

A PATHWAY TO HOME OWNERSHIP IN THE UNITED STATES

L U V A N E X R E A L T Y



INVEST
in real estate the
Luvanex way and
watch your
money
GROW

I N V E S T T H E L U V A N E X W A Y



INTRODUCTION

Luvanex Realty is a subsidiary of Luvanex Group, U.S.A., with operations spanning major cities within the metropolitan areas of Atlanta, Georgia, and Charlotte, North Carolina. Headquarters in the Queen City - Charlotte, Luvanex was created as a one-stop shop for real estate investors, dating back to our humble beginnings in Atlanta, Georgia, on February 7, 2007.

We launched into estate agency operation in Lagos in December 2018, and we intend to duplicate the success we've enjoyed in the United States, through agency representation of several seasoned real estate investors who reside in countries like the UAE, South Africa, India, China, Switzerland, Kenya, Ethiopia, Colombia, Jamaica, and of course, our very own country, Nigeria.

Our focus is to meet the real estate needs of Ghanians who wish to invest in the diaspora, specifically in the Southeast regions of the United States.

Our services are tailored towards maximizing the expert knowledge and skills we have acquired over the years in offering optimal returns on the investment dollars made by each of our clients who are top players in various industries. We facilitate their desire to invest in one of the most stable economies in the Western world.



Luvanex executes on behalf of top players in various industries who desire to invest in one of the most stable economies in the Western World. Our passion to serve property owners (investors) has committed us to establishing ancillary services to facilitate the needs of our foreign investor clients. This has opened up new possibilities and opportunities to maximize the yield on each real estate investment.

These subsidiaries include outlets to renovate investment homes when tenants move out, as well as a full-service Leasing & property management firm. The latter, Luvanex Rentals, has grown into becoming one of our company's foundational pillars, where we manage the

process of screening and securing tenants for each property acquired through us. We then remit funds to individual investors or groups on a monthly basis.

Investing is just the beginning ... home ownership in the United States is truly the pride of every foreign investor, and Luvanex has the manpower, requisite knowledge, skills, and time to make your dreams come true. Here is a look at a few of the services we offer investors.

GET TO KNOW MORE ABOUT LUVANEX GROUP OF COMPANIES

Luvanex Holdings: This arm of the business deals with flipping homes and wholesaling real estate. Register with us at www.luvanexholdings.com

Luvanex Realty (Real Estate Sales): Under this division of Luvanex, we solely offer agency representation services to investors looking to buy or sell homes in Atlanta or Charlotte www.luvanexrealty.com

Luvanex Rentals: Manages rental properties, collects rents, and oversees tenant management for investors.



Luvanex Construction Services: Our home renovation services was created to ease the burden of out-of-country landlords who cannot be physically present to oversee the renovation of their properties when a tenant moves out.

Luvanex Builds: With a commercial building license in Charlotte, NC, this milestone officially established us as 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 & service provider. www.luvanexbuilds.com

Luvanex Eviction Services: Under Luvanex Eviction, we help landlords, investors, and property managers to file evictions for non-paying tenants. Visit www.luvanexeviction.com for more information. This service is available for residential properties in Atlanta, GA, only.

Luvanex Foundation: 25% of our proceeds are donated to our foundation. Visit www.luvanexfoundation.org for more information.



WHY INVEST IN ATLANTA, GEORGIA OR CHARLOTTE, NORTH CAROLINA?

1. Now, easier than ever, our investors can put down 30% of a property's value instead of the previously required full payment to purchase a home in the US
2. Access to full turnkey solution services ranging from the acquisition process to tenant placement, then property management and home renovation services.
3. Luvanex would place quality tenants, and you will receive a monthly return on your investment when rents are paid.
4. Earn higher returns in U.S. dollars while protecting your wealth against currency fluctuations in your local market.

DO YOU KNOW?

America is one of the most stable economies in the world to invest in, and real estate in the southeastern states offers maximum value for money.

Charlotte is nationally recognized as one of the top 20 fastest-growing cities in the United States and is driven by the banking industry.

Atlanta has become one of the fastest-rising economies in the United States. The growth and expansion of massive businesses within the film industry, such as Tyler Perry Studios, have created a significant influx of people into the city, and it is now home to the busiest airport in the world.

Luvanex products are tailored towards maximizing the potential of the real estate space and being able to offer the optimum requirements of our clients.



HOW IT WORKS

The foreign investor program is run exclusively through Luvanex Realty and Luvanex Rentals. Our goal is to open up the real estate investment landscape in the United States to more foreign investors in Africa, Asia, and other parts of the World by providing the ease of doing business in one of the most prestigious markets in the World.

Prior to this day and age, Luvanex Realty served the international investor community, most of whom paid full cash for the properties that piqued their interest due to the inaccessibility of loan facilities for non-immigrants. These investors hailed from notable countries within 5 continents - Africa, Asia, Europe, North America, and South America, and had the desire to purchase more properties if financing were possible.



Banks had always needed some level of comfort and reassurance from the investors purchasing properties through them who had no formal ties (such as citizenship or residency status) in the United States of America. However, the launch of our foreign investor program has now redefined the way investors purchase property in the United States of America

The benefits of the Foreign Investor Program are extensive and undeniable and we would be looking at a few of them below.

Investors now only get to put down 30% equity injection as a down payment (rates are determined and locked through independent loan officers) while they obtain a conventional loan to purchase the property.

The property serves as collateral for the bank while the investor makes the monthly mortgage payment using the rents received on the same property. Rates are typically between 8% - 9% while Luvanex also assigns you an agent to view each property via Zoom or WhatsApp video before deciding on which to purchase.

In most cases, the 30% equivalent may not translate to the amount of funds needed to purchase a property in the various home countries of the populations we serve.

This essentially means that no documentation is necessary besides a passport bio-data page and a one-month bank statement.

You also get to close on the new property at the nearest U.S. Embassy in your country or physically in the United States if you are able to attend the closing

THE STEP BY STEP PROCESS



Luvanex has a very tedious and cursory process for ensuring that all loan terms and conditions are strictly adhered to, whilst securing our investor's funds and expected return on investment.



Every application is reviewed on a case-by-case basis and handled by individual loan account managers in a process as pictorially summarized.

W

e have carefully analyzed the market needs as regards property buyers and tenants and our lending criteria is as follows:

QUALIFICATION FOR INVESTORS



1



30% down-payment in a domiciliary account USD in a federal recognized bank in Ghana

2



Copy of passport bio data page needed and bank statement

3



Investment property selection through Luvanex Realty

4

Title review by the attorney.

5



Third party appraisal on the property done by the bank

6



Closing date picked



HOW WE GET YOUR MONEY TO WORK FOR YOU

Once the property has been picked, Luvanex Realty advises that an inspection be conducted, and the bank will also conduct an appraisal. The average cost for an inspection is a minimum of \$650, while an appraisal will cost another \$800 for a combined \$1450. Pricing varies based on the size and location of the property. If there are any repairs to be done on the property, our investment home renovation unit, Luvanex Construction Services, ensures this is done through our experienced contractors.

Our marketing services at Luvanex Rentals enable visibility to prospective clients and a group of licensed real estate agents. The listings are syndicated to top realtor websites like Zillow, Realtor.com, Redfin, Trulia, Apartment.com, and a host of others.

Next, Luvanex rentals then takes up the property to ensure tenant placement services as well as property management services are rendered in a timely and professional manner.

Our screening process is transparent to ensure accountability and validate the integrity of our service to you.



Tenants are vetted thoroughly as we conduct credit, background, and employment verifications for any applicant on your rental property. We commit ourselves to delivering the best service by assigning one of our inhouse real estate agents to handle your investment affairs and report back to you on an ongoing basis. We will then remit the monthly rental income to your account.

QUALIFYING TENANTS FOR YOUR NEW HOME

1 Employment Verification - Tenant must make 3 times the rent

2 Credit Check- Luvanex requires a minimum score of 585 to qualify for a property with no evictions, bankruptcy, or car repossessions within the last 3 years.

3 Background Check - We weed out prospective clients who have criminal records & abusive histories

4 Rental History Check- we verify with the last 2 landlords on how they paid their rent.



FOREIGN INVESTOR FINANCING

The foreign investor program is designed to help international investors purchase properties with as little as 30% down payment

FINANCING STRUCTURE (BUYER)

Loan range: \$100,000-\$350,000

Purpose: To finance the acquisition of investor property in Atlanta or Charlotte

Equity: 30% (minimum contribution).....

Interest rate: 8 - 9%

Tenure: 10, 15, or 30 years

Repayment:- Monthly "from the proceeds of the rental property."

INVESTOR CALL

We provide a lifetime opportunity for you to invest in real estate in the United States from 1,386,000GHS (\$120,000) to purchase a property starting from \$400,000.0. Interest rates are competitive and vary from 8 to 9%, offering.

The returns on your investment are also estimated below. We would love to speak with you about helping you build a portfolio of rental properties in the US.



Please see the example below based on various investment bands:

SAMPLE DEAL ANALYSIS FOREIGN INVESTORS PROGRAM

- Property value: \$400,000
- Down-payment: \$120,000 (30%)
- Loan Proceeds: \$280,000
- 8% Interest Rate Payment: \$1,866.67
- Estimated Taxes & insurance - additional \$600
- Combined P.I.T.I: \$2,466.67
- Monthly Rent Potential: \$2,700 to \$2900 per month
- Property appreciation estimated at a conservative amount of 5% per year.

- An exchange rate of 11.55GHS to \$1 used.
- Monthly payment is only an estimate of principal & interest. A separate quote will be needed to cover taxes and insurance on the property. That could also be paid on an annual basis.
- Home Owners Association (HOA) cost is dependent on the type of property chosen and the area. Luvanex primarily focuses on advising investors to buy brand-new homes within their budget.
- Capital appreciation is quoted at a conservative 5% per year

GET STARTED TODAY!

INVEST YOUR MONEY THE **LUVANEX** WAY...



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We would love to speak further with you on helping you build your rental property portfolio in Atlanta or Charlotte. Please email info@luvanexgroup.com to confirm your appointment with us.