



REAL ESTATE INVESTING WITH T-SQUARED PROPERTIES LLC
EARN 7%/YR OR BETTER.

Request for Private Investment

- Background: Since 2002, we have been active real estate investors and a licensed Realtors. As a result of new federal lending guideline, we are unable to obtain conventional bank financing. So, we have created a system to allow private investors to securely invest funds with a minimum 7% annual percent return (APY).
- Objectives:
 - ▶ To provide a secured, short-term investment opportunity.
 - ▶ Money will be used to purchase, repair and resell homes in Houston, TX
 - ▶ To provide 7% APY on your investment.

• Investment amounts:

- ▶ Minimum - \$25,000
- ▶ Maximum - \$250,000

• Yield options- Interest only payments:

- ▶ (A) Interest payments made quarterly at 7%. At the end of month 12, Principal re-payment, net return = 7% (for example: \$50,000 investment; \$875 interest paid quarterly. Total repayment= \$53,500)
- ▶ (B) 8.5% Interest paid at end of a 12 month term. (for example: \$50,000 investment; \$4,250 interest paid at end of term + return of your principal. Total repayment= \$54,250).

• Security for your invested funds - How we protect your money.

- ▶ Properties will be purchased at 50% of market value or less.
- ▶ You will be give a 1st mortgage, secured by the investment property.
- ▶ The property will be covered by hazard and vandalism insurance at all times.
- ▶ Title insurance will be obtained to protect ownership of the home.
- ▶ A term life policy will be purchased to cover the value of the investment.

Invest in Real Estate Now?

- Historically, the population growth of Texas has out paced the rest of the nation. This has resulted in a strong demand for housing that continues even in the current volatile real estate marketplace.
- Houston-Galveston Metro is projected to grow at a rate of 84% per decade for the next 32 years. From a population in the year 2000 of 4,854,454 to a population in the year 2040 of 12,833,490 ¹. That's almost a 270% increase!
- In March 2010 single family home sales increased 10.8% from March 2009 (Houston Association of Realtors Press Release, April 20, 2010)

1. Source: Texas Population Estimates and Projections Program, Projections of the Population of Texas and Counties in Texas by Age, Sex, and Race/Ethnicity for 2000-2040, 2001

Use your IRA instead of savings to increase your return.

- In contrast to a savings account, investing with funds from your individual retirement account (IRA) may be either tax free or tax deferred.
- Investing using IRA's has been allowed since their inception and is widely done. Your gains may be either tax deferred or tax free, depending on the type of IRA you use to make the investment.
- IRS Publication 590 (dealing with IRAs) states what investments are allowed. They include stocks, bonds, mutual funds, real estate, mortgages, private placements or even livestock are acceptable provided that the IRS rules governing retirement plans are followed.



**\$38K PURCHASE PRICE + \$16K REPAIRS
SOLD FOR \$84,500**



**PURCHASED \$64K + \$12K REPAIRS
SOLD FOR \$105K**



**\$62K PURCHASE PRICE + \$20K REPAIRS
SOLD FOR \$110K**

How to invest in real estate with retirement funds

- If you elect to use funds from your retirement account, We suggest using Entrust Retirement Services of Houston. Since 2007, We've used Entrust to loan money to other investors for real estate. We continue to use Entrust because of their experience and reputation as a real estate investment custodians. In addition, the president, Attorney H.Quincy Long, specializes in real estate law.
- All specific questions for Entrust can be directed to them:
 - 17171 Park Row, Suite 100, Houston, TX 77084
 - 800-320-5950 (phone)/ 281-646-9701 (fax)
 - www.TheEntrustGroup.com

CONTACT US FOR MORE INFORMATION