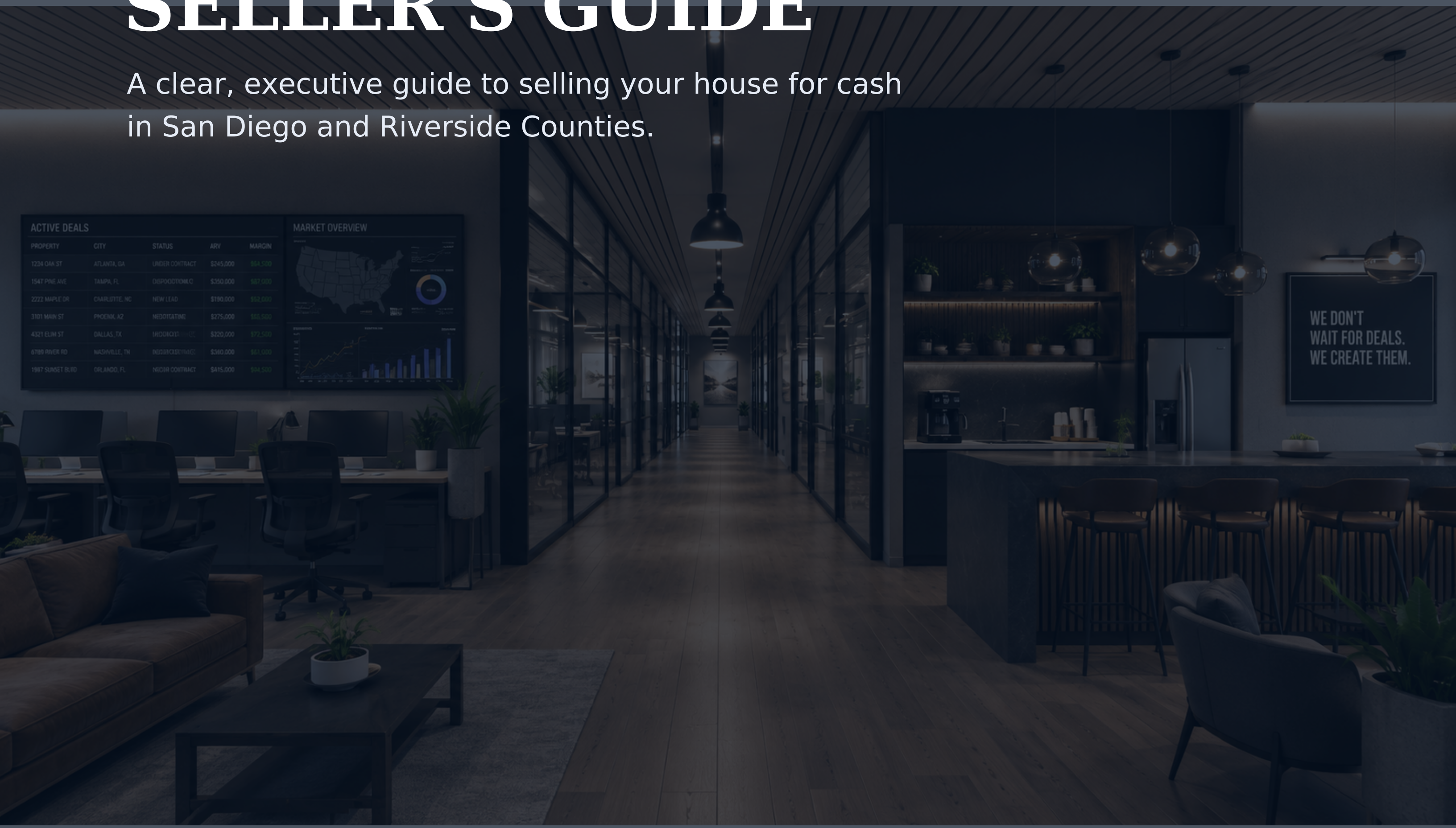
**MY CALIFORNIA HOME SOLUTION**

# MYCHS SELLER'S GUIDE

A clear, executive guide to selling your house for cash in San Diego and Riverside Counties.




**NO REPAIRS | NO SHOWINGS | NO AGENT FEES**

No jargon. No pressure. Just the facts you need to make a confident decision.

**LOCAL. LICENSED. STRAIGHTFORWARD.**

LOCAL HOME BUYER

# Who We Are

My California Home Solution is a locally owned and operated real estate company serving San Diego and Riverside Counties. We purchase homes directly from homeowners - without agents, public listings, or repeated showings.

| | |
|---|---|
| Local leadership<br>Led by Rich Farmer, a licensed California real estate professional with deep roots in Southern California. | Practical experience<br>More than 50 homes purchased across San Diego and Riverside Counties, including inherited homes, foreclosures, tenant-occupied properties, and homes needing major repairs. |

SIX SIMPLE STEPS

# How Selling for Cash Works

1. Tell Us About Your Property
Complete our short online form or call us. We ask for the property address, condition, and your preferred timeline. It typically takes about two minutes.

2. We Review and Research
We analyze comparable neighborhood sales, review the condition information you provide, and estimate repairs.

3. Receive Your Cash Offer
Within 24 hours, we present a written, no-obligation offer and explain how we arrived at the number.

4. You Decide
Compare the offer with your other options. There is no pressure to accept.

5. Choose Your Closing Date
Close in as little as 7 days, or select a later date that gives you time to move or make plans.

6. Get Paid
At closing, escrow disburses your funds. We coordinate the paperwork, title, and closing process.

**Your timeline remains your decision. Our role is to provide a clear offer and a straightforward path to closing.**

UNDERSTAND THE TRADEOFFS

# Cash Offer vs. Traditional Listing

| Category | Cash Offer | Traditional MLS Listing |
|---|---|---|
| **Timeline** | 7-21 days | 90-180 days |
| **Agent commissions** | $0 | Often 5-6% of sale price |
| **Repairs required** | None | Often expected before marketing |
| **Showings** | None | Multiple appointments and visitors |
| **Closing costs** | Typically covered by us | Commonly paid by seller |
| **Certainty** | Direct buyer and defined terms | Buyer financing and contingencies may create risk |
| **Inspections** | No repairs required | Buyer may inspect or renegotiate |
| **Cleaning / staging** | Not needed | Often expected |

**The tradeoff: A direct cash offer is generally below full retail market value. In exchange, the seller receives speed, certainty, no repair requirement, and a simplified closing process.**

# When a Cash Sale Makes the Most Sense

- You need to sell quickly. A job relocation, financial hardship, or life change requires a fast resolution.
- The property needs significant repairs. Foundation issues, fire or water damage, mold, roof problems, or deferred maintenance may make a traditional sale difficult.
- You inherited a property. You may not want to manage, repair, or maintain a distant property, including one in probate.
- You are behind on payments. A timely sale may help resolve the mortgage before foreclosure advances.
- You have difficult tenants. We consider tenant-occupied properties without requiring the seller to complete an eviction first.
- You are a tired landlord. You can exit without preparing the property for retail marketing.
- The property has code or permit issues. We evaluate the property as-is.
- You value privacy. There is no public listing, open house, or neighborhood marketing campaign.

PROPERTY TYPES AND CONDITIONS

# What We Buy

## Property Types

- Single-family homes
- Condos and townhomes
- Multi-family properties with 2-4 units
- Mobile homes on land
- Vacant land in select cases

## Conditions We Have Handled

- Fire and water damage
- Foundation and structural issues
- Mold or environmental concerns
- Hoarder situations and major cleanouts
- Outdated or gutted interiors
- Code violations and permit issues
- Properties with liens or title issues

TRANSPARENT UNDERWRITING

# How We Determine the Offer Price

### After-Repair Value (ARV)

The estimated open-market value after the property is repaired and presented in move-in-ready condition. We use recent comparable sales and local market data.

### Repair Costs

The estimated cost to bring the property to market-ready condition. We can review the repair assumptions with you.

### Operating Costs

Holding costs, taxes, insurance, utilities, closing expenses, and transaction costs incurred during renovation and resale.

### Profit Margin

A reasonable business margin that accounts for risk, capital, management, and the work required to complete the project.

**Ask to see the math. We will explain the assumptions used to develop your offer.**

A PROFESSIONAL, NO-PRESSURE PROCESS

# Your Rights as a Seller

1. No-obligation offer
   You are never required to accept an offer.
2. Full transparency
   Ask questions about our numbers, process, or business model.
3. Time to decide
   We do not rely on artificial pressure or surprise deadlines.
4. Independent advice
   You may have an attorney, broker, tax adviser, or other professional review the transaction.
5. Applicable cancellation rights
   California law may provide cancellation or rescission rights depending on the transaction and circumstances.
6. Privacy
   Your information is handled as private business information and is not sold to unrelated third parties.

# Frequently Asked Questions

## Do I need to make repairs?

No. We purchase properties as-is. You do not need to paint, clean, renovate, or remove unwanted personal property unless you choose to do so.

## Are there fees or commissions?

There is no agent commission charged by us. We typically cover standard closing costs. Review the written offer and settlement statement for the exact transaction terms.

## How quickly can you close?

Many transactions close in approximately 7-14 days. The actual date depends on title, escrow, access, and the seller's preferred schedule.

## Can I sell with a mortgage?

Yes. Escrow coordinates the mortgage payoff at closing, and the remaining net proceeds are paid to the seller.

## What if I am in pre-foreclosure?

Contact us promptly and consult qualified legal or housing professionals. Timing is important, and no buyer can guarantee a particular credit outcome.

## Can I sell an inherited property in probate?

Potentially. The authority to sell depends on the probate process and court or representative approvals. We can coordinate with your attorney and escrow.

CONTINUED

# Frequently Asked Questions

### Is the offer negotiable?

We present our best analysis based on the information available. Additional facts, recent upgrades, or relevant comparable sales may affect the discussion.

### What happens to items left behind?

Take what you want and leave the rest, subject to the written agreement. We can generally coordinate cleanout and disposal after closing.

### Will there be inspections?

We may request photos or a brief walkthrough to confirm the property condition, but the purchase is structured as an as-is transaction without requiring seller repairs.

### Do I need an agent?

No. You may work directly with us, and you remain free to obtain independent real estate or legal representation.

EXACTLY WHAT TO EXPECT

# What Happens After You Submit Your Information

1. Within 24 hours
   A local team member - not a call center - contacts you to discuss the property and your goals.
2. Property review
   We may request photos or schedule a brief walkthrough. In some situations, public records and seller-provided information may be sufficient for an initial offer.
3. Written offer
   You receive clear written terms without hidden service fees.
4. Your decision
   Review the offer and compare your alternatives. You choose whether to proceed.
5. If you accept
   We open escrow with a reputable title or escrow company, coordinate documents, and work toward your selected closing date.

**Submitting property information does not obligate you to sell.**

PROFESSIONAL STANDARDS

# About MYCHS

| | |
|---|---|
| Licensed | Led by a California-licensed real estate professional |
| Local | Based in San Diego County and serving San Diego and Riverside Counties |
| Experienced | More than 50 homes purchased across a range of property conditions and seller situations |
| Direct | You work with our local team rather than a remote call center |
| Transparent | Written offers, clear terms, and an explanation of the underwriting assumptions |
| Flexible | Seller-selected timing, subject to title and escrow requirements |

READY TO DISCUSS YOUR PROPERTY?
Request a no-obligation cash offer and choose the timeline that works for you.

CALL
(760) 477-4552

ONLINE
www.mycahomesolution.com

My California Home Solution
Honest offers. Flexible closings. A straightforward process.

Serving San Diego County and Riverside County, California
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