

Derrick Ali

Real Estate Investing Consultant

Land Trust Partners Transaction Engineer (U.S. and Worldwide)

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Email: derrick@rent2homeownership.comWebsite: <http://www.rent2homeownership.com>**About Me-**

Derrick Ali offers discreet and professional investment opportunities to both private and corporate persons looking for imaginative and sophisticated Stateside (and/or offshore) returns on investment, asset protection and real estate investment equity holding structures. In business since 1987, he currently serves as Trustee nationwide for several Land Trusts and is Principal Officer for over 5 common-law private businesses.

Backed by a highly innovative group of real estate investing consultants across the USA, North American Realty Services, Inc. (NARS),* recognized that there was considerable demand for a service that specialized in researching and developing ways to incorporate (carefully structured) real estate investments using title-holding land trusts. Since 1999 Derrick Ali and NARS have shared their resources to market these trusts for both short and long-term wealth-building strategies -thus providing a superior vehicle for obtaining added profitability & asset-protection for high net worth individuals and investment groups alike. In addition, NARS identified the North American market as having considerable potential and since 1984 has concentrated their marketing efforts to expand their model nationwide.

Derrick Ali has both national & international connections as well as affiliate offices in the State of Michigan, Florida, North Carolina, and Nevada. He has long-term relationships with both US and offshore banks of repute. All trusts are formed by a law firm experienced in providing expertise in that area on a nationwide basis, and more-specifically for the statutes where the trust filings are registered on behalf of the property's owner/seller /investor.

Whilst Derrick Ali is situated in the State of Michigan, a location selected for a compendium of laws that are ideal for planning such real estate investment structures, he does not limit himself to this State alone. Derrick Ali will use (recommend) any State or jurisdiction for various components relating to the deal's structure that would best enhance the aims of the real estate investor Partner and/or Client.

Nationwide Unique Property Acquisition Model

The recent changes within the real estate industry have led a flood of investors, landlords, property managers and owners to seek the safest and more-effective manner to profitably conduct business. The use of Trusts is not always driven by tax avoidance motives, but more-often from a need to reduce the customary costs arising from conventional sales transactions. And too those requirements imposed by highly bureaucratic and regulated states. His model encompasses many areas of flexibility including risk reduction, management, private investor funding, alternative trust financing opportunities, equity preservation as well as probate and foreclosure avoidance to name but a few.

The increasing litigious nature of society today combined with ever-growing concerns of economic uncertainty, aggressive tax policies and forced heir-ship laws which particularly affect the High Net-worth Individual, have led to a demand for the innovative asset-management, holding, and disposal conduits we call the PACTrust™ and NEHTrust™.

NARS and Derrick Ali Specialize in Developing use of Land Trust Structures to:

- Preserve and Grow Wealth
- Reduce, defer, and/or avoid taxes
- Protect Assets
- Ensure Confidentiality [Privacy]
- Provide freedom from regulatory controls and excessive government restrictions.

The GARN ST. GERMAIN ACT

Based on 1890 Illinois title-Holding trust legislation the United States through Regulations Act of 1982 -(FDIRA) (10/15/82) 12 USCA sec. 1701-j-3 provides for the transfer of a property's title to be held in a revocable living-trust by the property owners without tax consequence and can be further reviewed in Internal Revenue Code IRC 163. Additionally when properly done the transfer does not trigger acceleration (or due on sale) clauses under existing the mortgage.

Within most States such persons wishing to place their property(s) title into a revocable living (inter-vivos) trust are not subject to taxes for such transfers. Annual Trustee fees are One Hundred and forty-four dollars (\$144). And there is currently no requirement for trusts to file annual taxes. Trusts are set up for the interest of its beneficiary(s) or for a specific purpose (e.g. asset-protection and/or privacy) is fully protected by the Trustee and held in the strictest of confidentiality.

As you can see trusts can serve as powerful Asset Protection Vehicles and also can be structured to be exempt from income, gift, withholding, estate, asset, inheritance, succession and stamp tax. NOTE: It is suggested that you check with your tax professional or attorney regarding these exemptions...they vary depending on the specific structure of your particular Trust and the State where it was incepted.

The primary advantage of title-holding trust is that it places the burden of proof on claimants against the trust to prove fraudulent disposition and the creditor must give "clear and convincing" evidence to this effect. Furthermore a creditor has limited ability in obtaining a charging order in which to break the protective shell of a Trust (having more than a single beneficiary). Again, if interested, one should inquire with a legal professional as to your State's specific provisions, exemptions and/or permissive terms

Derrick Ali is a professional real estate consultant and investor. He specializes in the in use of PACTrust™ and NEHTrust™ to acquire Ownership Interest in real estate. He is available for consultation regarding these and other real estate related matters. You may reach him by Phone (517) 960-4802 or by Email at: derrick -at- rent2homeownership.com or you may request more information on investing and s/or submit a scenario to Fax 1 (404) 856-8096 and learn more about setting up your own Land Trust Partnering arrangement with him.

*-PACTrust™ and NEHTrust™ are licensed trademarks of North American Realty Services, Inc. (NARS) All Rights Reserved. <http://ww.landtrust.net> Derrick is not only a proud NARS Network Member he's an approved NARS re-seller representing all their products and services.

DISCLAIMER: This article is not intended to be legal advice nor a substitution for performance of legal services by a professional person. If advice and/or services are needed it is suggested that the reader seek to retain the services of a competent legal or tax professional. Furthermore no legal advice can nor will be given by Derrick Ali.

Dear Seller:

Thanks for agreeing to meet with me and discuss the terms of my offer to purchase your home for Full-Price. Please know that I will not be able to present my terms and offer unless *everyone whom has decision authority is Present*. If it is not possible for everyone to be present at our meeting then we will have to re-schedule when they can all be present.

In other words, *before I can make my full case and have everyone agree that it's both legal and fair with full and clear understanding of all the terms then it would not be proper to meet until everyone can participate – is this fair enough? With that said here are 7 Questions I'd like to discuss with You [and/or them] either in person or **over the phone**:*

- 1. For the right of receiving my Full-Price offer, would you be willing to keep the existing financing in place?[Your current mortgage loan] and**
- 2. Can you afford to leave some (or all) of your equity intact for a few years, until I pay off your mortgage and repay all of your equity to you?**
- 3. Is it fully understood by you that I'm an investor, and that I will be putting my partner into the property and provide a significant Reserve Account [for meeting the payment obligations of the property] That I will personally be responsible for handling all costs and responsibilities; Also that *my job will be to guarantee my partner's perfect performance*. For example, if they don't pay...I Pay. If they break something...I Fix It. If they default in any manner regarding any provision you and I agree to... I shall immediately have them evicted [removed], keep the reserve account deposit maintained, and replace them with another qualified partner.**
- 4. Is it clear that it is I who will be covering 100% of all payments, repairs, upkeep, maintenance, management, property tax, insurance etc... throughout the term of our agreement?**
- 5. When we get together--assuming everything I've said above checks out to your liking (as well as your spouse, partner, realtor®, attorney, and/or accountant - if any) --- is there any reason we can't finalize the transaction and move forward when we do meet?**
- 6. Are there any others who will have to sign on the dotted line? Will they be there approve this offer? If not, then let's confirm our getting together at the time they both can and will be there.**
- 7. If there is any chance that you would say: "I have to think it over?" Then let's get together after you've had a chance to do that (Think it over). If Thats Fair Enough? If so I look forward to our meeting and your accepting my full price for your home!**

Once you have a time to review the above and also agree to the terms; Then a meeting with myself and/or my partner with you personally (as well as with all other parties having authority for approving this offer on your behalf) can work together for a quick closing. **Thank You for Considering My Offer.** Derrick Ali

Authorization to Discuss

Derrick Ali, CMLA
1709 North West Avenue, Suite 258, Jackson Michigan 49202
OFFICES: 1-517-960-4802 FAX: 1-404-856-8096

DATE _____

Dear Lender:

RE: Your Mortgage Loan Customer:

Customer Name: _____

Customer SS #: _____

Property Address _____

Customer Phone: _____

Mortgage Co Name: _____

Mortgage Co. Phone _____

Loan Account: _____

Has Authorized Derrick Ali to present their request for a Short Sale the Property Address (below-listed); or to Purchase the Defaulted Mortgage Loan Note on the same.

Below is my/our **Authorization to Discuss** this matter with you.

I/We, _____, do hereby grant permission to Mr. Derrick Ali, to communicate with you (my/our lender) regarding the history, present status and amounts needed to satisfy pay off my/our delinquent mortgage loan note for the Property Address of:

Signed: _____ Signed: _____

Borrower

Date

Borrower

Date

SSN _____

SSN _____

Return Fax To: Attn: Derrick Ali 1-404-856-8096

Please Complete One Form for Each Lender/Loan Account and Please RETURN with Property Owner's Questionnaire Sheet

Property Owner's Selling Questionnaire:

NAME: _____

Property Address

City, State, Zip

Telephone: _____ Fax _____

Email Address: _____

Please Answer COMPLETELY: Each of the Following Questions below:

1. Where is the property located (address, City, State)

Is it a (Circle one) Detached, Town-home, Condo, or Mobile?

2. How many Bedrooms? _____

3. What is the Square Footage? _____

4. What is the Home Worth? \$ _____

5. How Much is Owed(Pay Off)? \$ _____

6. How Many Loans/Debts Are Securing the Home's Title? [1st, 2nd, and/or 3rd]

7. Are the Loans in Default/Foreclosure Lawsuit/Bankruptcy, etc.? **Yes / No?**

8. Is the title clear (free) from tax liens, creditor, criminal or civil judgments?
Yes / No?

9. What \$ Amount of the Missed Payments Have You Saved? Or Is Your Home Listed For Sale? Missed Payments: \$ _____ or Is It Listed **Yes / No?**

10. What Would You Like To See Happen?

11. Where Would You *Move-To* if You Could No-Longer Stay in the home?

12. Can you come up with \$3,000 *if you had to*, to preserve your equity, protect your credit, avoid foreclosure and set up a Living Trust? **Yes / No?**

13. Are You Willing to Walk Away if Someone else is willing to: *Take-Over Your Payments;* and *Repair Your Credit* with Your Lender(s)? **Yes / No?**

THE COST OF NOT PLANNING TO LOSE MY HOME:

Planning for the future should not be limited to saving money. In light of ever-increasing Estate Taxes, Inheritance Taxes, Court Costs and Attorney fees are just some of the reasons people are turning document preparation services to curb and/or eliminate these expenses and costs.

Proper Estate Planning is best done by consulting with Tax & Legal professionals to both assess & direct you to the proper course for legally reducing or eliminating these expenses and taxes.

BUT WHAT SHOULD I DO IN THE CASE OF FORECLOSURE SALE OF MY HOME?

Derrick Ali's Land Trust Partnering Solution may just be the answer. HLP is best qualified as a partner to assist you in accomplishing your foreclosure avoidance, equity preservation and realization of your real estate investing goals.

What is a Land Trust? A Land Trust is a simple inexpensive method for handling the ownership of real property throughout the United States. Although there are a few States who do not officially recognize Land Trust for holding real estate (e.g. commonly structured within creative property investing deals) most follow the format of the Illinois Title-Holding Land Trust model (in use since 1890).

When a Land Trust is established, the Beneficiaries (You) select a Trustee to hold title (both legal & equitable) for the benefit of you, your spouse, your children and/or *anyone else you may designate* [such as an investor or even a lease-option (tenant-buyer) purchaser of the property].

In the latter there is no violation of the due-on-sale clause of the mortgage lender; and when properly packaged, nor is there any need for bank-qualifying, credit checks, or a loan assumption package by those holding beneficial interest in the Trust Property.

Who Can Set Up A Land Trust? A Land Trust can be created by anyone who has the legal capacity to enter into a contract. An individual, partnership, corporation or a group of individuals can establish a Land Trust for one or more pieces of property.

How is a Land Trust set up? Two primary documents are necessary to establish a Land Trust: a Trust Agreement and a Deed of the Property to the Trust. An Environmental Risk Affidavit is also required. A Land Trust can be created for the property you already own or for the property you intend to purchase. Also, additional properties can be added to an established Land Trust at any time.

How does a Land Trust work? Under the terms of the Trust Agreement, the beneficiaries (you as the homeowner or buyer) retain complete control over all property in the Trust, in the same manner as if you owned the property in a individual capacity. The beneficiaries can modify, amend or terminate the Trust at any time.

The Derrick Ali Land Trust Partnerships Department is located in the State of Michigan and has been serving our customers since 1999. Our Investor/Homeowner Partners come to count on the reliability of our exclusive foreclosure prevention process used to keep and/or to sell properties.

We're a Nationwide Membership Network of real estate professionals (and private investors) working with HomeLossPrevention.com to provide you with the very best in alternatives available for stopping foreclosure and/or to acquire a new home without large down payments, credit checks, bank-qualifying nor hassle.

For Additional Questions, concerns and/or to arrange a free consultation to receive documents necessary for you to form your own Land Trust Partnership with HomeLossPrevention.com please call **Derrick Ali** at **(517) 960-4802**. And Let him know that you found out about us on the Internet! Or

Email: Derrick@HearAndProfit.com

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References:

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