8828** or [EDint@MyFamily.House](mailto:EDint@MyFamily.House).