



LUVANEX
REALTY GROUP

FIP AGENT

BROCHURE

Passive Income,
The Luxury Way.



DEAR PARTNER-AGENT

We are a one stop shop for real estate services helping investors acquire properties in 2 major cities in the United States. These cities are Atlanta, Georgia and Charlotte, North Carolina. Luvanex Realty Group consists of **Luvanex Realty, Luvanex Rentals, Luvanex Builds, Luvanex Construction, Luvanex Holdings** and **Luvanex Eviction Services** - under the umbrella Luvanex Group.

Luvanex Realty is the investment property acquisition and sale arm of the business. Through Luvanex Realty's foreign investor program you'd have the opportunity to work with us as a partner for the sole purpose of referring clients to us in exchange for a flat fee commission. This brochure was created to explain that program to you briefly so you understand how best to work with us.

We have a few ancillary services which make it easier for your client to invest with us in the United States. The first of these is called Luvanex Rentals & Property Management which covers the placement of tenants and monthly management of the rentals acquired by our investors.

Luvanex Builds: A state approved and accredited residential and commercial construction firm in the USA, thus endorsing and solidifying our unique position in the real estate industry as a true end-to-end real estate development firm & services

SUMMARY OF THE PROGRAM

Our foreign investor program is a truly unique program which we believe your clients may be grateful for. Through this program, they can either make an outright purchase to get or put down 30% down payment on a property while the bank finances the remaining 70% of the property value at an estimated interest rate of 8%. The only qualification required of them is to have a valid passport (a copy of the passport bio data page is required) as well as proof of their down payment in a dorm-account of a federally recognized bank in the home office. These funds should have been seasoned in such an account for 2 months. This means the funds are not being moved in and out on a daily basis.

OUR PROCESS - COMMITMENT FEE

Once you introduce your client to us, we'll have an initial consultation over Microsoft teams to answer their questions and connect them with the bank. We do charge a commitment fee of \$500 to ensure they are a serious client. Due to the nature of the service we offer, we get inquiries from various countries - many of which turn out to be almost futile and a waste of effort because the proposed client does not actually have a 30% down payment saved. We would then have to pay our agents who were assigned to the client due to loss of time and energy.

Hence, we established a quota requesting a \$500 commitment fee be paid to indicate how serious they are. This commitment fee is refunded back to them at the closing of the house (business transaction). If they however back down from the program, the \$500 commitment is not refunded due to the time and energy we would have spent serving their needs. You get paid \$150 out of the commitment fee your client pays us. This is paid out to you once we receive their commitment fee. The main commission is however, paid after closing.

VIEWING HOUSES FROM ABROAD

Once the \$500 commitment fee is paid, we set them up to receive listings of prospective houses that match their criteria in either Atlanta, Georgia or Charlotte, North Carolina. We begin viewing houses with them either on WhatsApp video or FaceTime. Some clients prefer sending them a recorded video, other clients prefer to fly down to see the houses themselves or at the very least, send a representative. Either way, we can work with them.

CLOSING & FUNDING THE TRANSACTION

Once we get past the stage of inspection and appraisal, the file is cleared to close by the bank and we then secure a date at the U.S embassy where they can print the files and go notarize it officially at their nearest U.S embassy location. Once notarized they make copies of the documents but FEDEX or DHL the original copies back to us in the United States. At that point, the client wires the required 30% down payment from their domiciliary account directly to the attorney's account. The attorney acts as a neutral third party, handling the transaction on behalf of the bank, the buyer, and the seller. The attorney ensures the client's down payment is matched with the bank's financing of the remaining 70% of the property value, allowing the seller to receive 100% of the proceeds from the sale of the property. Some Investors may fly down as well for the closing if they desire to SO.

THE PURCHASE PROCESS

Once we identify a house they like, we begin negotiating with the sellers agent so we have an agreement. Once that agreement is reached, we sign the terms and conditions of the sale of a contract and have buyer and seller as well as their representing agents sign it. We will be the buyers agent/broker in the United States. Immediately that is done, we send the ratified contract to the bank to begin working on the transaction. Simultaneously, we order an inspection and appraisal (valuation) to be paid for by your buyer client. The inspection is optional, however we always recommend they get an inspection of the property done. The appraisal which is also known as a valuation is however, mandated by the bank as they must ensure the property is valued at the contract price.

WHAT NEXT?

After the transaction closes, we immediately place the property on the rental market to begin securing a qualified tenant for your client's new investment property. If any repairs or improvements are required, they are completed before the tenant moves in to ensure the property is fully prepared.

This is also the stage where you become eligible to earn your referral commission. Once your client signs our Buyer Agency Agreement and pays the commitment fee, we begin the property search process. After a suitable property has been identified, the client either proceeds with a mortgage application or purchases the property outright in cash.

LET'S TALK NUMBERS: HOW TO GET PAID

IF YOUR CLIENT PURCHASES WITH FINANCING

If your client purchases a property using mortgage financing, your referral commission is calculated as 3% of the client's down payment. If the property value is \$400,000 and your client makes a \$140,000 down payment, your 3% referral commission would be \$4,200.

IF YOUR CLIENT PURCHASES IN CASH

If your client purchases the property outright in cash, your referral commission is calculated as 3% of the total property purchase price. For instance, if the property value is \$400,000 and the client purchases the property in cash, your 3% referral commission would be \$12,000.

This means you can earn significant commissions simply by introducing qualified investors to Luvanex Realty Group.

The first call involves introducing your client to our investment program, while the second call connects us directly with them. Throughout the transaction, we may reach out to you to assist with communication or obtaining any required documentation from your client.

Partnering with Luvanex Realty Group gives you the opportunity to generate additional income while continuing to serve your existing clients. Once the transaction has successfully closed and ownership has been transferred to the buyer, your referral commission will be released and paid to you within five (5) business days.

LET'S GET STARTED **NEXT STEPS**

Kindly reach out to our admin team once your client expresses interest. A brochure and additional information can then be shared for onward communication with the client. The brochure gives the full in company profile and breaks down how the process works for them.

You'll also be assigned an agent code so that we know when you have referred someone. Kindly run any online ad you intend to make for this program through our admin staff in order to get it approved.

Please go through our website for more details
www.luvanexrealty.com -

We also hope you get familiar with the investor brochure itself just so you can answer any questions they have prior to referring them to our team in the U.S

Thank you for being a part of our growing team. We welcome the opportunity

We would love to speak further with you on helping you build your rental property portfolio in Atlanta or Charlotte.

Please Email

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to confirm your appointment with us.

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