



**Pure Light Properties**  
We Buy. We Beautify.

# **Your Real Estate Solutions Company**

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# Who We Are

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PURE LIGHT PROPERTIES, LLC is a professional, full service real estate solutions firm that buys and sells residential and commercial properties. We specialize in buying distressed homes at a significant discount to renovate and resell them to retail home buyers and landlords.

Founded by Lenore Mohr and Karen McNamara, Pure Light Properties is excited to be part of the area's renaissance and we aspire to continue contributing to the economic rejuvenation of the Lehigh Valley and its neighborhoods.

In addition, we re-develop a large number of single family and multi-family properties throughout the Pennsylvania and New Jersey with the intention of revitalizing communities and encouraging home ownership. Our mission is to rejuvenate neighborhoods and increase the standard of living by improving the overall quality of housing for local residents.

## Important Facts

### About Pure Light Properties

- Leading **full service real estate solutions** company in the Lehigh Valley, specialized in buying and selling property
- We provide **solutions for homeowners and value for investors and buyers** by locating and renovating distressed properties.
- Our goal is to **provide the absolute highest level of service** to our clients.



## Our Mission

When a passion for real estate is combined with talented individuals who have an uncompromising drive to succeed, amazing things will happen. At Pure Light Properties, it is our goal to have a positive effect on ourselves and our families and to inspire, motivate and create lasting change in everyone we encounter. All clients and team members are treated with respect at all times.

Our mission is to rejuvenate neighborhoods we live, work and play in and elevate the quality of life for all community members. Our company is dedicated to continual education and professional growth that will make the leaders of tomorrow.



## The Story of Pure Light Properties, LLC

Two people, with complementary strengths and a common love for renovating houses, had a vision. What if we combined all our years of business, marketing and relationship-building experience and applied those skills and knowledge into rejuvenating neighborhoods while giving back to the communities we adore? To be successful we knew we would need to acquire knowledge and were fortunate enough to be mentored and inspired by some of the best in the country. And that's how Pure Light Properties was formed.

Our Pure Light Properties team is highly motivated, knowledgeable, ethical and resourceful. Qualified to handle any real estate transaction, our dedicated staff is committed to helping people with their unique real estate needs and to offer fair and competitive deals. Our team of professionals has the integrity to follow up on our promises and the expertise to navigate any transaction to offer confidence and transparency to our deals.



*Lenore Mohr, Principal*



*Karen McNamara, Principal*

### Shared passion for renovation

#### Lenore Mohr

Lenore's love for renovation started when she bought a house in foreclosure and was seven months pregnant. With a serious nesting instinct kicking in, she decided to gut her new property and start over. She hand-picked all materials, negotiated prices and re-designed the kitchen and bathrooms. The house was completed and move-in ready by the time she delivered her child.

Since that time Lenore has been integral in the renovation process leading projects with budgets ranging from \$50,000 to \$300,000. Supervising contractors and sub-contractors has given her invaluable hands-on knowledge for improving timelines and budgets to ultimately elevate systems and processes for Pure Light Properties. Her favorite part of the job is meeting people and providing solutions for individuals and the community.

Lenore has also become a licensed real estate agent allowing her to access properties faster, build broader relationships and further her knowledge and offering within the real estate market.

## Karen McNamara

Karen's passion lies in building things and improving value. Her love for old homes has carried over into buying and renovating properties through repairs and improved curb appeal. She has been building and fixing things since she was old enough to hold a hammer. Her experience includes a 150-year-old house renovation, working with contractors to rehab a water damaged property as well as helping to manage a full home/office addition on another property.

Karen's love for historic detail has led her to step in to the restoration process when special attention is required for historic detail. This includes the restoration of original entryway doors and hardware for increased historic value and curb appeal.



# Our Business Model

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## Overall Investment Approach

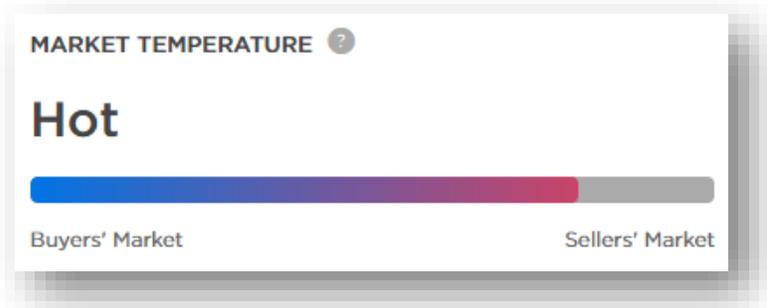
Our overall investment strategy is to purchase distressed properties at a deep discount – usually 30% to 50% below market value and renovate and sell those properties to retail homebuyers and landlords.

At Pure Light Properties, we pride ourselves on having a strong foundation of real estate knowledge and training. Our focus is on providing SOLUTIONS for homeowners and finding VALUE for our buyers and investors by locating unpleasant, vacant homes that are eye sores and restore them to increase their value.

Our core business lies within our systems, education and knowledge of the real estate industry. It takes time and education to become a successful real estate investor. We have put a lot of thought, research, time and money to be successful in this business and do it the right way the first time. Through our affiliation, we are a member of a national network of investors that provide continual support and weekly trainings on changes throughout our industry. This process has allowed us to circumvent many pitfalls most novice investors would make. We continue to improve our processes and systems as we add valuable team members, and we would not ask anyone to invest with us if we weren't confident enough to invest ourselves!

### Our Business Strategy

- Purchase: Buy distressed residential properties 30%-50% below current market value
- Renovate: Update property responsively for today's market while maintaining original character
- Sell: Pre-sell and attract retail buyers and landlords for faster turnaround



## We Follow a Strict Due Diligence Process

We have a systematic and disciplined approach when purchasing investment properties, putting each potential investment through a strict due diligence process. This rigorous set of criteria includes, but is not limited to, the following:

- Comparable property analysis and examination by our team and if necessary by a certified, independent appraiser
- An economic study of the neighborhood, city planning and development
- Demographics of area, marketability, and growth potential
- Statistics on the crime rate Public transportation and schools
- Overall condition of the property, including heating and air, plumbing, electrical, roof and structural condition



## What's our competitive advantage?

Most homeowners have no idea what options are available to them beyond listing with a real estate agent or just trying to sell the house on their own and hope for the best. We provide homeowners with a unique alternative to listing their house on their own or with a real estate agent. Our "out of the box" creative approach to real estate investing is a cut above the rest.

Our company acquires great deals on properties because we can act quickly and close with CASH on the seller's timeline. This is how we buy properties at such a discount, sometimes in a matter of days. We have a competitive advantage over other investors who sometimes take weeks to purchase properties, and we create fast and hassle-free transactions.

We have an aggressive TEAM approach, and a top-notch ability to expand our client base through our knowledge of deal structuring and advanced real estate techniques.

We also employ marketing strategies as soon as we purchase a home to sell each property before it hits the public Multiple Listing Service (MLS). Many agents don't spend time or money on marketing or lead generation strategies and as a result, it can sometimes take months to attract potential buyers. We have the ability and experience to find our own buyers allowing us to secure a strong sales price while saving on sales commissions.

Our renovation process is also down to a science with handpicked and proven construction crews who know we are not retail clients. We pay wholesale prices to all contractors and typically get bulk discounts on all materials. Our systems and processes allow us to save time and money by duplicating proven results.

### Advantages to Working with Us

- We have the business systems and knowledge to purchase properties QUICKLY and with CASH
- We create value by finding distressed, vacant homes and putting them back into use after renovation
- We have a creative marketing system to find and purchase properties before they're ever listed
- We pay wholesale prices to all contractors and typically get bulk discounts on all materials
- We find our own buyers quickly, allowing us to secure a strong sales price and save on sales commissions

## Investment Buying Criteria

Our buying methods are very thorough, accurate and conservative. Our goal is to purchase distressed homes in stable areas where there is still strong buying demand. Part of our grand vision is to improve the overall quality of living in both urban and suburban neighborhoods. In addition to improving overall quality of life, we are committed to increasing the value of real estate in our community. We target distressed properties and breathe new life back into them with highly-skilled renovations and improvements. By doing so, we create beautiful homes and encourage home ownership.

The ability to identify a wise real estate investment is certainly a learned skill. We have been thoroughly trained to possess this skill - along with the intuition to spot these great investment opportunities in today's market.

Not every opportunity is a "good deal". We have built our company on a stable foundation knowing our numbers. Our goal is to be in business for many years and brand a company that will be passed down to our family members, which cannot be accomplished by taking uncalculated risks.

### Types of Properties We Target

- Distressed properties in significant need of repairs
- Properties where sellers need to sell quickly
- Properties owned free and clear

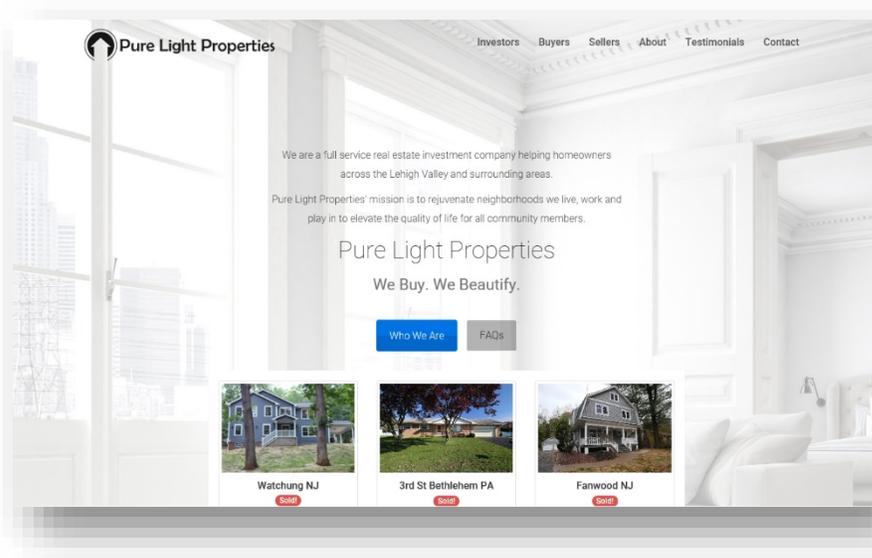


# How We Purchase So Far Below Market Value

At Pure Light Properties, we have created a marketing machine that produces a consistent flow of high quality leads. We are very different from our competitors because we don't just put in offers on MLS properties – we take it to the next level. Our creative marketing strategies allow us to reach the homeowner directly, before the property even goes to a real estate agent to be listed on the MLS; whereas, the purchase price would escalate.

These are some of the marketing strategies we use to locate great deals way below market value:

Internet	Direct Mail	Other Strategies
Twitter	Probate	Sheriff Sales
Buyer Squeeze Pages	Pre-Foreclosure	Networking Events
Seller Squeeze Pages	Back Tax	Door Hangers
Primary Websites	Free n Clear	Other Wholesalers
Facebook Boost	Code Violations	House Banners
Google Business Listings	Divorce	Elder Care transition
LinkedIn	Expired Listings	Auctions



# How We Sell Properties Quickly

There are many methods we use to sell properties very quickly. We invest a lot of time and money into marketing to build a strong list of buyer clients for our homes. Despite what the media says, there are tons of buyers out there who are aware of the numerous buying opportunities that exist in today's real estate market. The problem is: they just don't have the tools to identify and analyze those properties to ensure they are getting a good value. That's where we come in. We are constantly hunting for the next great buying opportunity using proven techniques to analyze investment properties.

Our ability to locate a great real estate deal covers all types of real estate investments. We identify great buying opportunities for the following types of buyers:

- Retail
- Landlord
- Rehabber



## Methods We Use to Sell Properties

- Property signage during renovation
- Realtor/List on MLS (Multiple Listing Service)
- Internet/ Listing Websites
- Pre-Listing Walkthroughs
- Social Media

# Private Lending

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A great way to diversify your investment portfolio is through real estate. Pure Light Properties is proud to partner with many private lenders who want a high yield, lower risk investment with the ability to compound interest.

## Be the Bank

Instead of growing the assets of big financial lending institutions, the principals at Pure Light Properties believe in growing the assets of individuals and families through a more secure, higher yield form of investment - real estate.

## Investments You Can Touch

Unlike the stock market, real estate is a tangible asset. While stocks are ethereal and possibly volatile, the real estate market doesn't shift or correct immediately like a stock that can take a nose dive in minutes.

We at Pure Light study the market extensively. We buy low and sell at competitive rates which protect our investments and our private lenders. Our strategies follow the market so that any downturns are planned for and even welcomed as this is the best time to purchase properties.

## Benefits of Investing with Pure Light Properties

1. **As a private lender, you get paid first.** Our private lenders, like the bank, are on the debt side of the investment which means when a property is sold the lender gets paid first. Pure Light is on the equity side of the investment which means any losses or gains are absorbed by us.
2. **We invest in our own properties.** What does this mean to lenders? We have skin in the game which gives us even more incentive to buy and sell smarter.
3. **Higher ROI than long-term investments** with quick turn-around, low market volatility, and the ability to compound interest.
4. **A predictable investment income stream.** A steady annualized 9-12% rate of return (dependent on project) with term options and low market fluctuation.

# The Investment Process

We make it easy to invest with us. To get you started, we setup a meeting to discuss your financial goals and the opportunities available to achieve those goals. We track all investments and provide monthly summaries that include updates on each property. With a current portfolio of over \$750,000 of revolving funds from private lenders we are helping to grow investments faster through real estate.

## Deal Evaluation

The Pure Light team identifies properties in the area and evaluates each investment for maximum value. We develop an exit strategy that makes the most sense not only for our team but to provide more options for our investors as well. Minimum investments of as little as \$30,000 are available for new investors to test the waters. Typical investments range between \$100,000 and \$200,000. Commercial options with higher values are also available. Call our office at any time to find out more.

Once an offer is accepted a thorough walk through is scheduled with trusted contractors within 5 days to build a meticulous scope-of-work for accurate estimates. A detailed scope of work eliminates surprises and factors in contingencies.

After all financial data is obtained, an investment summary is created and emailed to our private list of lenders for review.

## Funding a Deal

When a lender makes the decision to move forward with an investment, funding and rates are discussed and agreed upon between the individual parties. To secure an investment, we provide lenders with a signed and notarized promissory note, secured by the subject property. Pure Light provides bank account access with construction funds, so investors can track the project and the funds.

## Getting Paid

Investors can earn 9%-12% dependent on the size and length of a deal. How your interest is paid is up to you. Two popular options are 1) monthly payments and 2) deferred payments which get paid either at the end of term (buy and hold) or at the closing table (flips).



## Investment potential

The illustration below displays earnings potential based on an **initial \$100,000 investment** and the power of compounded interest.

Interest is calculated on a 30 day month, 360 day year.

<b>RATE (ANNUALIZED)</b>	<b>DAILY</b>	<b>MONTHLY</b>	<b>1<sup>ST</sup> YEAR</b>	<b>2<sup>ND</sup> YEAR (12MTH ROLLOVER)</b>	<b>3<sup>RD</sup> YEAR (12MTH ROLLOVER)</b>
<b>7%</b>	\$19.44	\$583.20	\$6,998.40	\$7,489.88	\$8,013.60
<b>8%</b>	\$22.22	\$666.60	\$7,999.20	\$8,639.93	\$9,331.20
<b>9%</b>	\$25.00	\$750.00	\$9,000.00	\$9,810.00	\$10,692.00
<b>10%</b>	\$27.78	\$833.40	\$10,000.80	\$11,000.08	\$12,099.60
<b>11%</b>	\$30.56	\$916.80	\$11,001.60	\$12,100.17	\$13,554.00
<b>12%</b>	\$33.33	\$999.90	\$11,998.80	\$13,439.85	\$15,051.60

# Sample Scope of Work

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## Scope of Work

25 Edgemont Road, Watchung, NJ 07069

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### EXTERIOR

#### GENERAL

1. Rip and replace roof.
2. Add "2<sup>nd</sup> floor which will extend 2' front and back.
3. Rip and replace siding
4. Paint exterior Stucco (paint colors to be provided by PLP)
5. Scrape all window trim and paint
6. Check any exterior water faucets and replace as necessary
7. Check exterior lighting and electrical outlets
8. Install all new gutters
9. Install new vinyl siding on entire house (including screened in porch area)
10. Repair chimney, extend vertically.
11. Remove all debris and garbage from house except where noted\*\*\*
12. Replace windows (as discussed) add storm screens on the outside.
13. Build Deck on back of house
14. Replace back stairway
15. Remove and rebuild front steps with selected material
16. Install 36" x 80" Hickory Wood Door



## *Windows*

1. Install new windows and make sure they operate properly
2. Install screens
3. Move Bay window over
4. Shutters to be installed on Front & possibly side
  - a. 1<sup>st</sup> Floor windows= 3 total w/ height = 4'9", 4'9", 4'9"
  - b. 2<sup>nd</sup> Floor windows= 5 total w/ height = 4'9", 4'9", 4'9, 4'9, 4'9" (window over front door no room for shutters order total=4)
  - c. Kitchen window height= 3'5 ¾" – (possible install)
  - d. Guess Bedroom Window height= 3'6" (possible install)
  - e. Bedroom 2 Window Height= 4'9" (possible install)
  - f. Bedroom 1 Window Height = 4'9" (possible install)

## *Landscape*

1. Remove all weeds
2. Remove all construction debris.
3. Mulch front yard with brown mulch (directions to be provided by PLP)
4. Update landscaping. Pachysandra or other similar plant added at base of property to impede flow of water downhill

## *Garage*

1. Replace garage doors with carriage doors
2. Ensure all electrical and lighting is working
3. Remove mold and apply kilz

## *Side Screened Patio*

1. Replace roof
2. Install lighting
3. Check electrical outlets (if existing) or add
4. Repair and paint cement floor
5. Demo existing screened porch
6. Leave existing corner posts & Wrap with material consistent with design of house

## *NEW Back Porch*

1. Build back deck
2. Install French doors
3. Move air conditioning box to area left of garage doors.
4. Build stairs
5. Repair existing stairs to driveway

# INTERIOR

## DEMO

1. **Prior to Demo** – COVER ALL HARDWOOD FLOORS and RAILINGS and STAIRS to prevent damage
2. **During construction** – COVER ALL NEW FLOORING (tile and wood) once completed to prevent damage or staining from dropped paint, drywall etc.
3. Kitchen flooring
4. Completely remove all floor tile in bathrooms and in Kitchen
5. Vanities in bathrooms to be installed
6. Kitchen cabinets to be installed
7. Remove any mold
8. FIREPLACE TO STAY AS IS – may be painted as directed by PLP
9. Keep all wood flooring – NOTE: flooring damaged by rain – to be completely installed
10. Floors are Jacobean

## GENERAL

1. Reframe per plans
2. Electrical, HVAC and plumbing all to be installed per plan
3. Insulation and drywall to be installed
4. Prep and paint all rooms per color scheme to be provided by PLP
5. Install new front door and patio door
6. Install new hardware on the front entryway door and side door (**provide 3 keys**)
7. Install tile floors in bathrooms (tile selection to be provided by PLP)
8. Repair and refinish wood flooring (stain to be selected by PLP)
9. Second floor to be added and framed out per plans
10. Install new stairway

## Kitchen

1. New kitchen layout and cabinet selections to be provided by PLP
2. Install cabinets
3. New appliances to be installed (selected by PLP)
4. Hook up water connection for ice maker and water dispenser on refrigerator
5. Install backsplash (selected by PLP)
6. Install new faucet
7. Install new garbage disposal
8. Paint as per color scheme provided by PLP
9. Install new cabinet hardware (selected by PLP)

## Guest Bathroom

1. Powder room – Install new vanity
2. New sink / drain
3. Tile floor
4. Install mirror above vanity
5. Install new lighting / fan
6. Install towel rack and toilet paper holder
7. Paint per color scheme

## 2<sup>nd</sup> Floor General

1. Frame out - ceiling and walls
2. Install insulation as needed
3. Install new plumbing for master bath
4. Create new hallway master bedroom, 2 bedrooms and bath
5. Create new master bedroom
6. Install new wood floors
7. Install lighting

### *Common Bathroom*

1. New tub/Shower
2. Tile surround
3. New Faucets
4. New vanity top and double bowls
5. Install Tile floor
6. Install two mirrors above vanity
7. Install new lighting
8. Install new fan
9. Important: position GFI receptacles above vanity with approved direction
10. Install towel racks and toilet holders
11. Paint per color scheme

### *Master Bedroom*

1. Frame new master bathroom
2. Install new master bathroom
3. Install new walk-in closet with ½ door (split to open both sides)
4. Install new doors
5. Install floors (flooring details provided by PLP)
6. Install new light fixtures, receptacles, switches as needed.
7. Paint per color scheme

### *Master Bath*

1. Glass shower with knee wall closest to toilet and small upper window
2. New free-standing soaking tub (to be selected by PLP)
3. Glass Shower with Tile surround (to be selected by PLP)
4. New Faucets
5. New vanity top and double bowls
6. Install Tile floor
7. Install two mirrors above vanity
8. Install new lighting
9. Install new fan
10. Important: position GFI receptacles above vanity with approved direction
11. Install towel racks and toilet holders
12. Paint per color scheme

## *Bedrooms*

1. Frame out ceiling and walls in bedrooms
2. Install insulation
3. Install new light fixtures, receptacles, switches as needed.
4. Install new doors & Hardware
5. Paint per color scheme

## *Basement*

1. Remove all debris
2. Remove any mold and apply Kilz
3. Replace drywall as needed
4. Scrape / Seal / Paint floor (and walls as needed)
5. Patch Hole in Basement Wall
6. Replace Insulation as needed

## PLUMBING

1. COVER all exposed waste pipes upon toilet removal.
2. Check all existing plumbing & repair/replace as needed, per code.
3. Install new plumbing for bathrooms and kitchen
4. Check/repair boiler and make sure it is installed up to code
5. Check and correct if needed plumbing in laundry room
6. Check gas lines & repair/replace as needed
7. Check all drain lines and hose bibs & repair/replace as needed

## ELECTRICAL

1. Check panel and advise if improvement is needed
2. Check all wiring & replace where needed
3. Install smoke and carbon monoxide detectors per code
4. Install new outlets, switches and covers throughout entire house
5. Upgrade all wiring as needed
6. Replace all light fixtures throughout the house as directed

## HVAC

1. Inspect HVAC System and advise
2. Install central air system

## PAINT - Sherwin Williams

- Ceiling – Ceiling white Flat
- Trim – Alabaster SW 7008 Semi-Gloss
- Foyer (1<sup>st</sup> and 2<sup>nd</sup> floor) and Living Room – Agreeable Gray SW 7029 Promar Flat
- First Floor Bathroom – Agreeable Gray SW 7029 Eggshell
- First Floor Bedroom – Pussywillow SW 7643 Promar Flat
- Kitchen and Great Room – Modern Gray SW 7632 Promar Flat
- All upstairs rooms – Repose Gray SW 7015 Promar Flat
- All upstairs bathrooms – Repose Gray SW 7015 eggshell

# Taking the Next Step

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If we haven't already, it's important that we sit down and discuss the potential ways we can work together. After we have a clear understanding of your investment goal, we can present you with any opportunities that fit your criteria.

## How to Contact Us

**Email:** [info@purelightproperties.com](mailto:info@purelightproperties.com)

**Main:** 484-262-9444

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