

Track 1:

Larry: The reason I wanted to put this call on here is, notice every time I ask the guy a question, he asks me a question instead of responding to my question. The point is, just always be persistent and give them their answer, and then go back and ask them the same question again.

He never wanted to tell me how much he could handle as far as a monthly payment. He just kept asking me how it worked, so check it out.

Caller: Yes sir.

Larry: Yes, this is Larry Goins and I was returning your call. You had called about a house rent-to-own over in ****

Caller: Yes sir.

Larry: How are you doing?

Caller: Fine. How are you today?

Larry: Man, I am doing great. How did you hear about it?

Caller: We just saw it in the papers.

Larry: Oh, okay. I didn't know if you'd driven by and seen the sign, or if you saw it from the ad in the paper.

Caller: No sir. Just saw the ad in the paper. Where is the house located?

Larry: It's at 205 **** Drive.

Caller: On **** Drive?

Larry: Do you know where East **** Road is?

Caller: No sir, not really.

Larry: Oh, okay. If you go south on **** past the school, when you get to the McDonald's, you're going to turn left in front of Food Lion.

Caller: Yes sir.

Larry: Go out there a little ways and then turn left ****. It takes you out by the **** School.

Caller: Yes, I know where it's at now.

Larry: Just past that, you're going to turn right on **** Drive.

Caller: Yes sir.

Larry: It's before you get to those apartments over there.

Caller: Uh huh.

Larry: And it's down there on the left. It's a three bedroom, two bath, double-wide with about an acre, big fenced in yard.

Caller: Yes sir.

Larry: Yes. What exactly are you looking for?

Caller: That's about what I'm looking for. It will be just me and my wife.

Larry: Well good. This place has been totally remodeled. It's got vaulted ceilings, new carpet, new paint. The bathroom's been redone.

Caller: Yes sir.

Larry: They just spent a lot of money on fixing it up, and we do rent-to-own and owner finance programs.

Caller: Yes sir.

Larry: About how much were you looking to be able to handle per month for something you could be buying instead of just renting?

Caller: What is the price on that one?

Larry: \$69,900.

Caller: What's the monthly payments?

Larry: Well, that kind of depends on the program I can get you into.

We have a lot of different programs to help first-time homebuyers with down payment and closing cost assistance and also rent-to-own and owner financing programs.

About what do you feel like you could handle per month for something you would be buying instead of just renting?

Caller: How does that rent-to-own work?

Larry: The way rent-to-own works is that if we can't get you qualified for a first-time homebuyers program, we put you in the property under a lease option.

Whereas you put some money down for the option, you pay rent and then we keep a paper trail with copies of your rent checks every month when they come in. And after twelve months, if everything falls into place, we can get a loan to get the house over into your name.

Caller: Oh, okay.

Larry: Then you quit paying rent.

Caller: Yes sir. That one down there on **** Drive, what would be the price to get in that and rent-to-own?

Larry: How do you feel like your credit is?

Caller: Well, right now, my wife and I both lost our good-paying jobs and the payments on the house are in now is so high, we actually can't afford to make them right now and we're behind on them.

Larry: And how much is that?

Caller: It's ****.

Larry: Right.

Caller: I'd like to just say, get it rent-to-own, and keep the payments to, say, \$450 to \$500.

Larry: Okay. The least I can go on this one is normally \$600, but I can probably go \$575.

Caller: Yeah, that'd be pushing us again.

Larry: Really?

Caller: Yeah, I just ****

Larry: **** down. The more you put down ****.

Caller: Yeah, we've got a little bit, but not much. Let me ask you one more thing.

Larry: Sure.

Caller: How about pets?

Larry: What kind of pets do you have?

Caller: I've got a dog that will be outside. You said it was fenced yard.

Larry: It is a fenced yard.

Caller: That wouldn't be any problem. He stays outside all the time and my wife's got a cat that stays in the house all the time.

Larry: Well, that's not a problem.

Caller: The cat's been de-clawed, neutered and the kittens never used anything but the cat box.

Larry: Well, that's fine. I don't have a problem with that.

Caller: Well, let me look at it and I'll give you a holler back and see what we can do.

Larry: That sounds good. Do you want me to give you my direct office line?

Caller: Is this the number you called on my cell phone?

Larry: Yes.

Caller: Okay, I'll have a record of it.

Larry: And I'm at extension 304.

Caller: Alright, thank you.

Larry: Thank you. Bye.

Track 2:

Larry: This is a call with a rent-to-own prospect or a homeowner-in-training prospect, and I included this one because I want you to listen to how I'm always bumping them on the monthly amount they can afford, and also on the down payment, and we're always looking for co-signers.

Larry: This is Larry Goins and you'd called about a house rent-to-own.

Billy: Yeah.

Larry: Yeah, good. Tell me what you're looking for.

Billy: I'm looking for a three bedroom, two bath, or a two bedroom, one bath, just something for a small family. Me and my girlfriend's fixing to get married and we're looking for a house to move into.

Larry: Well, congratulations.

Billy: Thank you sir.

Larry: When is the big day?

Billy: We ain't set one yet. She just had a baby about two months ago.

Larry: Did she really?

Billy: And we're trying to set everything up and get everything ready and we want to get moved in before we have the wedding.

Larry: So you're a new daddy, huh?

Billy: Yes sir.

Larry: How's that feel?

Billy: Feels wonderful.

Larry: That's pretty cool, isn't it?

Billy: I'm telling you.

Larry: What have you got? A little boy or girl?

Billy: Little girl.

Larry: A little girl?

Billy: Yeah and they couldn't find out what it was until we had her.

Larry: Really?

Billy: She never would turn.

Larry: So you had no idea?

Billy: Nope, didn't have any idea and we tried to find out. Never could.

Larry: You didn't know whether to buy pink or blue, did you?

Billy: I'm telling you. It's rough when you don't know.

Larry: It's tough to even be able to decorate the room and all that, too.

Billy: Uh huh.

Larry: It is, man. My wife's pregnant right now.

Billy: Well, good luck.

Larry: She's due next week and we know it's going to be a boy.

Billy: Good luck.

Larry: Yeah, thanks, man, I appreciate that. I appreciate that.

Billy: You're mighty welcome.

Larry: Hey, what kind of work do you do Billy?

Billy: I'm a ****. Yes sir.

Larry: Oh, okay. That's pretty good, man. I know who to call now, when I need some work done.

Billy: Well we do towing and all. If you get pulled over, stuff like that; say you have an accident or something. You tell them, if you give them a name like ****, it cuts your price, like it'd regularly be \$50 for a tow-in, if they go on rotation, but if you say you want ****, that's owner's request, that's something like \$35 instead of \$50.

Larry: Man, that's sweet.

Billy: Well, it saves you.

Larry: I appreciate that info.

Billy: It saves you a little bit of money.

Larry: That's great. That's a good idea. I appreciate that.

Billy: Alright.

Larry: So you're looking for a three bedroom, two or a two and one, just something to start out with, right?

Billy: Yeah. I'd like to have something that was a three bedroom and either one, one and a half, or two baths, that way I know it'd be something I'd want to keep.

Larry: Sure. So you'd really rather have something rent-to-own or with some special financing.

Billy: Yeah.

Larry: Than you would just some straight rent wouldn't you?

Billy: Yes sir.

Larry: Well let me ask you a question, Billy. About how much are you looking to be able to handle per month for something you would be owning versus just renting?

Billy: Between two and three probably.

Larry: Two to three hundred?

Billy: Yes sir.

Larry: Okay. If you saw something you really liked, could you handle four or five?

Billy: Maybe four, but I couldn't five.

Larry: Four hundred?

Billy: Maybe.

Larry: Okay. And what would you probably have to work with as far as, if you found the exact thing you were looking for and it was \$400 a month and all you needed was an initial down payment to get you in the house, what would be the most amount you could handle, probably in the next 30 days?

Billy: Next 30? Probably about \$1,000.

Larry: A thousand dollars?

Billy: Yes.

Larry: Okay. If we needed to, could we get that up to \$1,500, do you think?

Billy: If I had to, probably, but not in 30 days.

Larry: Oh really?

Billy: So, see I don't work but three days a week and...

Larry: Is that right?

Billy: Yeah, and I'm running in circles trying to get everything else ****.

Larry: Oh, I know what you mean, and she's not working now, I'm sure.

Billy: No sir.

Larry: So, she's home with the baby.

Billy: Yes.

Larry: Is she going to be a stay-at-home mom?

Billy: Yeah, for about a year she is, just until the baby starts talking, then she's going to start working.

Larry: That's great. That's good, man. She'll be glad that she's able to stay home.

Billy: Yeah.

Larry: That's pretty cool. Right now, the only thing that I have is, I have a double-wide down there on ****.

Billy: Yeah.

Larry: People are getting ready to move out. It needs a little bit of work. Uh, it's normally, you know, \$550 a month.

Billy: Uh huh.

Larry: But I might could work with you and get it down to around \$450 a month. It's a three bedroom, two bath, with a vaulted ceiling, and on about an acre of land with a fenced in yard, and it's right off of ****. Do you know where that is?

Billy: Yes sir.

Larry: Okay. And it needs just some floor covering and maybe go in and paint the walls.

Billy: Okay, you're talking about turning right and it's down there on the left.

Larry: Yeah.

Billy: Okay. I know what trailer you're talking about.

Larry: Do you?

Billy: Yes.

Larry: Oh, okay. How'd you know that?

Billy: Ah, I just, I just know that area pretty good.

Larry: Oh really?

Billy: There's another man had a trailer for sale down there and I went and looked at it.

Larry: I believe it's gray with black shutters. It's got a fenced-in yard, but the people are just moving out of it now. They can't handle it anymore, so they're moving out.

Billy: Uh huh.

Larry: They got, they were on disability or something and got their check cut or something. I can't remember what he said, and he can't find a job, so he's moving in with some people.

Billy: Okay. You don't have anything a little bit cheaper than that?

Larry: No, I really don't right now. I really don't. But what I can do is I can hang on to your number, and if I get something I can call you back.

Billy: Okay, will you do that for me?

Larry: Sure, I will. Let me give you one other house to go by and take a look at.

Billy: Okay.

Larry: Do you know where **** Road is?

Billy: Yes sir.

Larry: You know if you go down ****, you turn left on ****, you know where that is?

Billy: Uh huh.

Larry: It's about the second or third house from the end on the left. It needs to have a little bit of work done too, but I can probably work out something with you on the monthlies, if you can go in and take it where I don't have to go in a do a lot of work to it initially.

You know, because it needs the carpet cleaned, and it needs, probably interior paint, but that's something you could do while you're living there.

Billy: Yeah, about how much a month will it run?

Larry: Well, it'll be about the same, about \$450. It's normally \$550, but if you can do that, I can work with you, but I'm going to tell you, if you're looking to stay two, three, four hundred dollars?

Billy: Yeah.

Larry: Man, you're not going to find anything that's decent you're going to want to put your family in.

Billy: Okay.

Larry: You know what I mean?

Billy: Yes.

Larry: I'm sure you probably realize that.

Billy: Well, I'm going to have to find something a little bit cheap, because the way I'm working now, it's a little bit hard.

Larry: You got any other source of income or anybody that can help you out?

Billy: No sir.

Larry: Uh huh.

Billy: That's what's hurting me.

Larry: If you're looking to buy, do you have, you know, maybe parents or in-laws that could help you qualify for a loan, maybe as a co-signer, and that way, if you could buy something low enough, you could get your payment down pretty low, and you'd be owning it, versus, you know, renting to own.

Billy: Okay. I might could, but I'm kind of looking for something a little more out in the country.

Larry: Are you really?

Billy: Yeah.

Larry: Oh, okay.

Billy: I ain't ****.

Larry: Well, good luck, and just let me know if I can help you with anything, okay?

Billy: Okay, thank you much.

Larry: Okay.

Track 3:

Larry: This is a call with a rent-to-own prospect that is already involved in another rent-to-own contract and talking about suing the current owner, so I would probably try to find someone more qualified to go in this house.

Larry: Hey, this is Larry Goins and I was returning your call.

Caller: Uh huh.

Larry: You had called about an ad in the paper about a house rent-to-own.

Caller: Uh huh.

Larry: Great, how are you?

Caller: Fine. How are you?

Larry: I'm doing great. I didn't catch you at a bad time, did I?

Caller: Uh uh.

Larry: Good. Good. Tell me a little bit about what you're looking for.

Caller: Um, something, like, at least probably three bedrooms.

Larry: Three bedrooms?

Caller: Yeah.

Larry: Oh, okay. And one or two baths?

Caller: Yeah.

Larry: Yeah, okay. And what, let's see, you're in ****, right?

Caller: Uh huh.

Larry: Oh, okay. Good. And you're looking for something ****.

Caller: I mean, Yeah. My husband works with ****.

Larry: Oh, he does?

Caller: Yeah.

Larry: Oh, okay, and what about you?

Caller: I don't work just right now.

Larry: Oh, okay.

Caller: I was doing **** for six years, and then, well, it shut down.

Larry: Oh, okay.

Caller: So, then I had a premature baby, and he can't be put in day care until he's over a year old.

Larry: Is he doing okay now?

Caller: Yeah, he finally got to come home from the hospital.

Larry: Well let me ask you a question.

Caller: Uh huh.

Larry: How soon were you looking to move?

Caller: I'm really not for sure. I mean, we hadn't really thought about it. Probably as soon as possible, I don't know.

Larry: Are you renting right now.

Caller: We're buying, but the guy is wanting to break out of the contract, which, we've talked to a couple of lawyers and stuff, because the contract does not read contract of lease, of rent-to-own.

Larry: Uh huh.

Caller: It says contract of lease-to-own on property.

Larry: Uh huh.

Caller: And it reads that he is selling the said property for \$40,000, and all that.

Larry: Uh huh.

Caller: And the payments are to be made to him starting, like September of last year.

Larry: Right.

Caller: All the way through April 18, 2014.

Larry: Right.

Caller: And everything, and it was signed by the seller, by me as the buyer, three witnesses, plus the notary public, and filed it with the book and paid at the courthouse.

Larry: Right.

Caller: He can't break that contract. If he breaks that contract, he's going to have to buy it back from us, plus pay everything we've done put into it, plus...

Larry: Right.

Caller: So, I've talked to a lawyer. I've talked to people that sells property, plus I've talked to a notary public and everything, and he's like, he says, "He can't do that." He says, "That's a legal binding contract".

Larry: Yeah. It sounds like it. So, let me ask you a question. You had called me about an ad in the paper about rent-to-own.

Caller: Uh huh.

Larry: So, were you thinking about getting out of it yourself and moving somewhere else?

Caller: Well, if we do anything, we might still rent this out, because, technically, he can't, even if we rent it out, he can't do nothing, because it's our option, because we're buying it.

Larry: Right.

Caller: Because we even talked to lawyers and stuff about that, too.

Larry: Right.

Caller: And they said, "If you rent it, it's your prerogative." He says, "As long as he's getting his payments, and everything to him," he said, you know, "Because you're buying it." He said, "There's nothing he can do." He said..

Larry: Right. So were you looking for another property?

Caller: Yeah.

Larry: Oh, okay. What exactly are you looking for? You said three bedroom, one or two baths?

Caller: Yes.

Larry: And about how much would you feel comfortable paying on a monthly basis for something you'd be renting to own or buying as opposed to just renting.

Caller: Probably about four or five.

Larry: Four or five?

Caller: Uh huh.

Larry: Okay. And if you found something that you really liked, about how much would you have to work with, as far as to put down on something?

Caller: I don't know. I'd just have to talk to my husband.

Larry: Really?

Caller: Uh huh.

Larry: Just a ballpark, what would you think?

Caller: I really wouldn't know, tell you the truth.

Larry: Would it be four or five hundred or maybe a couple of thousand?

Caller: Probably. Probably right now, especially with what all. It would have been more, but, because of with him and everything

Larry: Right, I know. Well, listen, talk to him a little bit and I can call you back.

Caller: Do you have anything?

Larry: I've got a couple of things, but I'm not sure that there's anything right in your range that you were looking for, four to five hundred.

Caller: Like, what do you have?

Larry: I've got a couple of houses. Each of them is \$550. One is at ****. It's a 3 bedroom, two bath double-wide with a fenced in big yard, and it needs to have some carpet and paint inside, but, you know, I could probably work with you.

But the payment's going to be around \$550 a month, with \$1,500 down.

Caller: Okay. And what's the other one you've got?

Larry: About the same thing. It's a three bedroom, one bath ranch style house on ****., and, it's \$550 a month also, with \$1,500 down.

Caller: Do you have anything up towards this ****?

Larry: Right now, I sure don't. I may have something coming up.

Caller: Kind of that's what he, he works. You know where the racetrack is?

Larry: Right.

Caller: He's a, he's about five minutes from there.

Larry: Oh, okay.

Caller: He's at the **** up there.

Larry: Oh, okay.

Caller: He works for ****.

Larry: Oh, okay. Good.

Caller: He's a ****.

Larry: That's good. That's a good job.

Caller: Yeah, right after he was born, he got promoted to boss man of his own truck, so...

Larry: That's good.

Caller: Yeah.

Larry: Well, good. Well if something comes up, I'll definitely give you a call.

Caller: Okay.

Larry: Hey, I really do appreciate it.

Caller: Thank you.

Larry: Thank you.

Caller: Bye.

Larry: Bye.

Track 4:

Larry: This is a really good rent-to-own call in that I qualified her down really good. I asked her a lot of questions. Actually, I asked questions that I knew the answer to. For example, "Would you rather be in the city, or would you rather be out in the country by yourself with a big yard?" And, "Do you like brick houses?" knowing that this house is a brick house, and most people do like brick houses.

The other thing is, when I found out her current landlord was in foreclosure, I got his name and the address of the property so I can look into that property and see if we can buy it.

The other things is, I actually met this lady out at the house a couple of days ago. She gave me \$1,000, we filled out an application, it looks pretty

good, and she's going to be paying \$700 a month with an option to buy it for the next 12 months.

She's also going to be doing all of her own work. She's going to paint the inside, put down new floor covering in the kitchen, and they're going to clean up the yard as well, instead of having to pay \$3,000 down for option, but I'm going to give them a \$3,000 credit, although she's only going to put up \$1,000 and do her own painting, so I don't have to do any work to this property.

She never even mentioned about getting a better price on the monthly payment. The payment is \$700.00. I hope you enjoy this call.

Larry: This is Larry Goins, and I was returning your call. You'd called about the ad in the paper or the sign you saw for the house rent-to-own.

Caller: Uh huh.

Larry: How are you doing?

Caller: Alright.

Larry: Good. Did I catch you at a bad time or you have some...

Caller: No, no.

Larry: Oh, okay. Good. Tell me a little bit about what you're looking for in a home.

Caller: Well, I'm looking for like a three or four bedroom.

Larry: Uh huh.

Caller: With maybe one or two baths.

Larry: Two couple of questions. Are you renting right now or are you living with somebody?

Caller: Renting.

Larry: And how come you're looking to move?

Caller: Well, this is house is, we're supposed to have been buying it.

Larry: Oh really?

Caller: And the man wasn't like paying the payments or whatever, and now they've put it in foreclosure.

Larry: And, okay, so it's getting ready to be foreclosed on.

Caller: Uh huh.

Larry: Okay, I'm with you. That's sad. Now you don't have a place to stay, do you?

Caller: No. That's why we're looking for a rent-to-own.

Larry: I'm sorry. Who is it owns that house?

Caller: ****.

Larry: Okay. And how long have you been there?

Caller: I've been there almost a year.

Larry: One yeah?

Caller: Uh huh.

Larry: Okay. What's the address where you're living now? ****D?

Caller: Uh huh.

Larry: Okay. Okay. And how did you find out that the house is in foreclosure? Did they come post a notice on the door?

Caller: Uh huh.

Larry: Oh, okay. Did they tell you when the sale date was?

Caller: No, not yet.

Larry: Really?

Caller: I think it was, I'm not sure when it's supposed to be...

Larry: Uh huh. Oh, okay. But you've been paying \$850 a month?

Caller: Uh huh.

Larry: Are you current on your payments?

Caller: Uh huh.

Larry: Oh, okay. Good. And let me tell you a little bit about the house that I do have, okay?

Caller: Uh huh.

Larry: We have a house that's over at 235 **** Road, and it's a four bedroom, one and a half bath, brick ranch house with hardwood floors. It's out of the city. Would you rather be in the city or out by yourself some?

Caller: Probably like out by ourselves.

Larry: Really? This has a huge yard, okay? And like I said, it's a brick house. We've just gone in there and cleaned it up, and we do need to do a little bit of work to it, like interior paint and maybe the floor covering.

Caller: Uh huh.

Larry: How much do you feel like you could handle per month for something that you would be buying or renting-to-own instead of just renting?

Caller: Well, about the same now, or like at least about seven.

Larry: Seven to eight-fifty, what you're at now?

Caller: Yeah.

Larry: Okay.

Caller: How much is that?

Larry: That's what it is, it's seven. It's actually \$675.

Caller: Okay.

Larry: How is that?

Caller: That's fine.

Larry: Now let me ask you a question, and I can barely hear you.

Caller: Okay.

Larry: For a house that you would be renting to own or buying instead of just renting, what would you have to put down if you needed an initial investment?

Caller: I would like a first month's rent, then like a deposit or something, I don't know.

Larry: Okay. About how much would you have to work with to put down?

Caller: Maybe \$1,000.

Larry: Maybe \$1,000?

Caller: Yeah.

Larry: Okay. This one is normally \$3,000, but let me ask you a question. Is there anybody in your family that might be interested in maybe doing the painting on the house to get in for a little less down payment?

Caller: Probably.

Larry: Okay. So what you're saying is if you like the house and if I could get you qualified, instead of coming up with \$3,000 down, you might be able to do \$1,000 down and paint the house yourself to move in?

Caller: Uh huh.

Larry: Okay, good. Let me give you the address so you can ride by and take a look at it.

Caller: Is that the only one you have?

Larry: That's the only one I have and it's a brick house.

Caller: Okay.

Larry: Do you like brick houses?

Caller: Yeah.

Larry: Okay. Do you have a pen handy?

Caller: Yeah.

Larry: Okay. Jot this down.

Caller: Okay.

Larry: It's 235 **** Road.

Caller: Okay.

Larry: And do you know where that is?

Caller: Yeah.

Larry: Oh you do?

Caller: Yeah, I know where it's at. Okay.

Larry: There's a big yellow banner in the yard. It says "Special Financing Programs".

Caller: Okay.

Larry: Are you a first-time homebuyer?

Caller: Yes.

Larry: Okay, well good. I think we can help you out. How soon were you looking to move?

Caller: Between probably like the middle of October.

Larry: The middle of October?

Caller: Uh huh.

Larry: Okay. Well when do you think you're going to ride by and take a look at this?

Caller: Probably tomorrow, because I don't really have time today.

Larry: Tomorrow?

Caller: Yeah.

Larry: I've got about 30 phone calls I need to return for people about this house.

Caller: Okay.

Larry: Does it sound like something you would have an interest in and don't want to miss?

Caller: Yeah.

Larry: Okay. Do you think you might be able to get out today to take a look at it?

Caller: I'll try. I have to be at work early today, so I don't know...

Larry: Oh, really? What time do you have to be there?

Caller: I have to be there at least by 1:30.

Larry: By 1:30?

Caller: Yeah.

Larry: Oh, okay. Yeah, I guess just depending on what time you'd be able to get out of the house, you might be able to get by there today. I just don't want to see you go over there, be able to work something out, and then the house be gone.

Caller: Okay.

Larry: But let me give you my direct number.

Caller: Okay. Wait a minute.

Larry: Okay, my number's 803-831-0056

Caller: 80, wait a minute. 803-831-0056

Larry: Uh huh. 831-

Caller: 831-

Larry: 00

Caller: 00

Larry: 56.

Caller: 56. Okay.

Larry: And I'm at extension 304 and my name is Larry.

Caller: Okay.

Larry: If you get over there and take a look at it today and you really like it, if I can get you approved, I might even be able to work you a little better price on the rent.

Caller: Okay.

Larry: Or on the payment.

Caller: Okay.

Larry: Instead of \$675, I can probably get that down a little bit for you.

Caller: Oh, okay.

Larry: Would that be fair enough?

Caller: That'd be fine. That'd be fair.

Larry: Good. Okay, well if you'll go by and take a look at it, and then just give me a call back and let me know when you would like to go ahead and get an application going.

Caller: Okay.

Larry: Alright?

Caller: Alright then.

Larry: Thank you.

Caller: Bye bye.

Larry: Bye bye.

Track 5:

Larry: This is a call from a tenant buyer prospect that had called about a house that recently came vacant and it has hardwood floors. It's a brick house and I haven't gone in and fixed it up yet. I'd like to see who I'm going to get in the house before I go in and do the work, because, sometimes, I can get the people to do their own work in lieu of a larger down payment, and that saves me from having to do it.

So, listen to this call and see how, at the end, that I told her the down payment was normally twice as much, but I would work with her if she wanted to go ahead and give me \$2,500 and I'd give her \$5,000 in credit.

Caller: My husband and I are in need of a home.

Larry: You're looking for a house.

Caller: We're looking for a house, yes. We're leasing now and **** be on Villa Road and we took a three months lease, hopeful that we could find some kind of home, and we have some credit problems, but I do teach and my husband is retired. He's looking for a job.

Larry: Oh, okay.

Caller: And we have a house in **** that we have up for sale, but we have not sold it yet, so we have it rented out until we can sell, so that rent will pay the mortgage there.

Larry: Well good.

Caller: But we do need a place to stay.

Larry: Let me ask you, about how many bedrooms and baths do you need?

Caller: We need at least two bedrooms. We have a grandson that we have had, that we are raising. He's 12 years old. We've had him since he was an infant, and we need, you know, a room for him, so we really are looking at three rooms. I have office space.

Larry: Right.

Caller: And so, if we had like a little family room or a little, you know, small area I could put a desk and some things there.

Larry: Sure. Exactly. Let me ask you a question. About what do you feel comfortable as far as a monthly amount of payment for something that you would be renting to own instead of just straight rent?

Caller: Well, you know, I think anywhere from \$700 to \$800 is not bad. We're paying \$1,000 a month where we are now.

Larry: Wow.

Caller: And our mortgage went up in Pennsylvania, oh, last month, because they are, they included the taxes with that house, so we're getting \$1,000 from

the people who are living in that house, but we're having to pay \$500 ourselves.

Larry: Right. Well let me ask you a question. If I could help you out and get you in a house rent-to-own because of your situation, and you like the house, about what would you have to put down as far as an initial investment?

Caller: Well, I would say we couldn't put any more than \$2,000 down.

Larry: \$2,000?

Caller: Right.

Larry: Oh, okay. If you really like the house, do you think we could work with \$3,000?

Caller: \$3,000? It probably, I would have to probably save up that amount from my job.

Larry: And how long do you think it would take you to do that?

Caller: I would say approximately two months.

Larry: Two months?

Caller: Yes.

Larry: Maybe I could work with you and we could, I could work with you and meet you halfway and maybe we could do \$2,500. Do you think you could do that probably in the next 30 days?

Caller: Yes.

Larry: Okay. Let me give you an address of a house to go by, which, by the way, raising your grandson, would you rather be in the city or would you rather be out by yourself?

Caller: Well, you know, I don't want to be country country. The school I'm working in, I don't know how far. I'd prefer to be suburban.

Larry: Yeah, you don't want to be downtown, but you don't want to not be able to see the houses around, right?

Caller: Right. Yes.

Larry: I'm with you. I'm with you.

Caller: My grandson needs, you know, he needs playmates.

Larry: Now, do you prefer a wood house or a brick house?

Caller: It would depend. I like brick, but we're in a wood house now, but the area we love, it's a beautiful area, but the, you know, the rental payment is pretty expensive.

Larry: Right.

Caller: And we're doing our own utilities and our water bill and all of that as well.

Larry: Well I have a house that is, it's a four bedroom, one and half bath, brick ranch house, and it's on a pretty good size lot, and it's out in the county, it's not in the city, has hardwood floors. Let me give you the address.

Caller: Okay.

Larry: It's 2**** Road.

Caller: Alright.

Larry: And what you do is you go 180 South.

Caller: 180.

Larry: South.

Caller: South.

Larry: And you're going to turn left. There's a little convenience store on the corner. You're going to turn left on ****, and you'll go out there about a mile and a half, and turn right on **** Road

Caller: Okay. Okay.

Larry: And it has a banner on the front porch. It says "Special Financing".

Caller: Okay.

Larry: It's a big yellow banner with black letters.

Caller: Okay.

Larry: And it has a toll-free number, but I want to give you my direct number and **** service.

Caller: Okay.

Larry: My direct line is 803-831-

Caller: 831-

Larry: 00

Caller: Uh huh.

Larry: 56.

Caller: Okay, and that's 803.

Larry: Yes ma'am, and my ****. And now you had mentioned that you are paying \$1,000 a month now?

Caller: Yes, we are.

Larry: And you would like to keep your payment under \$800?

Caller: If possible.

Larry: \$800 or...our house here, it is \$700 a month.

Caller: Okay. That's...

Larry: \$500 for the next 30 days.

Caller: Okay. Now let me ask...

Larry: Is that fair enough?

Caller: Yes, that is fair enough, but let me ask you this. You have no other properties at all? That is...

Larry: That's the only one that I have right now as they go. I normally get \$5,000 down, but what we could do is, if you would like, is I haven't gone in and done anything to the hardwood floors yet, or painted the interior, or put in a kitchen floor, because it needs new laminated floor.

If you would like, I can give you some credit towards your purchase price if you want to paint it and put down your floor. Does your husband do any work like that?

Caller: He's looking for work like that. When he was in ****, he worked for a realtor there.

Larry: So you could build some equity by doing some of that work yourself and I would give you some credit for it.

Caller: Okay.

Larry: And I could give you \$5,000 credit toward the purchase price, then you would only put \$2,500 down if you'd like to take it like that.

Caller: Uh huh.

Larry: That's the only thing it needs.

Caller: Okay, now are there homes around there. Is it...

Larry: Yeah, it's on a street, but it's not down in a subdivision or anything, but there's houses around. There sure are. Within that house, you can see one, two, three, four, about six or seven houses.

Caller: So, it's not country country.

Larry: Right.

Caller: Because you don't want country.

Larry: Right. It's not rural.

Caller: Okay.

Larry: It's not rural where you can't see the other houses around you.

Caller: Okay, because the area that we like is out toward ****. We'll take a look at it, but the area that we are, you know, looking for is out toward, oh what is it? **** Road. We like that area because we have a boat. We like to fish and we like the boat, the grandson does too.

Larry: Good. Uh huh.

Caller: So, we're looking for something towards that area.

Larry: Right.

Caller: And it's not that far from where I teach.

Larry: Well, go out and take a look at this one and let me know what you think, okay?

Caller: Okay.

Larry: And I'll be glad to work with you.

Caller: Okay.

Larry: Alright?

Caller: Alright, thank you very much. Now, we'll take a look. Is Saturday, can we get in to look inside?

Larry: You take a look at the outside and the neighborhood, and then if you like it, you give me a call back and I'll make sure you can get in, okay?

Caller: Okay, because we'd like to see. I don't get home from work until, you know, kind of late, about 4:30 in the evenings. By the time I come in and help my grandson with his homework and cook dinner, you know, it's kind of late, so Saturday morning would be really, you know, anytime Saturday would be good for us to take a look at it. But we'd like to see the inside of it, but we'll...

Larry: Well, you go take a look at the outside and if you like the neighborhood and everything...

Caller: Give you a call.

Larry: Give me a call.

Caller: Okay, thank you very much.

Larry: Okay, thank you.

Caller: Bye bye.

Larry: Bye bye.

Track 6:

Larry: This is another tenant buyer call and I want you to notice how I bumped her up on the payment, and I also created some urgency by telling her that there were some other people going out to look at the property today.

Caller: Good, and yourself?

Larry: I am doing great. You had called me about the house on **** Road.

Caller: Yes.

Larry: Rent-to own.

Caller: Right. I didn't know if that was the only one that you, that was the one that was listed in the paper. I just didn't know if there was other ones that you had available, but I seen that one, but it didn't give any other information, other than ****.

Larry: Have you seen the house yet?

Caller: No, I hadn't even had a chance to go down there. The way that we're working now is just crazy.

Larry: Well, that's a good thing.

Caller: Yes, I guess it should be. I'm tired, but...

Larry: I'll bet so. I bet so. What kind of work do you do?

Caller: I work for a ****, the manufacturing plant in ****.

Larry: Right. Oh, okay. Wow, this house is in ****.

Caller: Okay, I've passed by **** Road on the way to work, so I'm sure I know where, I just don't know...

Larry: There where **** is?

Caller: Right.

Larry: You turn on **** Road and it's about a mile out there on the left. Let me ask you a question. What kind of house are you looking for?

Caller: Well, basically, I'm just looking to, it's for what I pay for rent now, and as long as I've been paying rent, I was just looking to buy a house now.

Larry: Oh, okay, I understand. Now how much are you paying in rent?

Caller: I pay \$525 now.

Larry: \$525. Yeah, for a little bit more than that you could buy something, couldn't you?

Caller: Right.

Larry: Exactly. Exactly. Now, do you like brick houses?

Caller: Yes, I mean, I've seen some modulars that was gorgeous, too. I mean, I've looked at a ton of houses.

Larry: Right. Well good. This is a four bedroom, brick ranch house, has one and a half bath, has hardwood floors, and the lady who just recently moved out of it, she was going to do rent-to-own, but she had some changes in her personal situation, so she had to move out, but I haven't gone in and repainted the inside or put down a kitchen floor yet.

Caller: Okay.

Larry: I was kind of waiting to see who may have an interest in it, because sometimes, people in lieu of a down payment, they would like to build some equity by doing some of the work themselves, and that's why I haven't done that.

Caller: Right.

Larry: Tell me a little bit about your situation. What do you feel like you could handle per month for something you would be buying instead of just renting?

Caller: Well, I was looking to hopefully stay within that range somewhere, like within the \$500 and something range.

Larry: Like \$500 to \$600?

Caller: Right. Within that payment right there.

Larry: I'm with you. I'm with you. And how do you feel like your credit is?

Caller: Well, right now, well, originally what I had to do was kind of a long story but we'll make it short here. I had an accident at work, so I was out of work for about six months about a year and a half ago.

Larry: Right.

Caller: So a bunch of stuff had got delinquent, so when I went to go apply for a loan where they said that, you know, if you clear up some of these things on my credit, which I have done in the past six months.

Larry: Right.

Caller: And now I have no credit score.

Larry: I'm with you.

Caller: So, that's what I was saying.

Larry: Do you have some personal credit references we could use? Like rent-to-own or buy-here-pay-here?

Caller: Probably so. I mean, like I mean, my water bill and stuff like that, but I do have a buy-here-pay here thing and I've rental history.

Larry: Are you current with them? Do you pay them on time?

Caller: Yes.

Larry: Okay. What about as far as, if you like this house out on Roseborough, this four bedroom, brick ranch house with the hardwood floors, if you like the house and would like me to help you get into it on a rent-to-own or first-time home buyers, what would you have as far as an initial investment to put into the property to get into it?

Caller: To be honest, I'm not exactly sure. I know I can borrow against my 401, I just don't know how much.

Larry: Right. And how much do you have in there? Just a ballpark.

Caller: I haven't checked to see in a while. I know it's been about four years, so...

Larry: Uh huh. Okay, you probably have at least \$4,000 or \$5,000 in there, I would think.

Caller: At least.

Larry: Is that kind of what you're thinking?

Caller: Probably so. At the very least, yes.

Larry: Right. Right. Okay. Well why don't you go by and take a look at the house.

Caller: Okay.

Larry: And the address is 235 Roseborough Road.

Caller: Okay.

Larry: And you have my office number. I'm at extension 304.

Caller: Okay.

Larry: And do you have any idea when you're going to go by and take a look at it?

Caller: I could probably, it's, actually I just have to ride. It's not open or there's no one there that could...

Larry: Right.

Caller: Okay. Yeah, I could probably ride by it this evening. I just got to pick my son up from football. He has a game today. I could probably ride by the house today, if he's...

Larry: Okay. Well, Yeah, ride by and check it out because I've had a lot of people that I've called, you know, I have some that are going by to take a look at it, so I wouldn't want to see you miss out.

Caller: Okay. Now is that the only property that you have that's in the area?

Larry: It's the only one I have right now.

Caller: Oh, okay. Okay, then I will definitely ride by there this evening.

Larry: Excellent. You just give me a call back.

Caller: Okay, thank you.

Larry: Thank you ****.

Caller: Bye bye.

Larry: Bye bye.

Track 7:

Larry: This is a great call with a tenant buyer and I want you to pay attention to all the questions that I asked her. I asked all the right questions. I asked leading questions. Questions I know the answer to like, "Do you like hardwood floors?" "Would you rather have a brick house?" "Would you like to live in a house or an apartment?"

And also notice that she told me two times the highest amount she could pay is \$600 per month, and immediately I bumped her up to \$700, and also, instead of her putting \$3,000 down, she only had \$1,500, so I asked her if she would like to make \$1,500 to do some of the work herself, so check this one out. Listen to it several times. This is a real good call.

Larry: Hi, this is Larry Goins, and I was calling you back about the house rent-to-own over on **** Road.

Charlene: Uh huh.

Larry: How are you?

Charlene: Fine.

Larry: Good. Have you found something yet?

Charlene: No, I still haven't found anything yet.

Larry: You still looking for something?

Charlene: Yeah, because I really, trying to hurry up and move like next month, because my lease is up on my apartment, and I don't want to stay another year, because I had another child, and I'm looking for something bigger.

Larry: Oh, okay. About how big did you need?

Charlene: Three, either three bedrooms.

Larry: Three or four?

Charlene: Yes. ****

Larry: Oh, okay. Are you wanting to be in an apartment or would you like to be in a house out to yourself?

Charlene: I would like to be in a house because I'm in an apartment now.

Larry: Oh really?

Charlene: Yeah.

Larry: Oh, okay. Do you want to be in the city or would you like to be kind of out by yourself?

Charlene: Out by myself.

Larry: Okay.

Charlene: I just want a place that is, you know, nice, quiet area, because, you know, I've got small kids.

Larry: Sure.

Charlene: I've got a four-year-old and a seven-month old.

Larry: Oh, so a neighborhood maybe where there's some families with other kids and stuff.

Charlene: Yeah, and you know, not a lot of trouble.

Larry: Would you rather have a wood house or a brick house?

Charlene: A brick house.

Larry: Oh, okay. Okay. Let me ask you this question, Charlene. About how much were you looking to invest per month for something that you could rent-to-own or buy instead of just straight rent?

Charlene: Something that, rent-to-own? I pay, I, okay, I won't pay no more than six.

Larry: No more than six?

Charlene: Yeah. The rent that I'm, this is going to be my, I want pay no more than six.

Larry: Could you handle \$700 if it was what you were looking for?

Charlene: If it was what I'm looking for, I could handle it.

Larry: And you were buying it instead of just renting?

Charlene: Yeah, now if I was buying it and it's what I'm looking for, I can handle that.

Larry: Good. Okay. Do you like hardwood floors?

Charlene: Yeah.

Larry: Oh, okay. Let me ask you this question. How soon were you looking to move, Charlene?

Charlene: Next month, I want to try to move next month because my lease is up the 17th, but I'm trying to...

Larry: Oh, okay. Good. So you still have some time?

Charlene: Yeah, I still got some time.

Larry: Well, you plan ahead don't you?

Charlene: Yeah.

Larry: A lot of people, they're having to move this weekend.

Charlene: Yeah. See I've got some time because my lease ain't up until the 17th.

Larry: Sure. Well now let me ask you this question. About how much would you have if we could work something out with you where you would be buying the property, about how much would you have to put down if it's something you really liked and all you needed was an initial investment?

Charlene: How much I have to put down?

Larry: Right.

Charlene: I really don't got a lot saved up. It depends on how much you're talking about.

Larry: Just a ballpark. What do you think you would probably have by the 17th?

Charlene: I should be able to have twelve by the 17th.

Larry: \$12,000?

Charlene: Huh?

Larry: \$12,000 or \$1,200?

Charlene: \$1,200.

Larry: \$1,200?

Charlene: Yeah.

Larry: Okay. Do you think we might could, if it was really what you were looking for, do you think we could get to \$1,500?

Charlene: Yeah, I can get to \$1,500.

Larry: Okay. Alright, I tell you what. Let me give you an address of a house to go look at.

Charlene: Okay, let me get my...okay.

Larry: Okay. This house, the address is **** Road.

Charlene: Uh huh.

Larry: And this is a four bedroom. This is a four bedroom, brick ranch house out to itself. It's not in the city, and it has hardwood floors and a big yard for the kids to play in.

Charlene: Okay.

Larry: Let me tell you how to get there, okay?

Charlene: Okay.

Larry: What you're going to do is you're going to go **** South until you get down to **** and turn left on ****. It's like you're going to ****.

Charlene: Uh huh.

Larry: Okay. You're going to go out there about a mile or so until you get to **** and you're going to turn right on ****.

Charlene: Okay.

Larry: And it's down there about a mile on the left.

Charlene: Okay.

Larry: And I want you to ride by and take a look at it.

Charlene: Uh huh.

Larry: And, now you can't get in it yet, okay?

Charlene: Okay.

Larry: Now the down payment is normally \$3,000, but I haven't gone in and cleaned up the floors yet and put a kitchen floor in and painted the bedrooms yet, but if you want, is that something you would be interested in doing to make \$1,500?

Charlene: Yeah.

Larry: Okay. So, instead of \$3,000, you could put down \$1,500 and you could paint the bedrooms.

Charlene: Okay.

Larry: Is that alright?

Charlene: Yeah.

Larry: Okay. Alright, well go by there and take a look at it. Let me give you my direct line, okay?

Charlene: Okay.

Larry: It's 803-

Charlene: Uh huh.

Larry: 831-

Charlene: Uh huh.

Larry: 00

Charlene: Uh huh.

Larry: 56.

Charlene: Okay.

Larry: And I'm at extension 304.

Charlene: Okay then.

Larry: And just go by there and take a look at it, and I can work out something special for you, okay?

Charlene: Okay then.

Larry: And when do you think you'll go by and take a look?

Charlene: I'll probably go by there today when I pick my son up at school.

Larry: Oh, today?

Charlene: Yeah.

Larry: Okay, great. That sounds good. Just give me a call back.

Charlene: Okay then.

Larry: Thank you.

Charlene: Uh huh.

Larry: Bye bye.

Charlene: Bye bye.

Track 8:

Larry: This is another call with a tenant buyer that called about a house I have rent-to-own, and the reason I included this one is I wanted you to hear how I created urgency and had him go out to take a look at it today instead of waiting until tomorrow, and a couple of other things, like I bumped him up on the down payment and bumped him up on the rent amount, and also told him the amount that he had was half as much as normally required, but I would give him credit for the other amount if he would do the painting and put down the kitchen floor.

Larry: Hello, make I speak with **** please?

Caller: He's not in. Could I take a message?

Larry: Well this is Larry Goins. I was returning a call. He had called about a house on **** Road, rent-to-own.

Caller: Yes.

Larry: How are you?

Caller: It's rent-to-own? I'm doing fine. I'm his fiancée.

Larry: Oh, congratulations.

Caller: Thank you.

Larry: When's the big day?

Caller: We hadn't set a date yet.

Larry: Well that's okay. You're halfway there, right?

Caller: Yes.

Larry: There you go. Tell me a little bit about what you're looking for.

Caller: I don't even know what he, I didn't know he called.

Larry: For rent-to-own with owner financing.

Caller: Oh, We live now with mobile homes.

Larry: Do you really?

Caller: And we were looking for something else.

Larry: How much are you paying now?

Caller: \$380 a month.

Larry: \$380?

Caller: Yes.

Larry: What could you handle per month for something that you would be buying instead of just renting?

Caller: With his income and mine about, maybe \$550.

Larry: Okay. Do you think you could handle \$600 if it's something you really like?

Caller: Yeah, that'd be good. Yes.

Larry: Okay. I do have a house that's \$2,500 down and \$600 a month, okay?

Caller: Uh huh.

Larry: And it's a four bedroom, brick ranch house just outside ****.

Caller: Uh huh.

Larry: It has hardwood floors and the people have just moved out recently, so we're in the process of cleaning it up, getting it ready for somebody else.

Caller: Uh huh. Well, let me, do you have a pen handy? I'm going to give you his number at his shop.

Larry: Okay.

Caller: And you can talk to him or he can tell you more.

Larry: Okay. You want me to give you the address, too?

Caller: Yeah. Just give all the information to him.

Larry: I sure will. What's his number?

Caller: Okay, it's ****. Yeah, see that's his business and...

Larry: I'll give him a call. And what is your name? Okay. I will give him a call then.

Caller: Thank you.

Larry: Thank you.

Caller: Bye bye.

Larry: Bye bye.

Caller: Hello.

Larry: Hello, may I speak with ****?

Caller: Yes, you may.

Larry: Thank you.

Kevin: Yes sir.

Larry: Yeah, this is Larry Goins.

Kevin: How're you doing Mr. Goins?

Larry: Man, I'm great. How are you?

Kevin: I'm doing alright, Larry.

Larry: Good. I just got your number here from ****.

Kevin: Okay.

Larry: And she told me to give you a call about, you'd called about a four bedroom house, rent-to own.

Kevin: Yeah. Yeah.

Larry: What exactly are you looking for Kevin?

Kevin: When you're speaking of four bedrooms, that's right up my alley.

Larry: Is that right?

Kevin: Yeah, that's right up my alley.

Larry: How many's in your family?

Kevin: It'll be three of us.

Larry: Really?

Kevin: Yeah.

Larry: Good. Got room to grow.

Kevin: Room to grow. Definitely. **** a peaceful atmosphere, definitely ****.

Larry: Are you looking for something to rent, or rent-to-own that you can get some ownership in?

Kevin: Ownership. I'm looking for ownership.

Larry: Is that right?

Kevin: I've been renting too long. I'm looking for ownership.

Larry: I hear you, I hear you. I can work with you on that.

Kevin: Yeah.

Larry: How much do you feel like you can handle per month for something you'd be buying and not just renting?

Kevin: I'll go \$500.

Larry: \$500?

Kevin: Yeah.

Larry: How do you feel about \$600 for a four bedroom?

Kevin: I feel good. I feel good. What's the square footage?

Larry: Do you feel good about \$600?

Kevin: What's the square footage?

Larry: It's about 1,200.

Kevin: Okay. How many acres? How many land? A lot?

Larry: It's about an acre. It's a huge yard.

Kevin: Alright.

Larry: You know, most yards you see around, they're like a quarter of an acre?

Kevin: Uh huh.

Larry: I mean, and that's a pretty decent yard, but this is a good size yard.

Kevin: Ah, man.

Larry: And it's not in the city. It's out a little bit. Kind of out to yourself.

Kevin: Alright, great.

Larry: Is that what you're looking for?

Kevin: Yes.

Larry: I hear you.

Kevin: Yes.

Larry: Let me ask you this question, Kevin. For something that you like that you would be getting an ownership in or you would be doing a rent-to-own, how much would you have to work with as far as an initial investment to get you in the house?

Kevin: \$1,300.

Larry: \$1,300?

Kevin: Uh huh.

Larry: Do you think we could get it up to \$3,000?

Kevin: \$1,600.

Larry: \$1,600?

Kevin: Is that what you're saying?

Larry: No, I'm saying \$2,500.

Kevin: Hmm.

Larry: Do you think we could get it up to \$2,500?

Kevin: With my raise, what's my time range to get it there?

Larry: Whenever you want to move in.

Kevin: I'm feeling good with it.

Larry: You're feeling good with it?

Kevin: Yeah. It's a goal. It can be achieved.

Larry: Do what?

Kevin: It can be achieved.

Larry: Okay. Man, I like your attitude. It's a goal. You're a goal-setter, aren't you?

Kevin: Uh huh.

Larry: You're a positive thinker, aren't you?

Kevin: Yes. I own my own business. I've been owning it for ****

Larry: Do you really?

Kevin: Yeah.

Larry: What kind of business you own? Man, that's great.

Kevin: Yeah. I'm right here at ****. I've been here three years right here.

Larry: Wow. I just bought, I just sold a house **** a couple of months ago.

Kevin: Oh, man.

Larry: **** Street. Over on **** Street.

Kevin: Yeah.

Larry: Right across from the school.

Kevin: Yeah. That's **** Street.

Larry: Yeah.

Kevin: Who'd you sell to?

Larry: A guy named ****, that's who bought it. I think so, Yeah.

Kevin: Son of a gun. Little white house down there.

Larry: No, this was a brick house.

Kevin: It was a brick house. Repo?

Larry: This is a brick house. It was a foreclosure. We bought it...

Kevin: Foreclosure ****, Yeah.

Larry: And an investor got it and sold it to him. Had a full basement.

Kevin: Oh, man.

Larry: Yeah. I got a house pretty similar to that, except without a basement.

Kevin: Uh huh.

Larry: It's pretty similar to that house.

Kevin: Okay.

Larry: And it's a brick ranch house, four bedroom, one and a half bath. And it's going to be \$600 a month and \$2,500 down.

Kevin: Location?

Larry: I'm going to give you the address.

Kevin: Alright.

Larry: It's **** Road.

Kevin: Where's that at?

Larry: You know where you go, you go like you're going to ****. Go down ****.

Kevin: Uh huh.

Larry: You're going to turn left there on ****. You know where that is? You turn left on ****, just go out there to where ****.

Kevin: Okay.

Larry: Right across from ****, you're going to turn right. You're going to turn right **** Road, and you're going to go down there about a mile and there's a brick house sitting on the left.

Kevin: Alright.

Larry: Sitting up off the road, got the driveway on the left. Got big tree in the front yard.

Kevin: Oh, man.

Larry: Huge back yard.

Kevin: Oh, man.

Larry: And it's got a little front porch on it.

Kevin: Oh, man.

Larry: And then got a side door, little utility room in the back.

Kevin: It's got a basement?

Larry: No, it doesn't have a basement.

Kevin: That's a big house. Four bedroom.

Larry: It is four bedroom. It has hardwood floors.

Kevin: Uh huh.

Larry: Now let me tell you the situation we're at at the house or the status, I should say.

Kevin: Alright.

Larry: We're getting ready to fix this house up for the next person.

Kevin: Okay.

Larry: And normally it's \$5,000 to put down.

Kevin: Uh huh.

Larry: But if you want to work with us and maybe paint the inside.

Kevin: Uh huh.

Larry: Maybe put down a kitchen floor? We'd get it down to \$2,500, maybe even down to \$2,000 for you.

Kevin: Let me go out there and look at what I'm looking at, man.

Larry: Alright.

Kevin: Because, I mean, I'm interested far as carpenters and things like that ****.

Larry: Well, now, I've got about 30 messages I've got to return the phone calls of.

Kevin: Okay.

Larry: So, when do you think you're probably going out?

Kevin: It's 4:00 now. I'm probably going to do it first thing in the morning. I think that'd be my best route.

Larry: Okay. Because I've got about, I've got about 30 more phone calls I've got to return and I hadn't been able to get in touch with a whole lot of people and won't be able to until this evening.

Kevin: Yes sir.

Larry: So if you can get a jump on them, you know, you might beat somebody to it.

Kevin: Okay, then.

Larry: Because the house is not going to last.

Kevin: No, not for that.

Larry: I can tell you that.

Kevin: Not for that down and then what you're saying, it's not going to last at all.

Larry: And it has hardwood floors.

Kevin: Ah, man. What year is it?

Larry: I think it was built in the 60's. Sixties or seventies.

Kevin: Oh, ****

Larry: It's not too old. It's not like a real old, historic or mill house or nothing. We're talking about a brick house.

Kevin: Uh huh.

Larry: Yeah, like built in the 60's or 70's.

Kevin: Solid foundation.

Larry: Absolutely.

Kevin: Yeah. All you can do is add on to it and build equity.

Larry: Yeah.

Kevin: You know what I'm saying? I mean, that's all it is.

Larry: Absolutely.

Kevin: Go in and get in there a good year and set up for refinancing.

Larry: Exactly.

Kevin: That's the whole catch to it.

Larry: It's got a well, but it's also on county water.

Kevin: Oh man, it's cool.

Larry: Yeah. So you'd be in good shape.

Kevin: Let me get a step on it, because it's another one. God, so you guys buy foreclosure homes?

Larry: We do, but what we do is we have special programs and we end up working with a lot of the banks and the realtors to pick up these houses and get them fixed up and put first-time homebuyers in them.

Kevin: Okay, how about...

Larry: Help people become homeowners.

Kevin: Okay. How about mobile homes?

Larry: Do we do mobile homes?

Kevin: Yeah.

Larry: No. Are you living in a mobile home now?

Kevin: Uh uh. No, a modular.

Larry: You don't want a mobile home, do you?

Kevin: Uh uh.

Larry: Because they go down in value. You know that, don't you?

Kevin: Yeah, definitely.

Larry: Right.

Kevin: Definitely. I've only saw one that caught my eye, and it was in foreclosure.

Larry: Of all the different kind of houses, what's the most stable; the most increase in value, and hold their value type house?

Kevin: Brick.

Larry: Absolutely.

Kevin: Brick.

Larry: You better go out and look at that today.

Kevin: I'm going to ease on out that way, man.

Larry: Alright. Let me give you my direct number.

Kevin: Okay.

Larry: It's 803-831-0056 and I'm at extension 304. You call me back and let me know. Because I've got some more people I've got to give a call about.

Kevin: I greatly appreciate it.

Larry: Please give me a call, let me know if you want it.

Kevin: What is the total price of the home?

Larry: \$69,900.

Kevin: That's still not bad.

Larry: What do you mean?

Kevin: That's awesome.

Kevin: Alright. I'm in motion, Larry.

Larry: Alright.

Kevin: Appreciate it.

Larry: Alright, thanks.

Kevin: Bye.

Larry: Bye.