



Dallas, Tx



Southern Eastern States

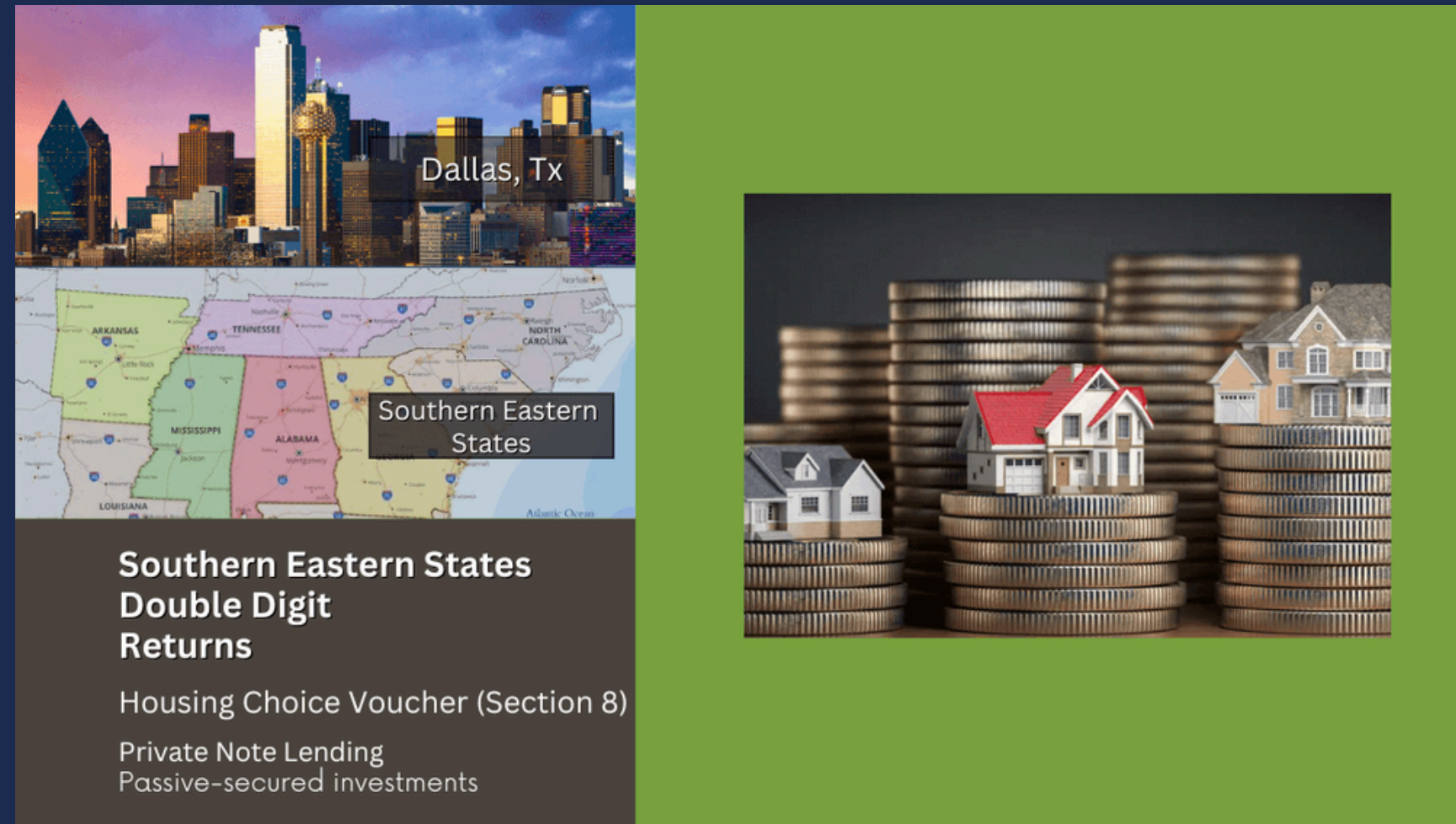
## Southern Eastern States Double Digit Returns

Housing Choice Voucher (Section 8)

Private Note Lending

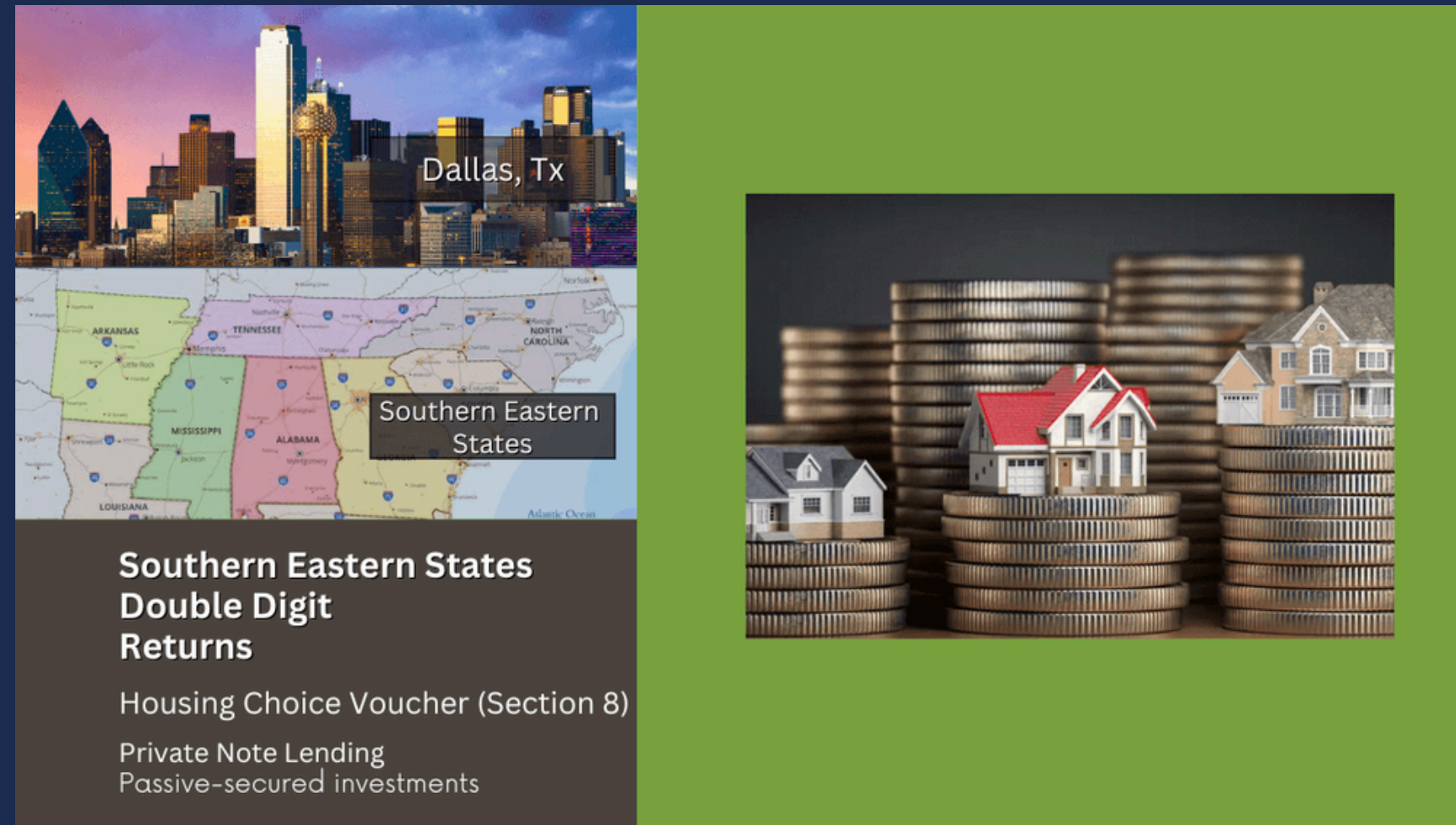
Passive-secured investments





## DISCLAIMER:

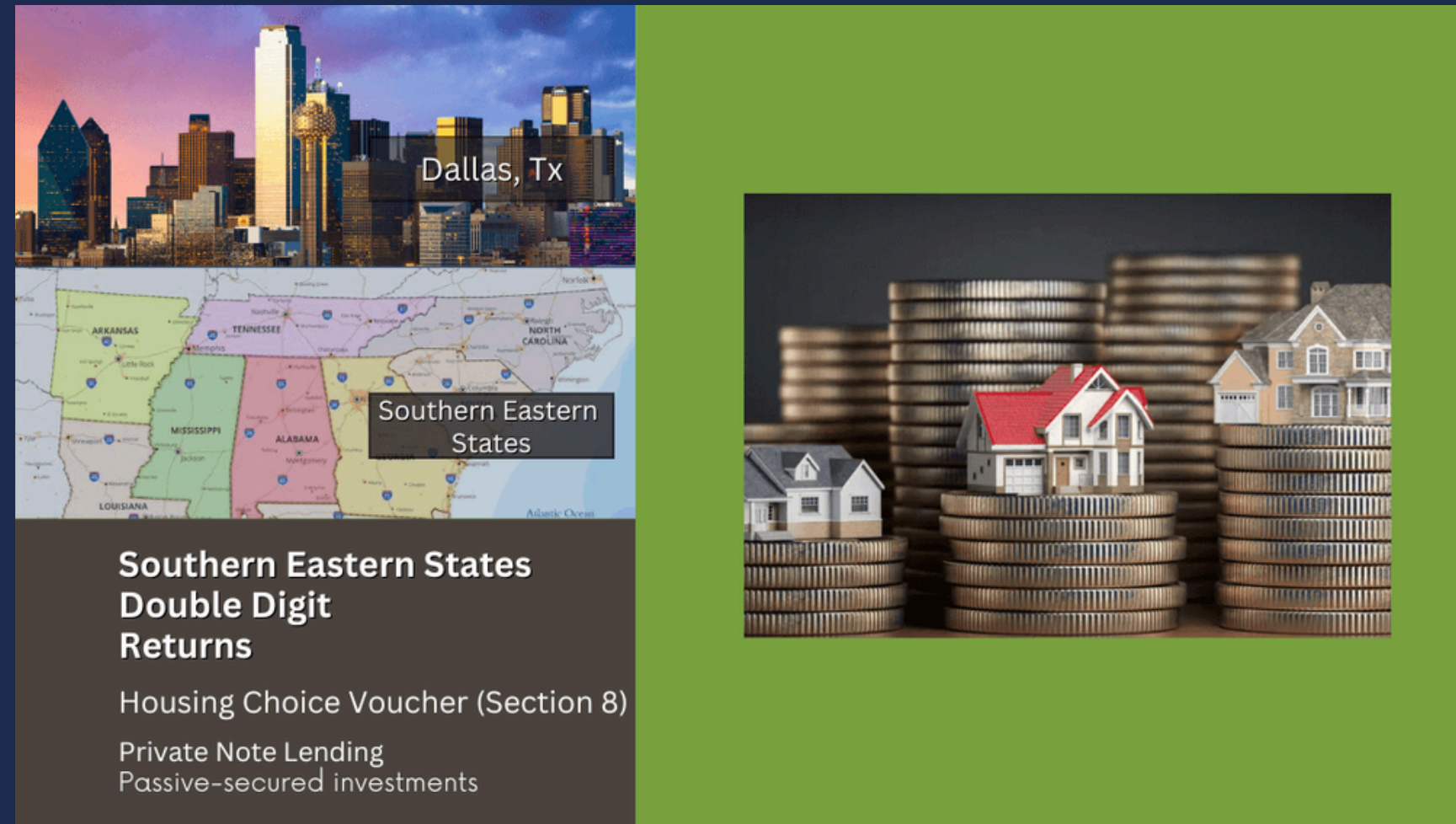
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## NB Managements Profile:

NB Managements / Nicholas Brown is a full service Real Estate Investment Firm that specializes in buying below market value residential properties from single family homes across the United States. NB Managements / Nicholas Brown rehabilitates a majority of the properties for resale, wholesale and Housing Choice Voucher (Section 8) cash-flow.

NB Managements / Nicholas Brown and its elite management team are positioned to capitalize on the unique real estate opportunities that exist in today's distressed market place.

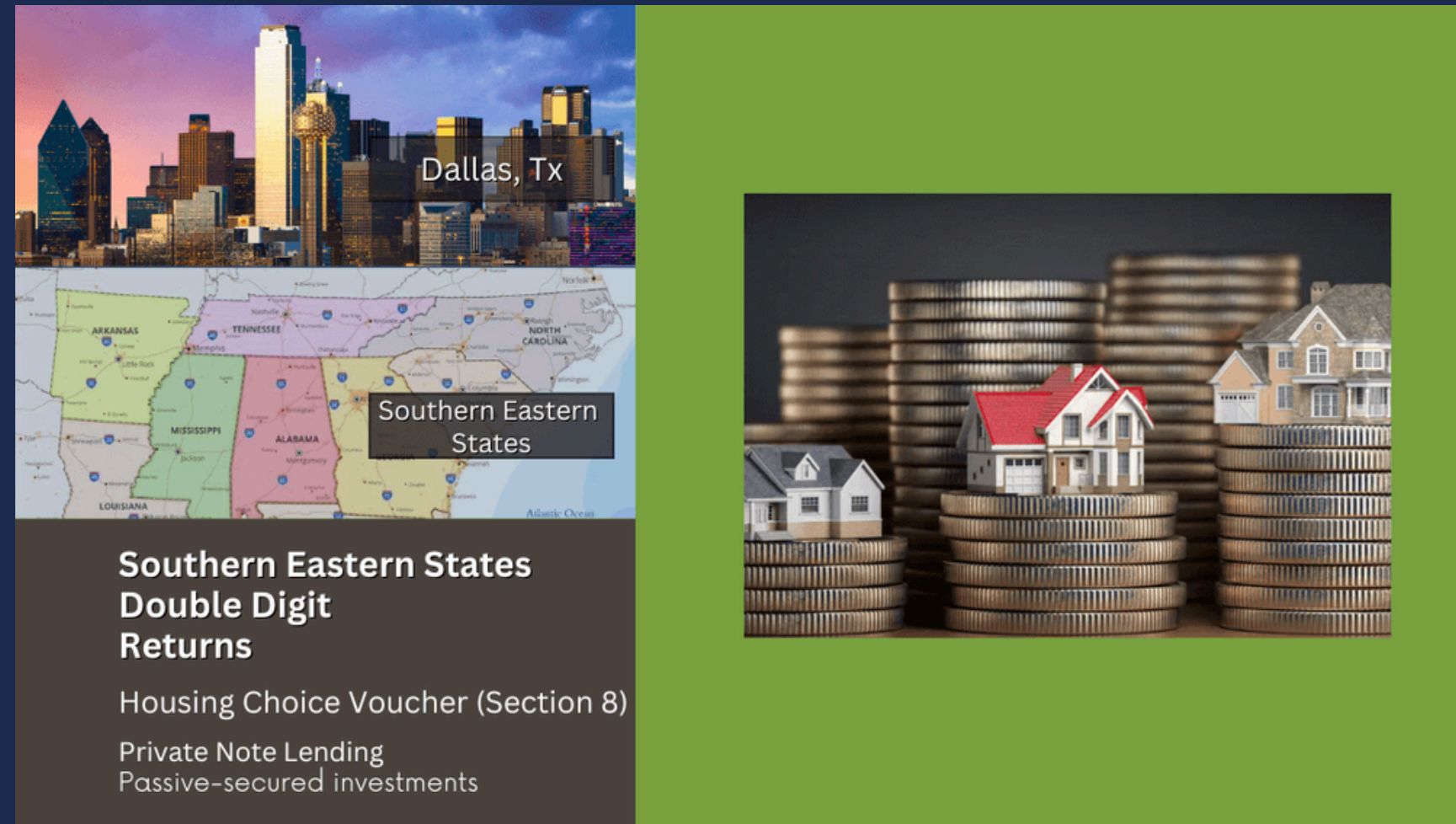


## NB Managements Objectives:

Two primary goals that drive NB Managements / Nicholas Brown.

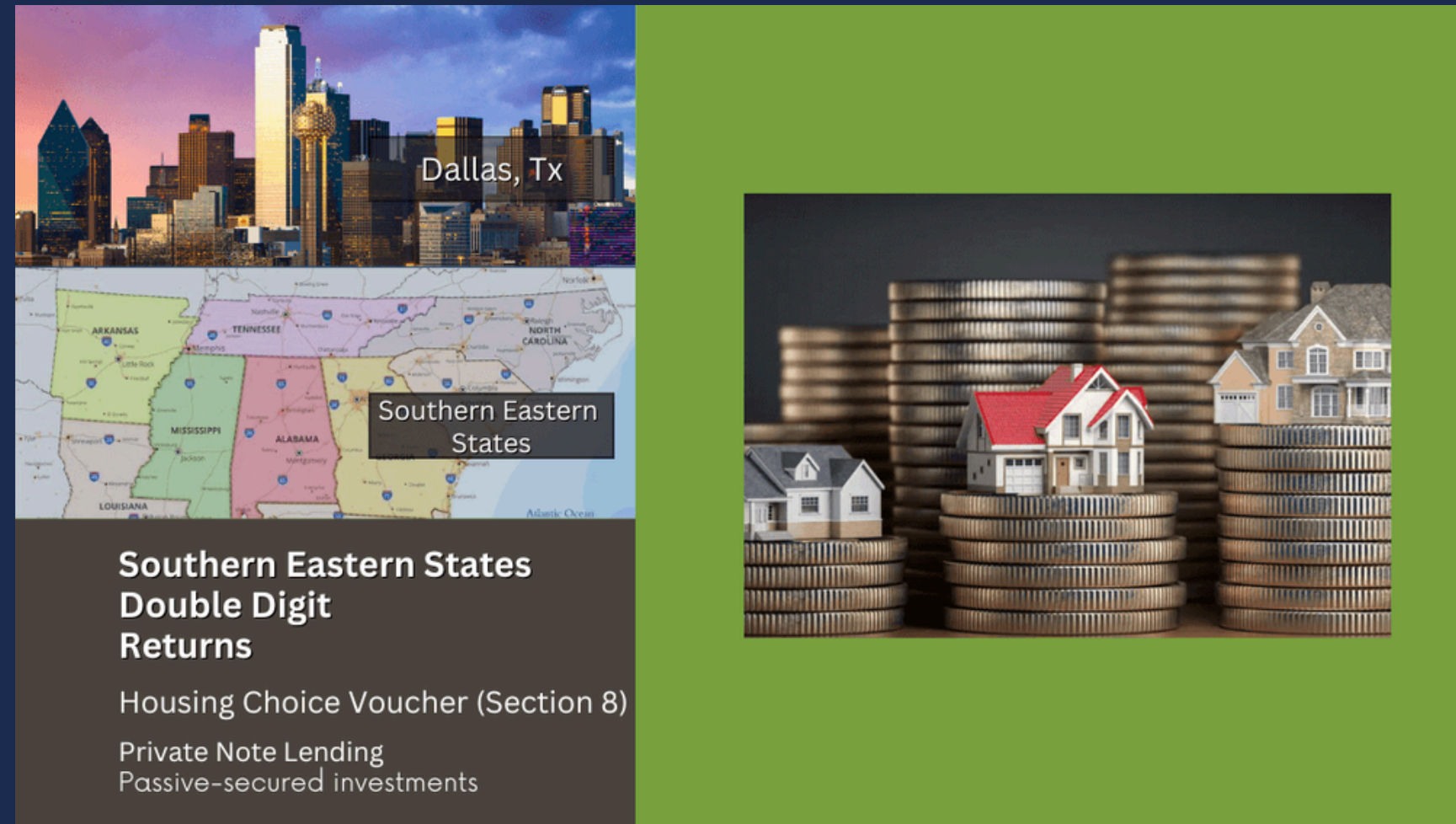
Our number one objective is to make sure that our investors investments grow at an exponential rate of return. We focus first and foremost on protecting our investors' money. Our investors are the

backbone of our company and we know that we need confident investors for our business to grow and succeed.



## NB Managements Objectives:

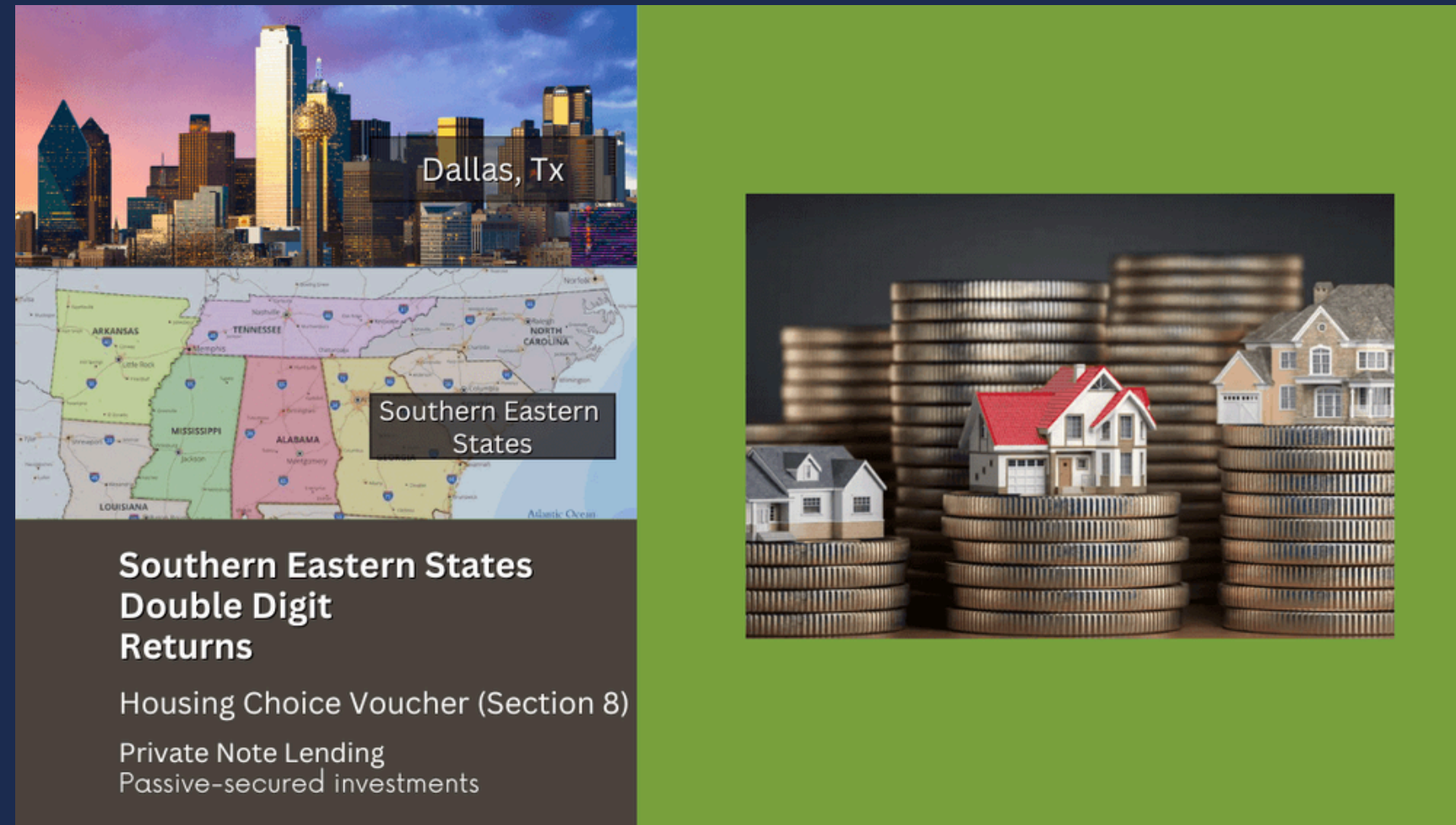
Our second objective is to only invest in properties that can be acquired at a significant discount. We are not real estate speculators and only deal in present value terms. We only invest in properties that can be bought at a significant discount where an initial profit is made at the closing table.



## Slots:

NB Managements / Nicholas Brown was formed in response to the unprecedented collapse of the Residential Real Estate Market in the USA.

Housing values are up as low as 60% in most DFW and targeted southern state markets with a national average of 35%. NB Managements / Nicholas Brown will be able to create value through its “out of the box” creative approach to real estate transactions.



## Slots:

NB Managements / Nicholas Brown has been formed to target residential properties in the Dallas / Fort Worth and Southern Eastern State areas for short term quick turn profits and long term capital appreciation with Housing Choice Voucher (Section 8) Cash-flow Properties . Our hold time on long term transactions is a minimum of two years but in most cases will have a 90-180 day hold and liquidation strategy. We will look at properties that provide a 6-12% return on investment and can generate longer term capital gains.

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The image is a composite graphic. The top left shows a city skyline at dusk with the text 'Dallas, Tx'. Below it is a map of the Southern Eastern States, including Arkansas, Tennessee, North Carolina, Mississippi, and Alabama, with the text 'Southern Eastern States'. The bottom left is a dark brown box with white text: 'Southern Eastern States Double Digit Returns', 'Housing Choice Voucher (Section 8)', 'Private Note Lending', and 'Passive-secured investments'. The right side of the image is a green background with a photograph of stacks of coins and small house models.

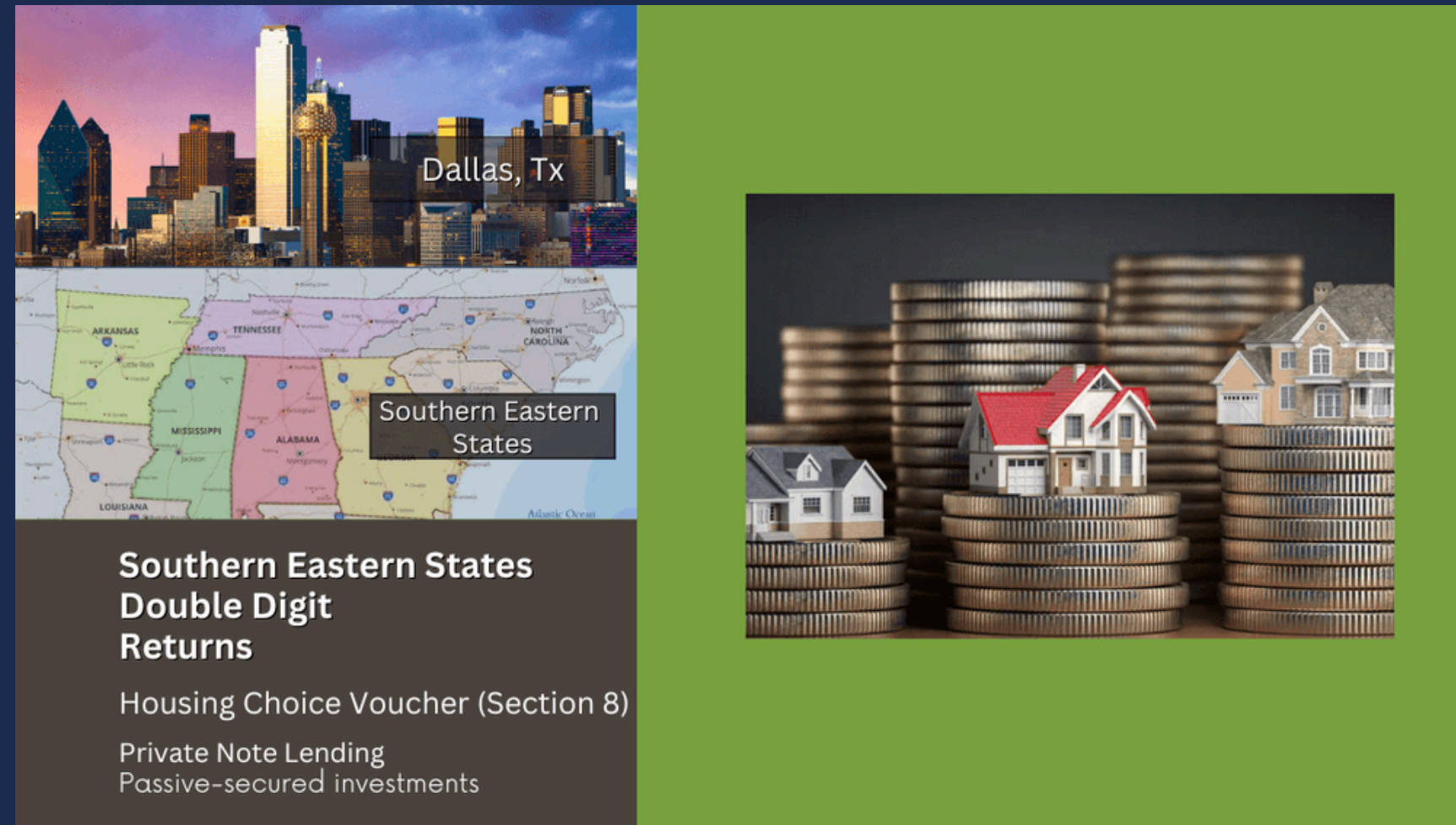


Nicholas Brown

## About Us:

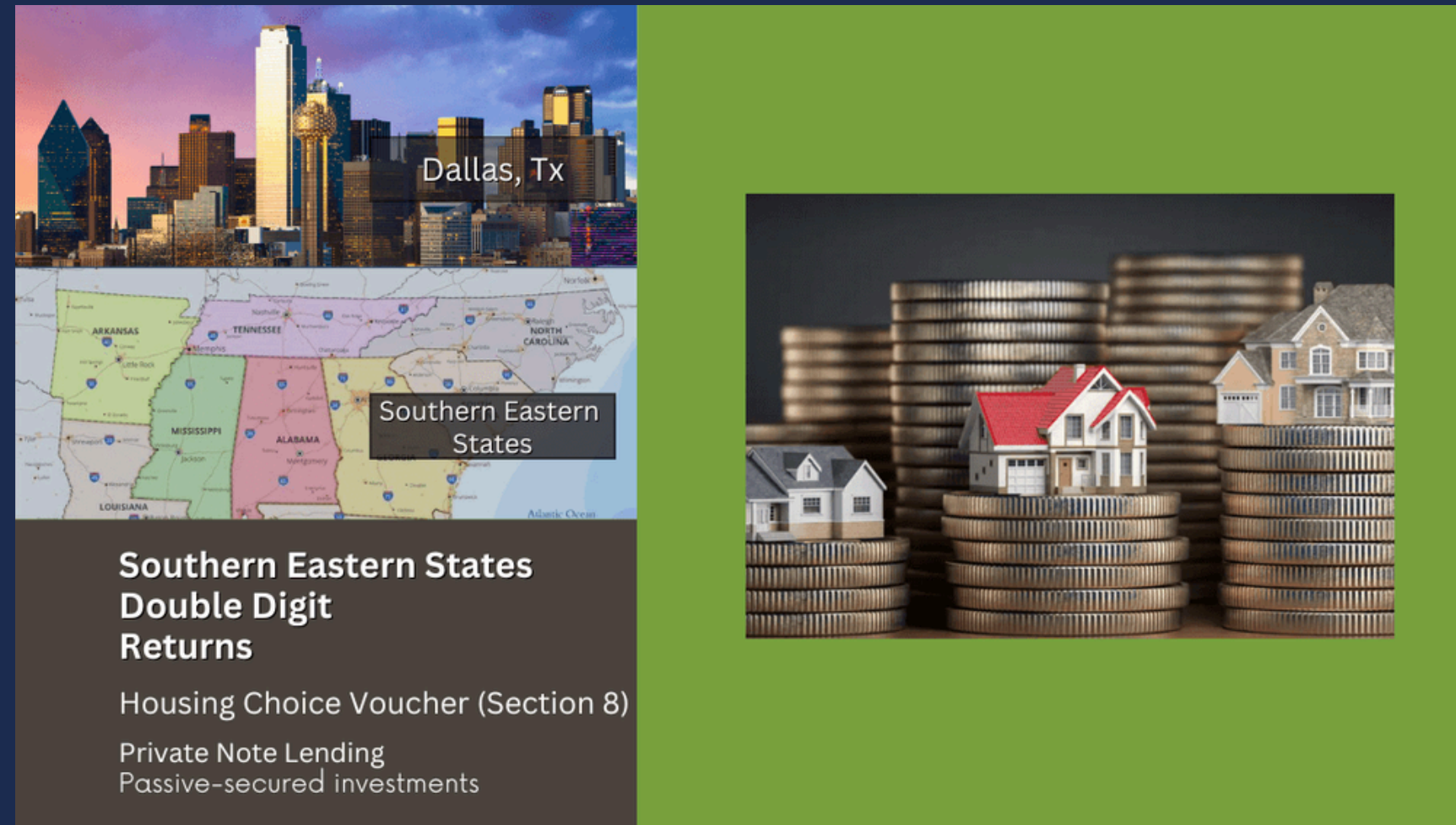
Nicholas Brown-President, NB Managements. Served in the United States Marine Corps from 1989-1993. Nicholas Brown has over 22 years experience working in the real estate industry and is a pure entrepreneur at heart. Nicholas got his start in real estate in 2002, while working as a Mortgage Loan Officer in Dallas, TX. In 2003 Nicholas decided to shift his focus and founded Real Estate Investing, a life changing decision dedicated to helping challenged property owners solve a wide range of real estate related issues. Over the years, Nicholas and his team at NB Managements, has become the Dallas-Fort Worth - Southern States Area's go to experts for property owners looking for simple solutions to complex real estate related issues.





## Business Model:

Buying, flipping and holding properties in the Dallas-Fort Worth and Southern States area using a proven real estate business model. This model provides the best marketing, deal analysis, valuation and liquidation strategies in the industry. NB Managements / Nicholas Brown utilizes a highly analytical and disciplined buying model which allows us to identify and execute on highly profitable buys in the residential real estate market. We specialize in locating undervalued properties through bank relationships (REO), distressed sellers, and other proprietary sources. We utilize Private Mortgage financing to purchase our properties, giving us the ability to execute without the delays of traditional financing.



## Property Screening:

\* Every one of our properties that is purchased is put through a rigorous screening process that involves numerous financial evaluations. Once an initial contact is made between our company NB Managements / Nicholas Brown and the seller of a piece of property we follow three steps.

\* A full property valuation based on the estimated after repair value of the property based on sales of comparable single family residences. Housing Choice Voucher (Section 8) properties are appraised based on comparable sales, gross rent multipliers, as well as income/capitalization valuations.

\* Next, the repair, holding costs, and our minimum desired profit are determined and a maximum purchase price is set.

\* Finally, the property owner is contracted and property is purchased for less than the maximum purchase price allowable.

# Typical project prior to renovations.....



Before pic 1



Before pic 2

## Business model:

We have redeveloped a large number of single family properties in the Dallas Fort Worth area as well as the Southern State areas with the intention of **revitalizing communities** and encouraging home ownership.

# Typical project after renovations are complete...



AFTER pic 1



AFTER pic 2




AFTER pic 3



AFTER pic 4

## Business model:

We have an internal team that manages our renovations and delivers high quality, affordable housing to tenants and buyers alike.



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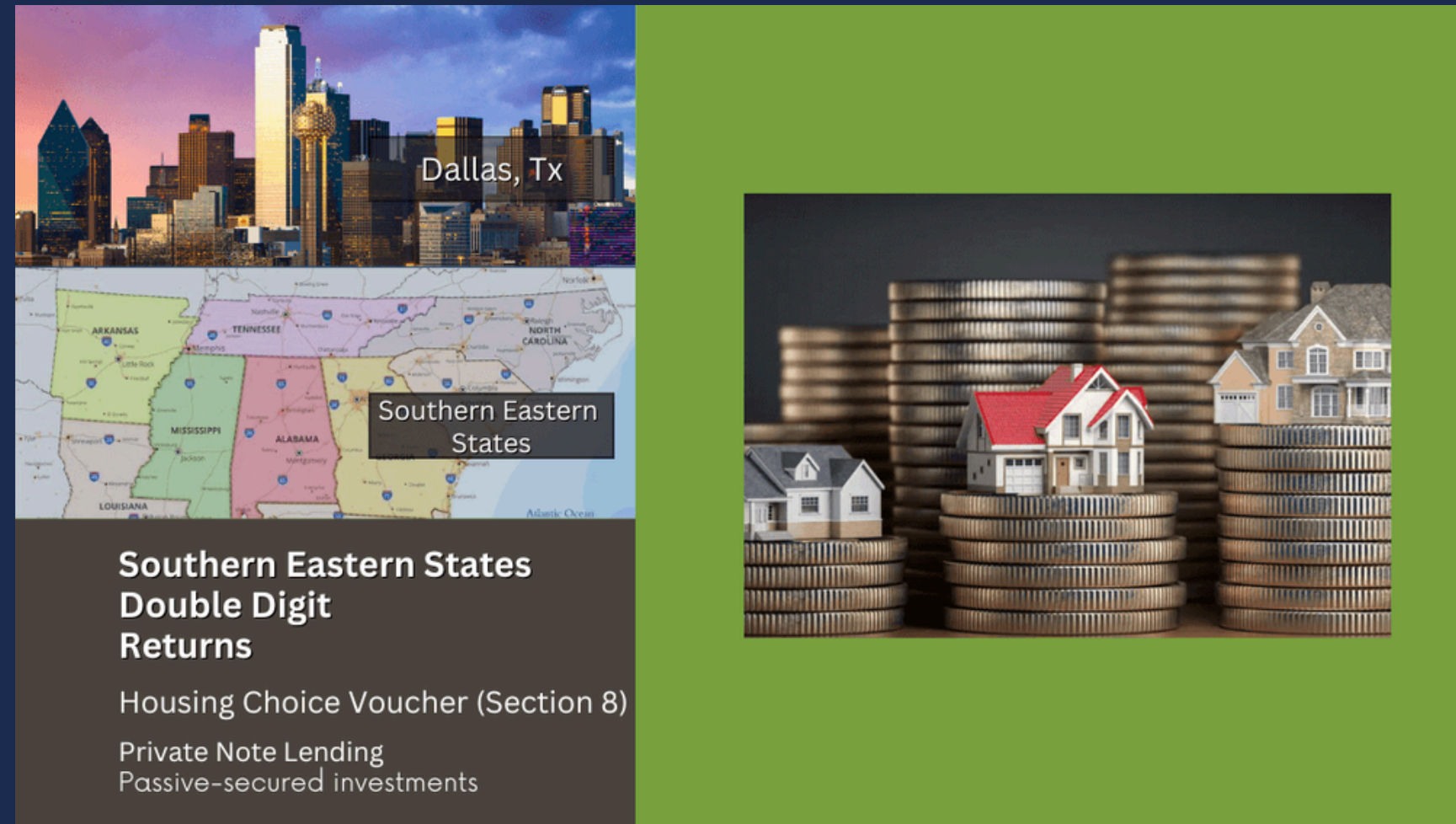
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## Competitive Advantage:

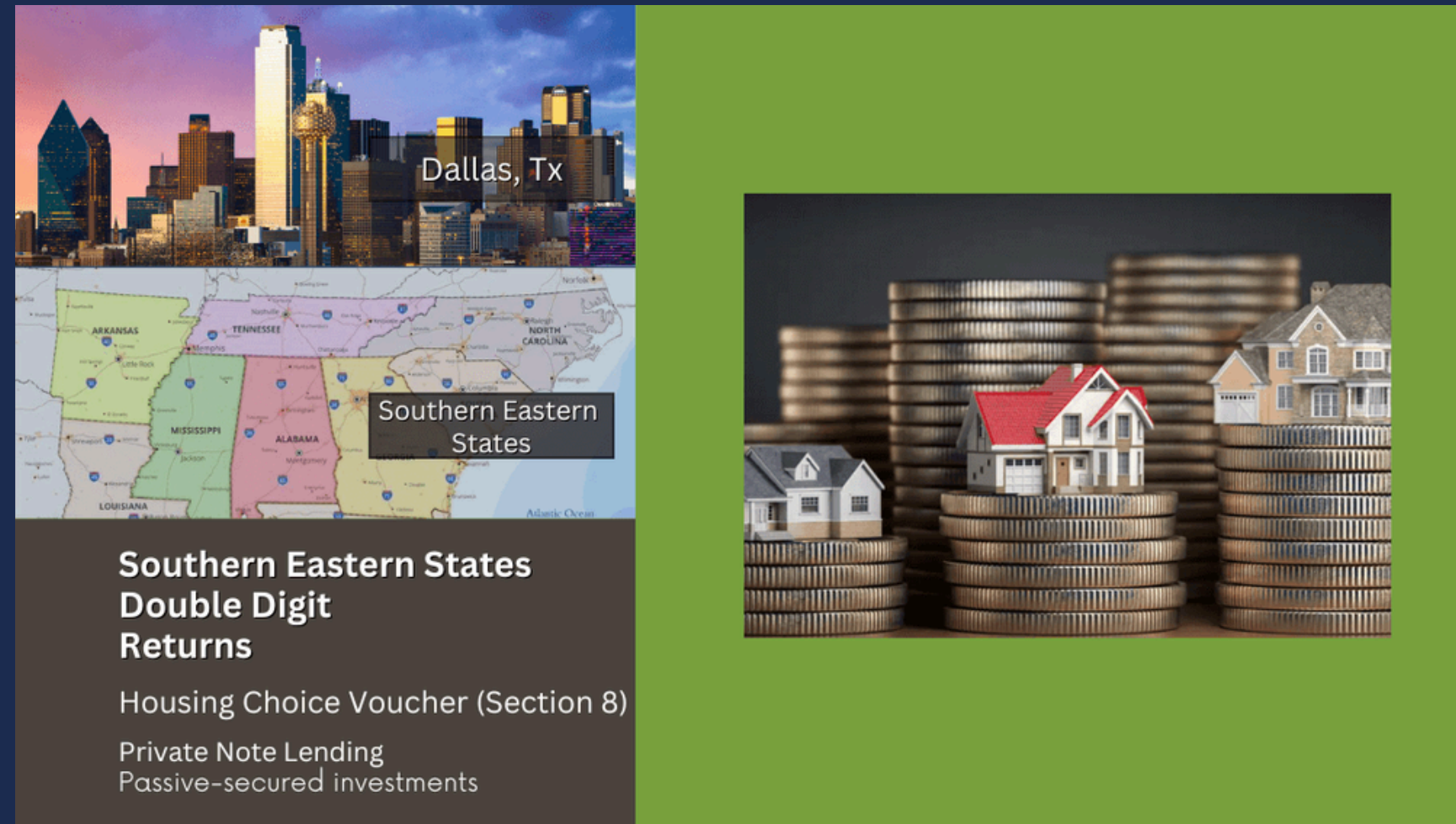
- \* Our competitive advantage is SPEED to purchase properties.
- \* Our marketing. Why? We go after highly targeted lists. Target marketing is how we turn minimal investments into SUBSTANTIAL RETURNS.
- \* Our market research and knowledge allows us to know where to look, what to buy, what not to buy, and how to renovate. We have a continuous investment and commitment to improving industry knowledge and training.
- \* Our Focus is on providing SOLUTIONS for our clients and finding VALUE for our investors, not simply buying, fixing, holding and selling properties.
  - \* Aggressive TEAM Approach – Plan, Prepare and Expect to Win!



## Private Mortgage Loans:

\* So, what is a Private Loan? It is a loan made to a real estate investor that is secured by real estate. Private Loan Investors are given a first or second mortgage that secures their legal interest in the property and secures their investment. We are not talking about high Loan-To-Value (LTV) ratios the banks and savings and loan institutions make on homes. We offer very low LTV ratios to our Private Lenders to increase security of the loan. Our standard LTV ratios are under 75% of the value of the property securing the loan and frequently as low as 60% to 68%. This means additional security on the investment.

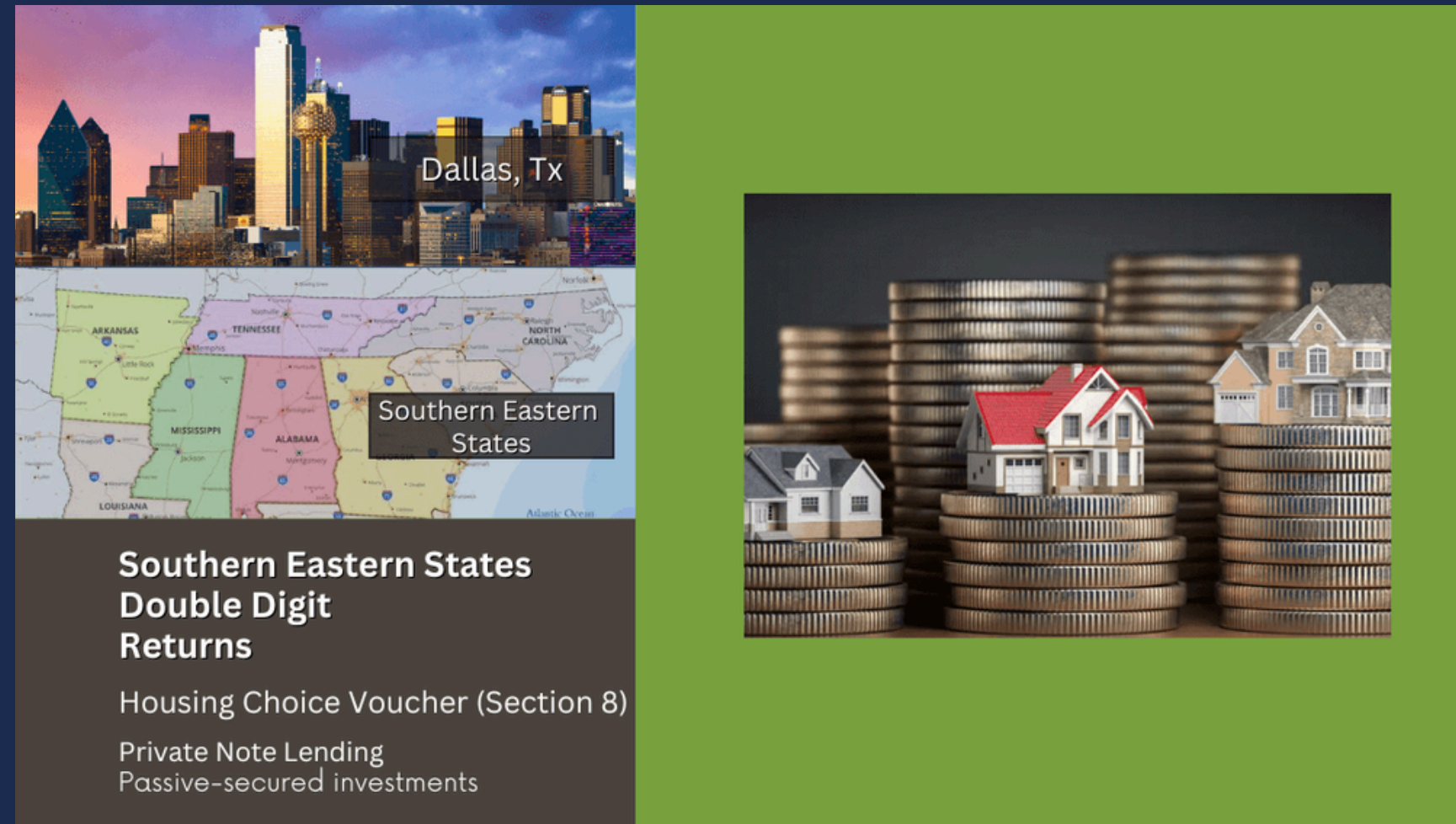
\* For example, if a property is valued at \$100,000, our Private Lender will never have to loan more than \$75,000 dollars on the property. That's a 75% loan-to-value ratio. As a lender, it is in your best interest to minimize risk and maximize return and this is why a loan should never be made without a minimum 25% safety net. We don't violate this rule, because your security is at stake.



# Frequently Asked Questions:

## \* Who Borrows at High Rates and Why?

Investors like us do, because we have learned in our business that it's not the cost of money that matters, but quick access to the funds so we can capitalize on opportunities. NB Managements / Nicholas Brown can acquire good deals in properties because we can act with lightning speed and can close with cash. Private loans give us this competitive advantage over other investors who take weeks to go through the bank approval process in order to purchase properties. Additionally, if a real estate investor locates a good deal on a property, many times the bank wants to loan on the purchase price not the value of the house, thus penalizing the investor for finding a great deal. Having access to money is generally a deciding factor in investing in real estate, so paying a higher interest rate is irrelevant when compared with the risk of losing the deal.



# Frequently Asked Questions:

## \* **What's the minimum investment?**

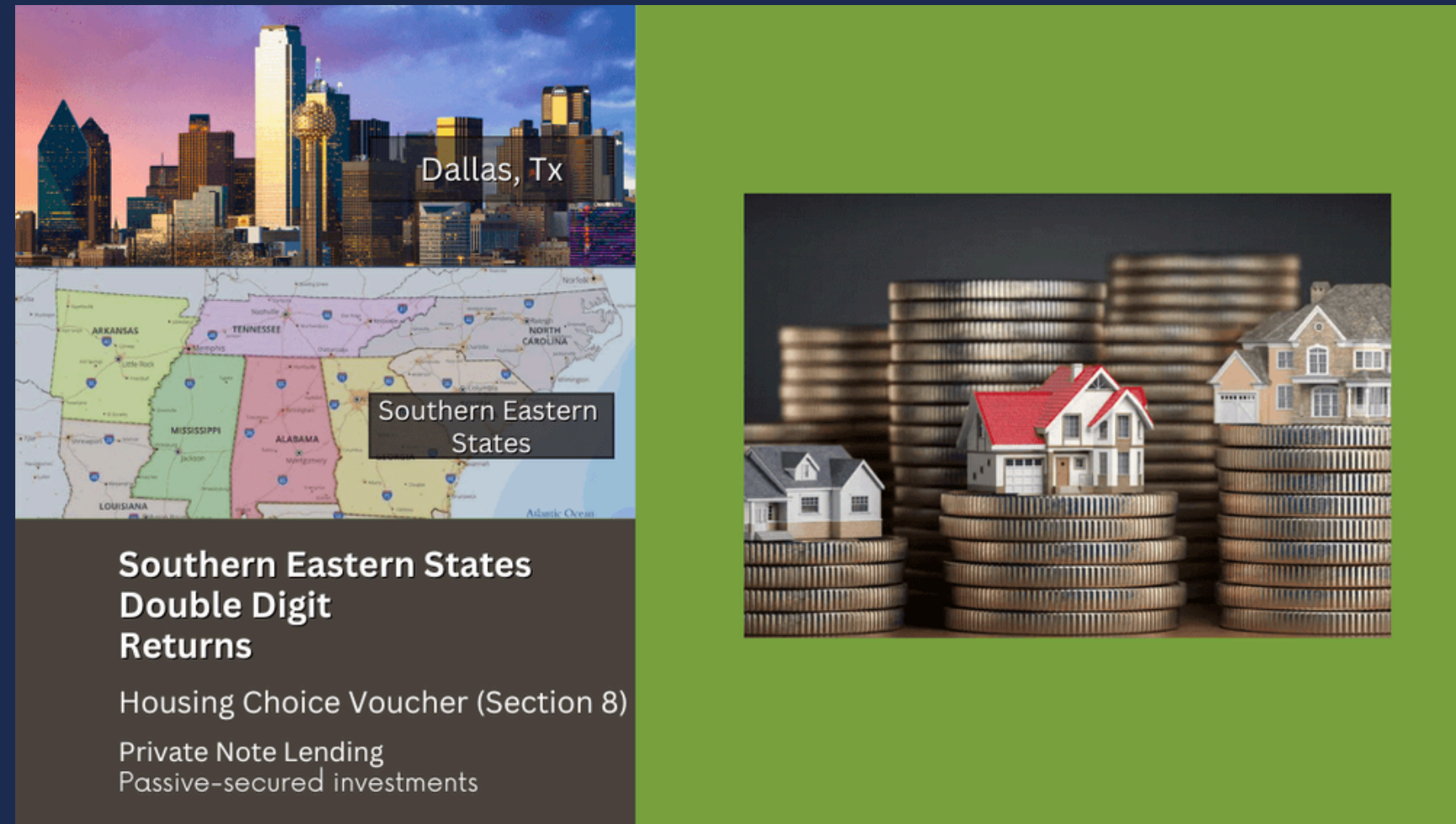
The minimum is \$75,000 or credit scores of 680 and above for Business Funding (7-10 days) \$125K -\$500K.

\* **Who handles all of the details?** It's our job to get you proper documentation and protect your interest. All of this costs you nothing. If you make a \$75,000 loan, you send a check for \$75,000 to the closing attorney and you get a mortgage for \$75,000.

\* **How do I get paid?** Just sit back and we will send you a quarterly interest only check for the duration of your investment. If you would like a monthly check, we can do that too! However, majority of our investors prefer to receive a one time, principle plus interest payment after the completion of a project. For accounting reasons, this is a preferred way for our company, as well.

\* **Is this a long-term investment?** Generally, your investment is tied to a specific project with a timeline ranging from 3 to 12 months. We also have longer term holds of one year and longer. You can pick a term that suits your strategy. It's your money and it's your choice.

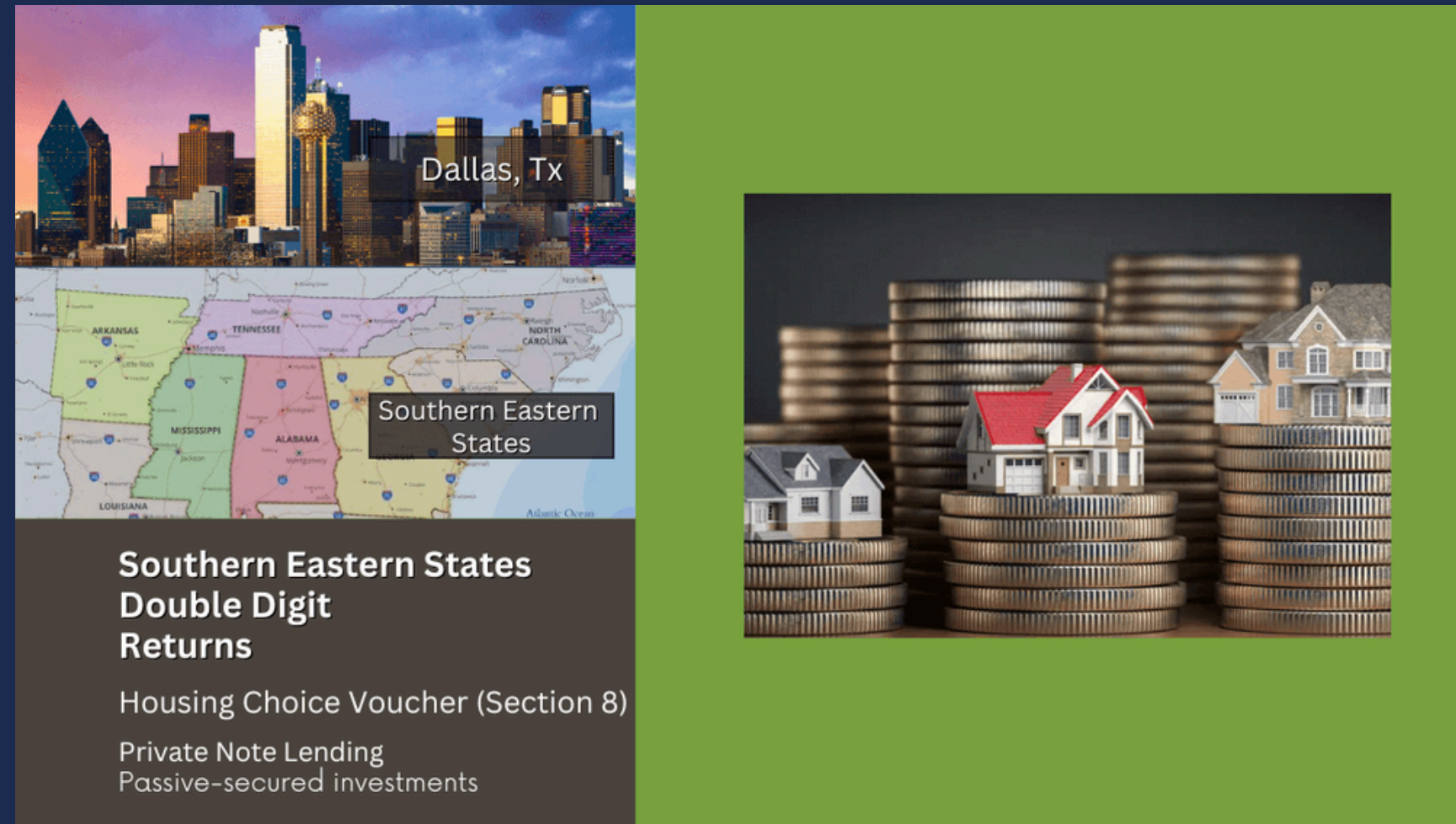




## Frequently Asked Questions:

\* **What if I need to liquidate?** If you want out, a 45 day written notice is required, because we will need to replace your funds with another investor's money. We have been able to liquidate in as little as two weeks in some scenarios. Also, unlike with a bank CD, there is no penalty for early withdrawal. Just call us, and we will handle all of the details.

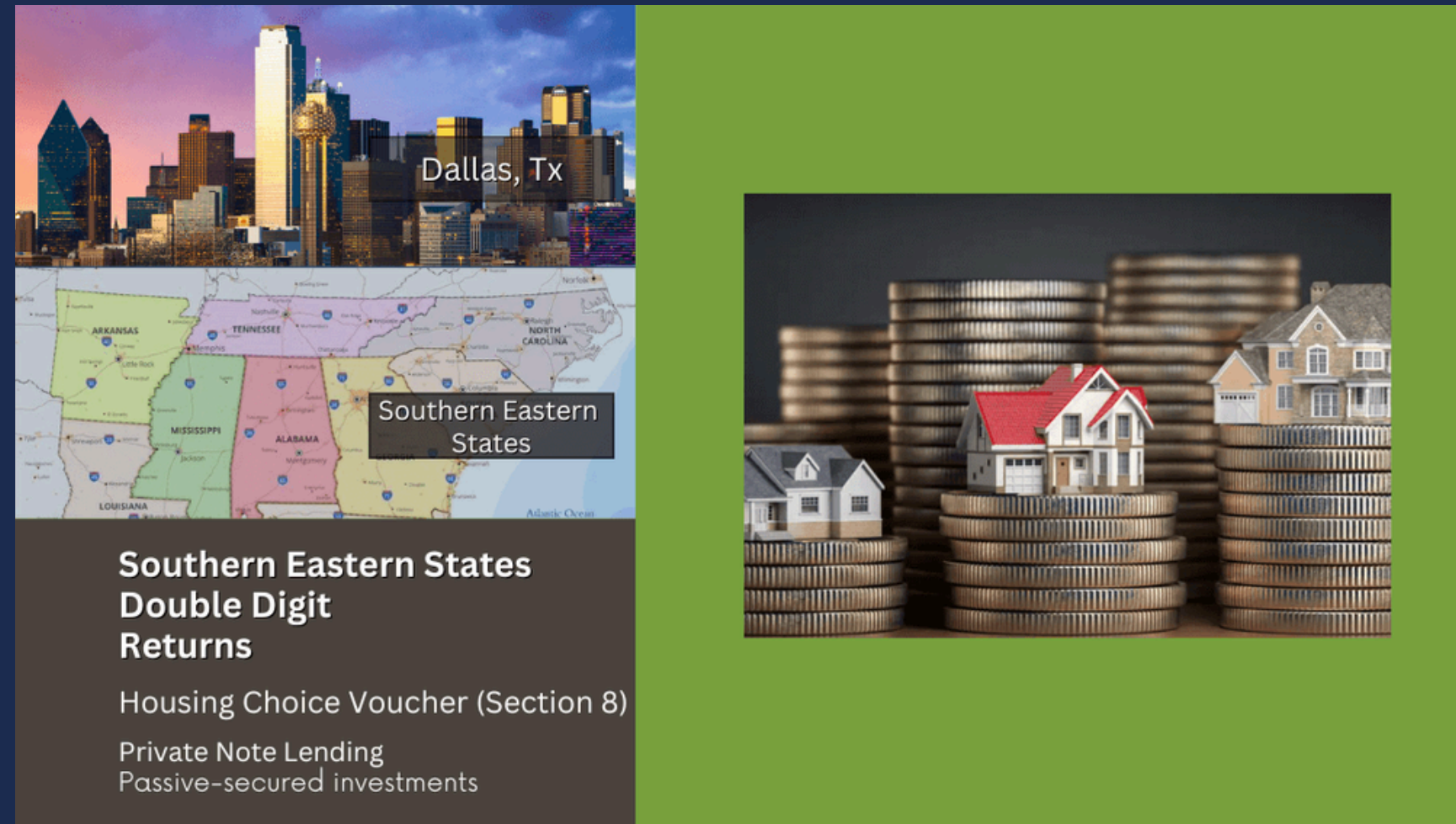
\* **Is my investment really as safe as it sounds?** Yes! We always follow these common sense guidelines that we've talked about. Your money will grow two, three, or even four times faster than your current investments and you maintain control. Each one of our properties that we acquire is put through a rigorous financial evaluation in order to evaluate the profitability before the property is ever purchased. Remember that making loans is a business and should be treated like a business. If you set up a simple system and let the professionals implement the system, your loan portfolio can be hassle free and produce staggering yields.



# Frequently Asked Questions:

\* **How do I use my IRA's or pension plan?** Making real estate loans is a widely accepted use for IRA's and other Retirement Plans. Most people do not know that you can make private mortgage loans using the funds which are already in your IRA's and other retirement plans. Think of the power of loaning out funds at high interest rates that are Tax free or Tax Deferred! In order for you to use retirement accounts for loans they must first be administered by a third party custodian. We have list of reputable Self Direct IRA Custodian Companies or simply **talk to us 214-900-3637** and we'll help you with the set up of your account.

\* After selecting your custodian, you simply send a transfer form to them and they'll do all of the work for you. Once you've done that you are ready to make private mortgage loans and even better, we can do all the work for you with your custodian and you just sign a few documents, sit back, relax and wait for your money to grow tax free or deferred like grass on a spring morning.

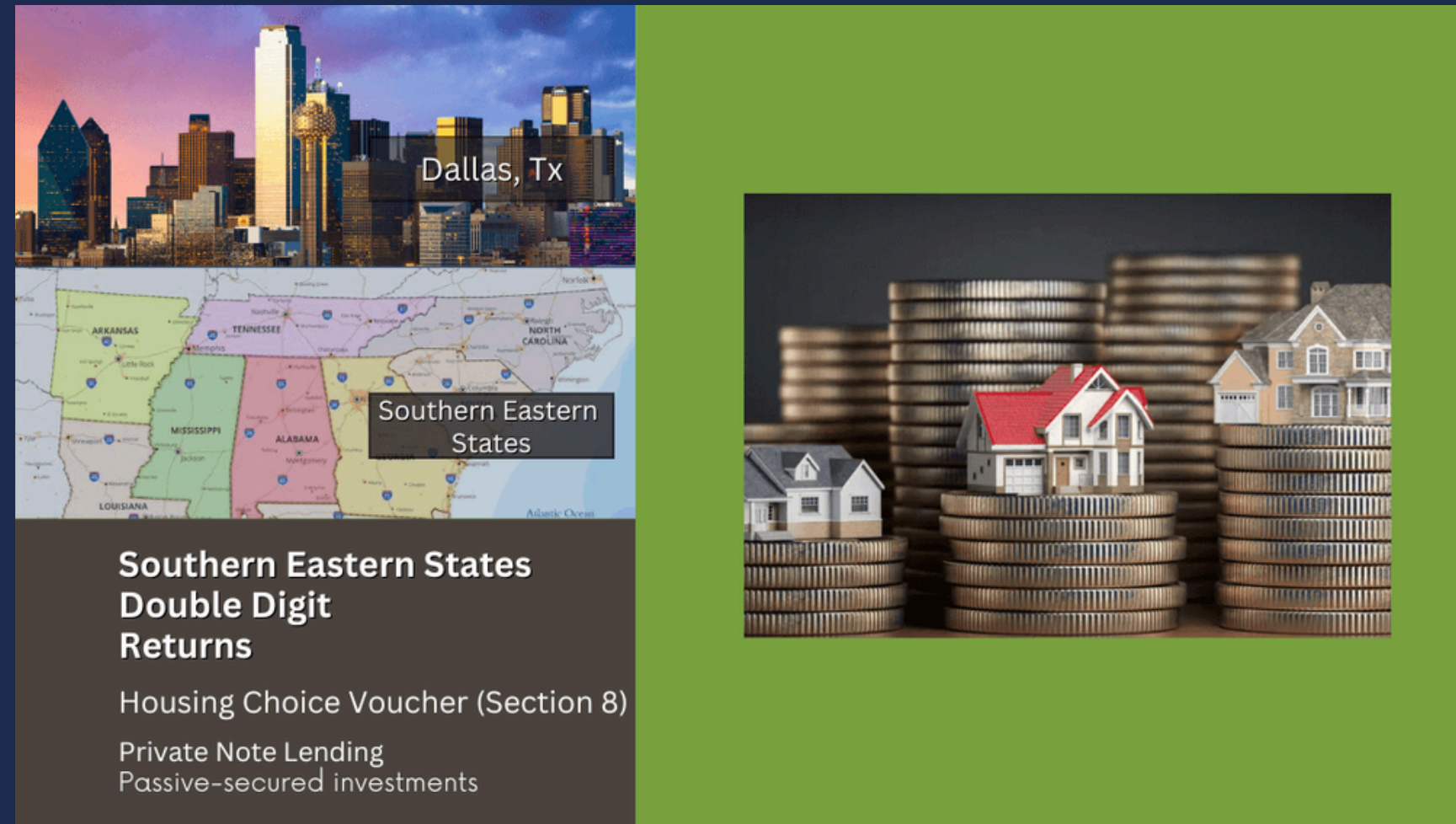


# Frequently Asked Questions:

## \* **What are my options if your company doesn't pay?**

Actually, there are several options but first and foremost, please be aware that “Integrity” is an essential part of our business and we only make sound investment decisions. One of NB Managements / Nicholas Brown distinguishing features is that we have never been late on a payment to a private lender. However, to answer the question:

**1- We could restructure the payment schedule on the note.** For example, let's say we are behind on payments to you. We would like to keep the house, but can't come up with enough money to bring you current in one lump sum. You could let us continue to make regular payments and make an extra payment on our arrearage in addition, or you could simply add the arrearage to the principal balance and extend the term of the loan. This means you would be collecting interest on interest for the entire remainder of the loan. There are always ways to work it out if both sides are willing.

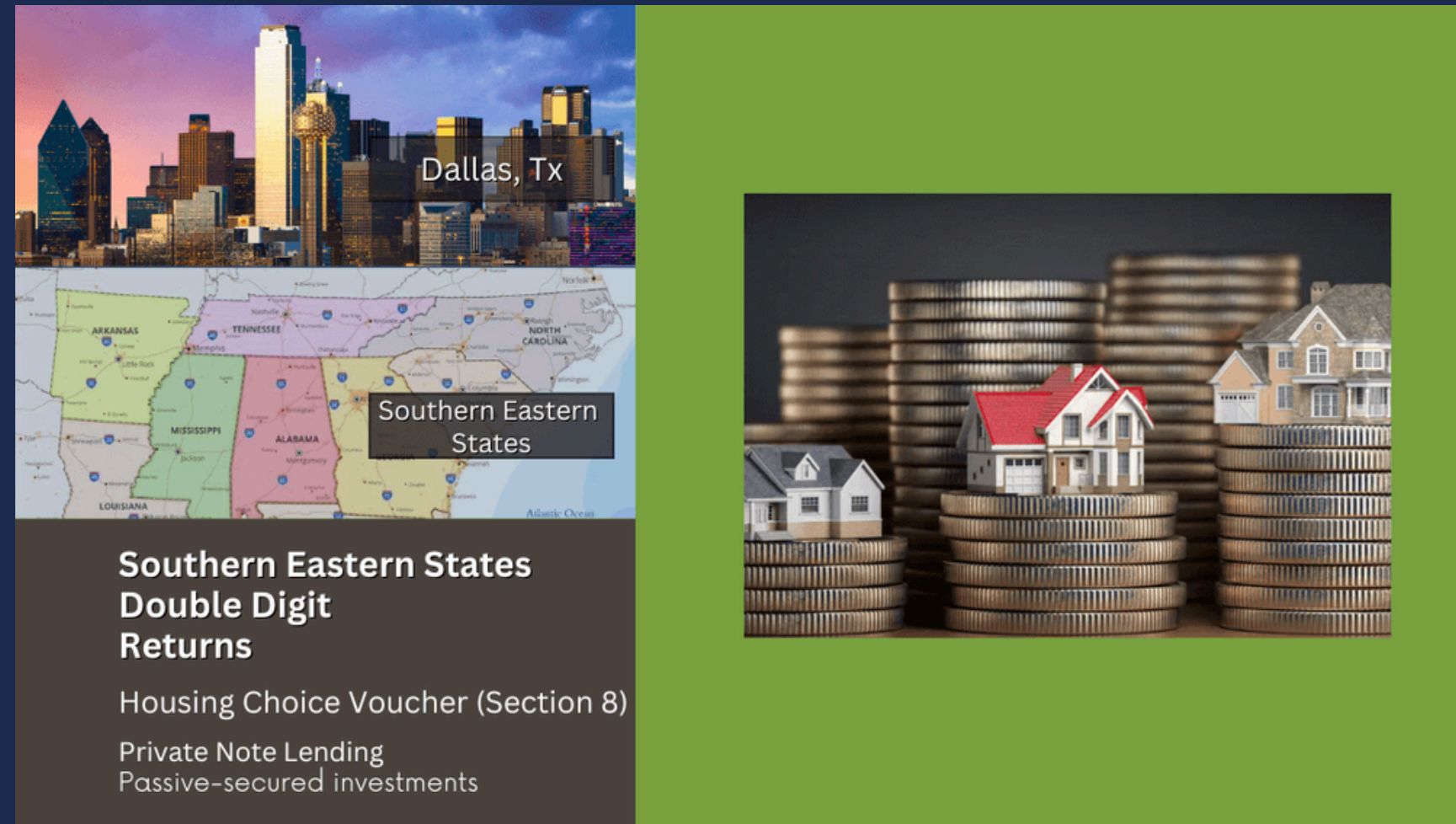


# Frequently Asked Questions:

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2- **Our company could deed you the house.** This is an opportunity for you to get a house at a greatly discounted price. When this happens, you can create tremendous profit by reselling the house.

3- **If left with no other choice, you can simply foreclose.** Foreclosure isn't as time consuming and costly of a process as most people think. It's as simple as sending your note and mortgage to an attorney and saying 'foreclose'. All you have to do then is sit back and wait. When this happens, you will collect all accrued interest, your principal balance, and all attorneys' fees, court costs, and all other expenses you have incurred in connection with your loan. If you wind up with the house that doesn't mean you have to keep it. It can be sold immediately at a fair sale price and still produce a profit over and above the already high yield on your loan. Now, we've talked extensively about default and maybe we've provided more information than is necessary, but we wanted to make sure you have all the facts and we've answered any potential questions.



## Frequently Asked Questions:

\* **What kind of documents should I as the lender receive?**

Your closing package should contain the following:

- \* **A copy of the mortgage. The original will be recorded.**
- \* **An original Promissory Note.**
- \* **A hazard insurance endorsement naming you as mortgagee.**

\* These documents provide you with the security you need and the return which you desire.

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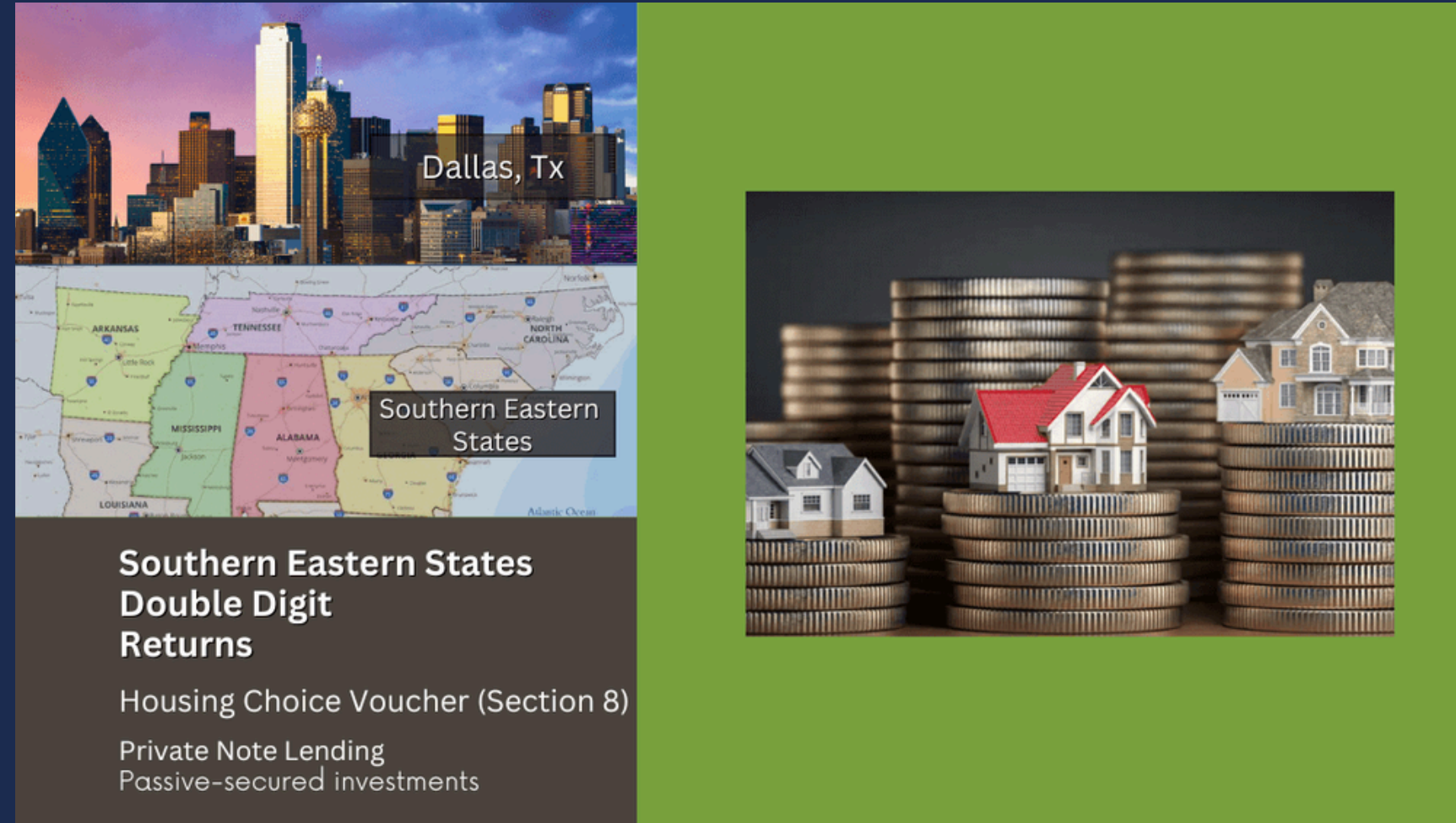
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## Ready to take action:

\* **So what's it going to be?** Are you going to continue to let other people control your money so you only get a return that barely keeps up with inflation? Or are you going to take control and make sure that when you get ready to retire, you can do what you want without worry about money. If you are retired, here is a great opportunity to squeeze every interest dollar out of your savings that you can.

\* Private lending is an incredible way to build wealth in a way that most people aren't aware exists. You're not one of those people who are uninformed anymore.



## How To Find Us:

- \* Lets schedule a 30 minute Zoom and go over your investment goals.
- \* NB Managements / Nicholas Brown  
214-900-3637/ Direct Line & Text
- \* Book A Strategy – Alt Inv Cashflow  
Website:

<https://nicholasbrownscheduler.as.me/AltCashflow>



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Thanks for your time!