



A Guide Into

OUR FOREIGN INVESTORS PROGRAM

A Pathway To Home Ownership In The United States Of America..

POWERED BY LUVANEX GROUP

Invest

in real estate the Luvanex way, and watch your money grow.



INTRODUCTION

Luvanex Realty is a subsidiary of Luvanex Group, U.S.A with operations spanning major cities within the metropolitan areas of Atlanta, Georgia and Charlotte, North Carolina. Headquartered in the Queen City – Charlotte, Luvanex was created as a one stop shop for real estate investors dating back to our humble beginnings in Atlanta, Georgia on February 7, 2007.

We intend to duplicate the success we've enjoyed in the United States, through agency representation of several seasoned real estate investors who reside in countries like the U.A.E, South Africa, India, China, Switzerland, Kenya, Ethiopia, Colombia & Jamaica.



Our focus is to meet the real estate needs of Ghanians who wish to invest in the diaspora; specifically in the southeast regions of the United States.

Our services are tailored towards maximizing the expert knowledge and skills we have acquired over the years in offering optimal returns on the investment dollars made by each of our clients who are top players in various industries. We facilitate their desire to invest in one of the most stable economies in the Western World possible.

Our passion to serve property owners (investors) has committed us into establishing ancillary services to facilitate the needs of our foreign investor clients. This has opened up new possibilities and opportunities to maximize the yield on each real estate investment.

These subsidiaries include outlets to renovate investment homes when tenants move out as well as a full service leasing & property management firm. The latter, Luvanex Rentals, has grown into becoming one of our company's foundational pillars where we manage the process of screening and securing tenants for each property acquired through us. We then remit funds to individual investors or group on a monthly basis.

Investing is just the beginning.. home ownership in the united states is truly the pride of every foreign investor and Luvanex has the manpower, requisite knowledge, the skills and time to make your dreams come true. Here is a look at a few of the services we offer investors:

GET TO KNOW MORE ABOUT LUVANEX GROUP OF COMPANIES:



- **Luvanex Realty (Real Estate Sales):** Under this division of Luvanex, we solely offer agency representation services to investors looking to buy or sell homes in Atlanta or Charlotte www.luvanexrealty.com
- **Luvanex Holdings:** This arm of the business deals with flipping homes and wholesaling real estate. Register with us at www.luvanexholdings.com
- **Luvanex Corporate Housing:** Under this arm of the business, we lease out furnished short term rentals to companies who fly managers into Atlanta or Charlotte for training purposes. www.luvanexcorporatehousing.com
- **Luvanex Eviction Services:** Under Luvanex Eviction, we help landlords, investors, property managers to file evictions on non-paying tenants. Visit www.luvanexeviction.com for more information. This service is available for Residential properties in Atlanta, GA only.

- **Luvanex Home Renovation Services:** Our home renovation services was created to ease the burden of out of country landlords who cannot be physically present to oversee the renovation of their properties when a tenant moves out. You may get more information on www.luvanexhomerepair.com
- **Luvanex Property Previewers:** under this division, Luvanex provides pictures & videos of properties being purchased, to investors who live outside the cities of Atlanta, Georgia & Charlotte, North Carolina. This is the most convenient option we offer to ensure investors are carried along in the home hunting process, no matter what city or country they live in. www.luvanexpreviews.com



WHY INVEST IN ATLANTA, GEORGIA OR CHARLOTTE, NORTH CAROLINA?

1. Now easier than ever our investors can now put down 30% of a property's value instead of the previously required full payment to purchase a home in the US.

2. Make higher returns in the US dollar.

3. Access to full turnkey solution services ranging from the acquisition process to tenant placement, then property management and home renovation services.

4. America is one of the most stable economies in the world to invest in, and real estate in the southeastern states offer maximum value for money.

5. Charlotte is nationally recognized as one of the top 20 fastest growing cities in the United States and is driven by the banking industry.

6. Atlanta has become one of the fastest rising economies in the United States. The growth and expansion of massive business within the film industry such as Tyler Perry Studios has created a significant influx of people into the city and is now home to the busiest airport in the world.

7. Luvanex would place quality tenants and you will receive a monthly return on your investment when rents are paid.

“Our products and services are tailored towards maximizing the potential of the real estate space and being able to offer the optimum requirement of our clients.”



FOOD FOR THOUGHT!



**Biggest
Economy in
the world**



**A legal system that
works for you and
a company that
understands
how it works**



**Achieve
maximum
ROI on your
investment**



**Reduced
interest
rates**



**Property
appreciation**

HOW IT WORKS

The foreign investor program is run exclusively through Luvanex Realty and Luvanex Rentals. Our goal is to open up the real estate investment landscape in the United States to more foreign investors in Africa, Asia and other parts of the World by providing the ease of doing business in one of the most prestigious markets in the World.

Prior to this day and age, Luvanex Realty served the international investor community; most of whom paid full cash for the properties that piqued their interests due to the inaccessibility of loan facilities for non-immigrants. These investors hailed from notable countries within 5 continents – Africa, Asia, Europe, North America and South America and had the desire to purchase more properties if financing were possible.

Banks had always needed some level of comfort and reassurance that the investors purchasing properties through them had no formal ties (such as citizenship or residency status) in the United States of America. However, the launch of our foreign investor program has now redefined the way investors purchase property in the United States of America.

The benefits of the Foreign Investor Program are extensive and undeniable and we would be looking at a few of them below.

Investors now only get to put down 30% equity injection as a down-payment (rates are determined and locked through independent loan officers) while they obtain a conventional loan to purchase the property.



The property serves as collateral for the bank while the investor makes the monthly mortgage payment using the rents received on same property. Rates are typically between 6 & 8% while Luvanex also assigns you an agent to view each property via zoom or whatsapp video prior to making a decision on which to purchase.

In most cases the 30% equivalent may not translate to the amount of funds needed to purchase a property in the various home countries of the populations we serve.

This essentially means, no documentation necessary besides a passport bio-data page and one- month bank statement.

You also get to close on the new property at the nearest U.S Embassy in your home or your next of kin to close on your behalf in the United States if you are unable to physically come in for the closing.

THE STEP BY STEP PROCESS

**Step
1**

Indicate interest in program

**Step
2**

A client service representative reaches out to you and sets up appointment with our US office for a no – obligation consultation

**Step
3**

A zoom one-on-one meeting is scheduled with our US office.

**Step
4**

A non-refundable administrative 1,476.90 Ghanaian Cedi paid

**Step
5**

Agreement drafted sent & signed

**Step
6**

Search process begins with Luvanex setting you up to receive listings and previews properties on your behalf.

**Step
7**

Set up free consultation with an attorney to advice on remittance & documents ratification

Luvanex has a very tedious and cursory process for ensuring that all loan terms and conditions are strictly adhered to, whilst securing our investor's funds and expected return on investment.



Every application is reviewed on a case-by-case basis and handled by individual loan account managers in a process as pictorially summarized.



We have carefully analyzed the market needs as regards property buyers and tenants and our lending criteria is as follows:

QUALIFICATION FOR INVESTORS



1

30% down-payment
in a domiciliary
account USD in a
federal recognized
bank in Ghana

2

Copy of passport
bio data page
needed

6

Closing
date picked

3

Investment property
selection through
Luvanex Realty

5

Third party
appraisal on the
property done
by the bank

4

Escrow
agreement
with the attorney

HOW WE GET YOUR MONEY TO WORK FOR YOU

Once property has been picked, Luvanex Realty advises that an inspection be conducted, also the bank will conduct an appraisal. The average cost for an inspection is \$500 while an appraisal will cost another \$600 for a combined \$1100. Pricing varies based on the size and location of the property. If there are any repairs to be done on the property, our investment home renovation unit Luvanex Home Repairs (www.luvanexhomerepair.com) ensures this is done through our experienced contractors.

Our marketing services at Luvanex Rentals enables visibility to prospective clients and a group of licensed real estate agents. The listings are syndicated to top realtor websites like Zillow, Realtor.com, Redfin, Trulia, Apartment.com and a host of others.



Next, Luvanex rentals then takes up the property to ensure tenant placement services as well as property management services are rendered in a timely and professional manner.

Our screening process is transparent to ensure accountability and validate the integrity of our service to you.

Tenants are vetted thoroughly as we conduct credit, background, employment verifications for any applicant on your rental property.

We commit ourselves to delivering the best service by assigning one of our in-house real estate agents to handle your investment affairs and report back to you on an ongoing basis. We will then remit monthly rental income to your account.



QUALIFYING TENANTS FOR YOUR NEW HOME

Employment Verification-
Tenant must make
3 times the rent

Credit Check- Luvanex requires a
minimum score of 585 to qualify for
a property no evictions, bankruptcy,
car repossessions within the **last**

Background check – We weed
out prospective clients who
have criminal records &
abusive histories

Rental history check- we
verify with last 2 landlords
on how they paid their rent.



FOREIGN INVESTOR FINANCING

The foreign investor program is designed to help international investors purchase properties with as little as 30% down payment

FINANCING STRUCTURE (BUYER)

Loan range: \$100,000–\$350,000

Purpose: To finance acquisition of investor property in Atlanta or Charlotte

Equity: 30% (minimum contribution)

Interest rate: 7 – 8%

Tenure: 10, 15 Or 30 years

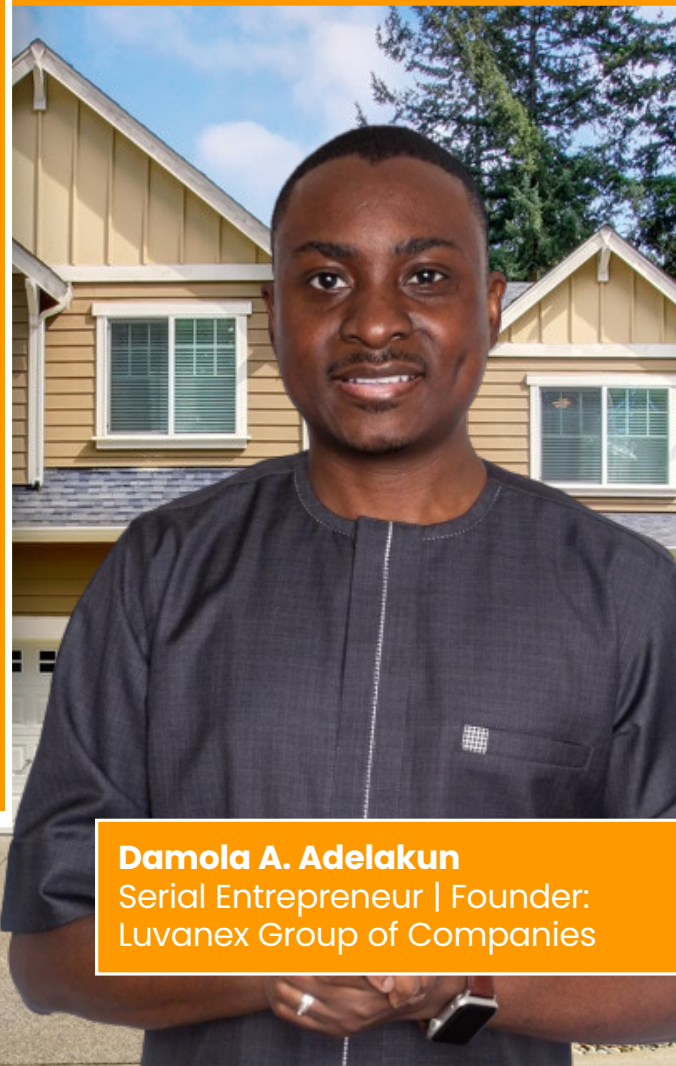
Repayment–: Monthly “from the proceeds of the rental property”

INVESTOR CALL

We provide a lifetime opportunity for you to invest in real estate in the United states from as little as **GHS349,796.55** (\$60,000). Interest rate are competitive and vary from 6 – 8% offering.

The returns on your investment are also estimated below. We would love to speak further with you on helping you build a portfolio of rental properties in the US.

Please see below example based on various investment bands:



Damola A. Adelakun
Serial Entrepreneur | Founder:
Luvanex Group of Companies

Property Value (Scenario 1)	Down Payment @30% LTV	Loan amount @70% LTV	Interest rate	Monthly payment (Principal +Interest)
\$200,000	\$60,000 (GHS349,796.55)	\$140,000	8%	\$933*non inclusive of taxes & insurance
Property Value (Scenario 2)	Down Payment @30% LTV	Loan amount @70% LTV	Interest rate	Monthly payment (Principal +Interest)
\$250,000	\$75,000 (GHS437,245.69)	\$175,000	8%	\$1167*non inclusive of taxes & insurance

- An exchange rate of GHS 5.83 to \$1 used
- Monthly payments only an estimate of principal & Interest a separate quote will be needed to cover taxes and insurance on property. That could also be paid on an annual basis.

Property Value (Scenario 1)	Monthly payment (Principal +Interest)	Estimated Minimum Monthly Rental Income	Annual Rental Returns	Luvanex Management Fee 10%
\$200,000	\$933* non inclusive of taxes & insurance <i>estimated @ \$200 monthly</i>	\$1,500 (GHS 8,744.91)	\$18,000 (GHS 104,938.97)	\$1,800 (\$150 monthly)
Property Value (Scenario 2)	Monthly payment (Principal +Interest)			
\$250,000	\$1167* non inclusive of taxes & insurance <i>estimated @ \$200 monthly</i>	\$1,750 (GHS 10,202.40)	\$21,000 (GHS 122,428.79)	\$2,100 (\$175 monthly)

- An exchange rate of **GHS5.83 to \$1** used in the scenarios above
- HOA cost is dependent on type of property chosen and area. Luvanex primarily focuses and advises investors to buy brand new homes within their budget.
- Capital appreciation is quoted at a conservative 3 % rate per year till property caps out hence, a \$200,000 Property should be worth \$218,000 or more in 3 years

SAMPLE LISTINGS FOR CHARLOTTE



EXCHANGE RATE OF GHS5.83 TO \$1

HOUSE DESCRIPTIONS

PRICE: \$245,000 (GHS1,428,350)

30% DOWN PAYMENT: \$73,500 (GHS281,505)

YEAR BUILT: 2018

NUMBER OF BEDROOMS: 3

NUMBER OF BATHROOMS: 2

STREET ADDRESS: 1855 Hooper Court Charlotte, NC 28212-6395

SAMPLE LISTINGS FOR CHARLOTTE



EXCHANGE RATE OF GHS5.83 TO \$1

HOUSE DESCRIPTIONS

PRICE: \$285,990 (GHS1,667,321.7)

30% DOWN PAYMENT: \$85,797 (GHS500,196.51)

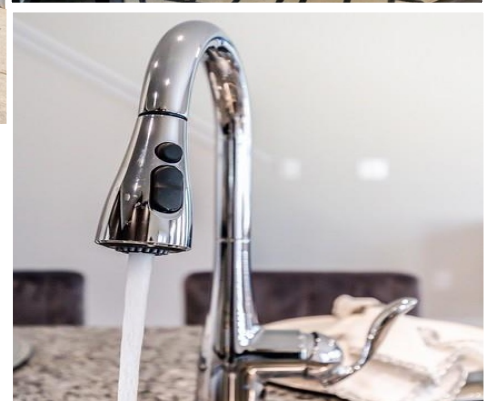
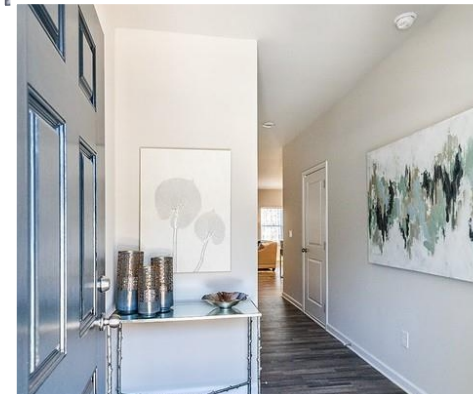
YEAR BUILT: 2021

NUMBER OF BEDROOMS: 3

NUMBER OF BATHROOMS: 3

STREET ADDRESS: 5104 Merwyn Avenue #59 Charlotte, NC 28215

SAMPLE LISTINGS FOR ATLANTA



EXCHANGE RATE OF GHS5.83 TO \$1

HOUSE DESCRIPTIONS

PRICE: \$229,895 (GHS1,340,287.85)

30% DOWN PAYMENT: \$68,968.5 (GHS402,086.355)

YEAR BUILT: 2021

NUMBER OF BEDROOMS: 3

NUMBER OF BATHROOMS: 2 and half

STREET ADDRESS: 4986 Lower Elm Street #35 Atlanta, Georgia 30349

SAMPLE LISTINGS FOR ATLANTA



EXCHANGE RATE OF GHS5.83 TO \$1

HOUSE DESCRIPTIONS

PRICE: \$294,500 (GHS1,716,935)

30% DOWN PAYMENT: \$88,350 (GHS515,080.5)

YEAR BUILT: 2021

NUMBER OF BEDROOMS: 3

NUMBER OF BATHROOMS: 2 and half

STREET ADDRESS: 2866 Saint Elizabeth Way NW #5 Atlanta, Georgia 30318

HOW WE SECURE YOUR INVESTMENT?

1

Your investment is secured by the property being funded.

2

The property being funded is insured for the duration of the loan.

3

All monthly rent payments are remitted to investors by the 10th day of each month.

4

In the event a tenant defaults in payment during the first 6 months, Luvanex evicts the tenant and places another for free – service guarantee.

5

Mortgage can be paid off earlier than the agreed financing time frame. You then attain full ownership of the property.



GET STARTED TODAY!
INVEST YOUR MONEY THE LUVANEX WAY...

We would love to speak further with you on helping you build your rental property portfolio in Atlanta or Charlotte. Please email investor@luvanexgroup.com to confirm your appointment with us.

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