



Francisco De La Chesnaye, dba
Optimized Cash Flow



WELCOME TO THE FUTURE!..

WWW.OPTIMIZED-CASHFLOW.COM



LEASE- OPTION - PURCHASE PROGRAM FACT SHEET & DISCLOSURES

Our program is an INVESTOR SERVICE PROGRAM which gives you the invaluable opportunity of being financed at AAA Investor Credit Rates to Purchase, Refinance or Cash-Out real estate properties regardless of any credit issues which to date have prevented you from doing so.

Our goal is to help you do any of the above under much better terms and conditions than those you could get on your own if you have credit problems, for a fee of only 15% of the required financing.

In our Program Your Credit IS NOT an Issue

Q. How does it work?

A: Under our 24 month, Lease and Option to Purchase Service Agreement we will purchase any property that you point out to us, using our credit to finance it making sure we obtain for your benefit the market's best available interest rates, terms and conditions. Immediately after COE we will transfer the property to you under our 24-month Equitable Title Lease and Option to Purchase Contract for only just 15% over the required financing amount, thus making you the legal owner subject only to your punctual fulfillment and payment terms of the corresponding Lease and Option to Purchase Real Estate Contracts which will allow us to Service the mortgage loan. You will immediately take possession by paying only two (2) month's payments (deposit and current). The mortgage loan(s) may stay under our name for only the 2 year length of the contracts. At any time within the contracts' 24 month term you may substitute our financing with your own which you'll be able to obtain since we'll make sure your credit is restored with our \$950 Exclusive and Guaranteed Credit Restoration Service.

Q. How much does it all cost?

A. Much, much less than being financed at consumers' sub-prime interest rates, terms and conditions. You will literally save hundreds of thousands of dollars! Mortgage payments are much, much lower when financed at AAA Investor's Rates. Also, consider that with our program you'll be able to get any property at Short Sale prices or at the CURRENT DEPRECIATED MARKET VALUE and even obtain up to 100% financing!

Your only costs are 1. An Advanced Payment \$5,000 Signup Retainer which is not part of our service fee, 2. A Service Fee equal to 15% of the property's required financing added to the mortgage as part of the principal, and the normal costs typically associated with a real estate purchase such as appraisal and earnest money deposit.

Q. How long does it take?

A. No more than 2 to 6 weeks from your signup date. We Escrow the transaction at our choice of Title Company or settling agency.

Important Notice:

Being a Party in a Lease—Option—Purchase—Contract at no time and under no circumstances shall be construed as creating or establishing a "Buyer's Agent" relationship with ANYONE at Optimized Cash Flow, whether Licensed Real Estate Agent(s), Loan Officer(s), or not.

Initials



Use Our 700 FICO



Buy, Refi, Cash Out...

Date: _____

Lease & Purchase-Option Agreement Application

Name: _____

Social: _____ DOB: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Numbers and Contact Information

Home: _____ Work: _____ Cell: _____

Fax: _____ Email: _____

Required Documents Check List:

- Clear and legible copy of ID: _____
- Voided blank check: _____
- Initialed Disclosures & Signed Agreement With Property Description: _____

Refundable Earnest Money Deposit

A \$5,000.00 Refundable Retainer is enclosed with this application. The agreed 15% of the required financing Service Fee, which I know, understand and accept as such will be paid: With the pending unpaid financed balance at the COE when exercising the option of the subject Property or At the property's initial COE. The \$5,000.00 Retainer IS NOT REFUNDABLE once an Offer or an Agreement to Purchase Real Estate is submitted on my instructions to a Seller. In case of failed offers or purchase transactions the paid Retainer will be applied as a credit towards an alternate transaction. Applicable cancellation refunds will be processed after 30 business days from their written request date.

Signature

Date

Forms of Payment:

- A. Money Order or Cashier's Check with your application to our address below
- B. Credit or Debit Card: Name: _____ CC #: _____
CVV2: _____ Expiration: _____ Type: _____

And / or,

- C. Wire Transfer to the Company's account. (Wiring Instructions provided upon request.)

Notice: All of the information you have provided in this application is true and complete. You authorize us to check your credit history, and to return our decision to you via any of the contact means listed above. At the present time, Fair, Isaac and Co. (the company that provides "FICO" credit scores) reports that it consolidates all credit inquiries that occur within a 14-day period into one inquiry for scoring purposes. You understand that we may keep this form, whether or not you are accepted into our program.



Francisco De La Chesnaye, dba,
OPTIMIZED CASH FLOW

Noble Park, 5353 W Desert Inn Road, Las Vegas, NV 89146
Toll Free Phone & Fax: 888.756.0666
mail@optimized-cashflow.com



SERVICE AND OPTION PURCHASE AGREEMENT

This Agreement is entered into between Optimized Cash Flow or its Assignee(s) ("The Company"), and: _____ ("Associate").

For good and valuable consideration the receipt and sufficiency of which are hereby acknowledged the parties agree as follows:

1. Premises: The Company agrees to use its name and credit for the financing and/or purchase of the Associate's project or desired property (As described in attachment "A"), located within the State of _____ at:

("The Project" or "The Property")

2. Fee Payment: As consideration for The Company's name, credit and financing of the Associate's Project or Property and for no longer than 24 months once obtained, the Associate shall pay to the Company a nonrefundable 117.65% of the financed amount, or the sum of \$_____ as follows:

3. RISK DISCLOSURE:

ASSOCIATE ACKNOWLEDGES AND UNDERSTANDS THAT HE MUST FRONT THE INHERENT DIRECT COST OF THE TRANSACTION SUCH AS APPRAISAL AND EARNEST MONIES AND THAT IF HE DOES NOT COMPLY WITH THE PAYMENT TERMS AND/OR OBLIGATIONS OF THE SECURED FINANCING, THE COMPANY SHALL ULTIMATELY BE RESPONSIBLE FOR ALL PERFORMANCE THEREUNDER, THEREFORE IT COULD CHOOSE TO FILE CLAIMS AGAINST THE ASSOCIATE FOR (I) DAMAGES ARISING FROM NONPERFORMANCE (II) FORECLOSE OR EVICT THE ASSOCIATE FROM THE PROPERTY OR TAKE OVER IT OR THE PROJECT (III) FILE SUIT FOR DAMAGES TO COMPANY'S CREDIT (IV) LEGAL COST, ETC.

Associate's Initial

4. MISCELLANEOUS:

If any provision of this Agreement is invalid or unenforceable with respect to any party, the remainder of this Agreement or the application of such provisions to persons other than those as to whom it is held invalid or unenforceable, shall not be affected and each provision of this Agreement shall be valid and enforceable to the fullest extent permitted by law. This Agreement shall be binding on and inure to the benefit of the successors and permitted assignees of the respective parties. This Agreement shall be governed by the laws of the State of Nevada. This Agreement may be executed in duplicate counterparts, each of which shall be deemed an original.

IN WITNESS WHEREOF, the parties execute this Agreement as of the date below:

Associate:

Company:

By: _____

By: _____

(Print Name)

Its: _____

Date: _____

Date: _____