



REAL ESTATE - \$300 a Month Home Ownership Program (Main Street Market Exchange – Sponsor)



#1.) INTRODUCTION

I am initiating a PLAN to introduce the: RE-Build and RE-Develop a **\$300.00 a Month Home Ownership Program** PLAN. As the Main Street Market Exchange (MSME) works to match-funding for the limitless revenue-generating PLANS from its client's PLANS...the MSME will look to 'give-back' a **\$300 a Month Home** to a person/family in need.

The MSME wants to partner – on a per-deal basis – with (local) craftsmen, and tradesmen, and financial and real estate folks, and others – by delivering a completely renovated home to a needy person for a **\$300 a Month Payment** (effectively, their new mortgage payment).

- A.) The Main Street Market Exchange (MSME...or its appointees) will identify residential strained properties in need of repair/renovation. Properties that need repair – perhaps many that appear dilapidated and worn-out – are **prime properties to Develop and Bring-back**.
- B.) The Main Street Market Exchange (MSME) works to effectuate the flow of Capital – back to Main Street folks - **in REAL and Concrete WAYS**. We offer our own '**Stock-Market**' for Main Street. We invite **EVERY American to share in the American Financial Dream**.
- C.) Each time that the MSME is able to identify and match the funding for one of its clients' countless revenue-generating PLANS, it will work to serve, to give-back, to match 1-1...to execute on the RE-Development and RE-Building and RE-Ownership of a **\$300 a Month Home Ownership** property for a person in need. That's pretty cool.
- D.) The MSME (or its appointees) will identify run-down, abandoned, boarded-up, dilapidated, in-need-of-repairs, (salvageable) properties. It will approach the municipality in which the property resides. It will attempt to BUY the subject 'salvageable' properties at rock-bottom prices, gather and direct local tradespeople to repair the subject property identified, and work to get a needy person to OWN the property at a monthly payment (mortgage) of roughly \$300/month.

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E) The Main Street Market Exchange (MSME) will also work with, and train, and partner (on a deal-by- deal basis) with individuals and organizations (Churches), **by Training them (as appointees) to execute on properties in their respective markets and areas.** This will be done across the USA.

F) The MSME is also very interested in training interested and serious people; to enter the world of property renovation...**to execute specifically on the \$300 a Month Home Ownership Program.**

G) Go to: mainstreetmarketexchange.com to see what the MSME is all about.

H) I've put together a Comprehensive Training Program (my PLAN) that shows interested, serious, and hungry people...to make a difference. It's a step-by-step process. My training can assist you to be able to **deliver on a \$300 month home ownership PLAN.**

I) The focus of this National Training Program is to specifically target SERIOUS people who want to truly understand all aspects of doing this **\$300 a month Home Ownership Program.** So that they can implement the Program in their specific markets, make some money, and get folks a home for a **\$300 a Month.** Interested and motivated folks can make real good money – and perhaps choose to make this Program a FT job.

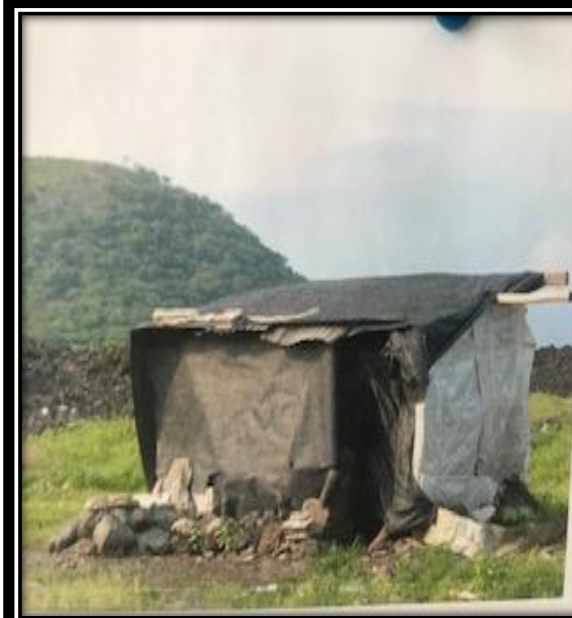
J) ***Most people rarely do anything for FREE. Most people rarely are really inspired to do anything for FREE. People are rarely appreciative when you do something for them, for FREE. This PLAN makes a simple, beautiful, and fantastic thing – a \$300 a month Home Ownership Program – a reality. And everyone gets paid for their efforts. That's cool.

K) From an Investor standpoint, I'm looking for a **Capital Infusion which involves the 'use of a \$40,000 LOC' for 60 days.**



#2.) EXPERIENCE AND TIME MANAGEMENT

- A.) As stated, the Main Street Market Exchange is implementing this Program, Mr. Paul J. Lloyd, founder, and CEO, is 61 years old. Paulie has extensive experience in financing, funding, building, donating, and identifying 1,000's of properties during his lifetime.
- B.) Paulie does what he says he's going to do, he doesn't try to mess with folks, or mislead folks, or present things that are not true. If you follow the steps in the Program...he can deal and work with you. If you're looking to scam, or mislead, or trick, or deceive, or lie to Paulie...go do something else.
- C.) Paulie is initiating this Training Program to help others to do this in their respective communities. He wants to show tons of folks how to do this so they can make a difference in someone else's life; instead of just talking about stuff...and doing nothing.
- D.) The countless bogus (false) BS garbage being pushed each day on the internet by charlatans and liars...is destroying us as a people. We need to move beyond the hatred and run TO our fellow man...instead of always running AWAY from them.
- E.) Paulie will utilize much of the proceeds from this Training Program to fund operational activities at the MSME. He'd like to see and encourage other companies to adopt this same Program.
- F.) He plans to incorporate this Training Program immediately. He will incorporate (and delegate a lot of duties due to time restraints on his schedule) this into his Daily PLAN and duties as CEO of the Main Street Market Exchange.
- G.) He's looking for an Initial Investment, from an Investor, to implement my PLAN, of a Capital Infusion which involves the **'use of a \$40,000 LOC' for 60 days. The \$40,000 will be repaid in 60-90 days.**



The specific use of the **\$40,000 LOC for 60 Days** is as follows:

- Purchase dilapidated property from Municipality/Bank \$3,000
- Re-Structure, Re-Concrete, Re-Build home base (Labor) \$3,000
- Trash Hauler (Labor) for ALL junk Debris \$2,500
- Drywall Work (Labor) \$2,000
- Painter (Labor) Expense \$2,500
- Plumber (Labor) Expense \$2,500
- Roofer Labor Expense \$3,500
- Flooring/Carpeting (Labor) Expense \$2,000
- Electrician (Labor) Expense \$2,000
- Carpenter \$1,000
- Window Replacement Labor Expense \$2,500
- Onsite/Local Coordinator of ALL Activities (Labor) \$2,500
- Management/Coordinator (MSME/Appointee) Fee \$5,000
- Investor Fee \$2,500
- Interest Fee on \$40,000 upfront Infusion (for 60-days) \$500
- Miscellaneous per project \$2,000
- Settlement/Closing Fees \$1,000
- ***Virtually ALL Materials needed (for each job) will be donated or Sponsored or Gifted by BIG Home Improvement Companies or Donated by Individuals.

Total \$40,000

The specific types of issues for the **Management/Appointee/Coordinator (MAC)** are:

- **Management-Appointee-Coordinator (MAC)** – Will be the main point of contact and the driving force for this business activity. The Investor can speak with the MAC at most any time regarding any issue. As the **Manager-Appointee-Coordinator MAC**, their experience and proven success in real estate dealings, is the key aspect of this business. Coordinating all activities is the solution for this fragmented and multi-dimensional type process.



- Effectively, as the **Management-Appointee-Coordinator (MAC)**, this is the key communication person for the new activities for each renovation. MAC's ability and energetic approach everyday will make this a success.
- **As the Management-Appointee-Coordinator (MAC)**. The MAC will be paid **\$5,000 per completed renovation**.
- **The Investor** will also be paid **\$2,500 per completed renovation**. Additionally, the **Investor will be paid back**: 1) for the **'use' (interest charge)** of his/her initial upfront capital infusion of \$40,000 for the 60-day renovation period ($\$40,000 \times 7.5\% \text{ interest} = \$3,000 \text{ annually} / 12 \text{ months} - \$250 \times 2 \text{ months (60 days)} = \500), and 2.) **Be paid back the initial \$40,000 infused**, when the renovated property is mortgaged out (funded by a mortgage) ...presumably after 60-90 days.
- The **MSME/MAC's main concern** is that this project – implementing deals to effectuate a \$300 a Month Home Ownership Program – which is guided by a National Training Program (step-by-step), does not involve GREEDY and non-cooperative trades people.
- The **MSME/MAC** is only interested (Target Market) in training serious people. The **MSME/MAC** is not interested in training whiners, and complainers, and folks who don't try.
- **The initial (roughly 90%) Training** will be done via recorded video and mostly updated/done by recorded training videos. The **MSME/MAC** will add in-person, group training sessions as needed. Additional Recorded training videos on key topics will also be added, as needed. **The MSME/MAC** will designate certain nightly question & answer times (via Skype-Zoom) to answer specific questions and concerns from attendees.. that folks can ask stuff, in-person.



The New Company Name and Information:

- **Company Name:** \$300 a Month Home Ownership Program
- **Ownership %:** 100% - MSME and/or Appointee **
**Investor Contractually owns payback
- **Office Location:** Pennsylvania
- **Bank:** PNC Bank

A.) Pricing, Margins and Charges - Pricing/Margins Available

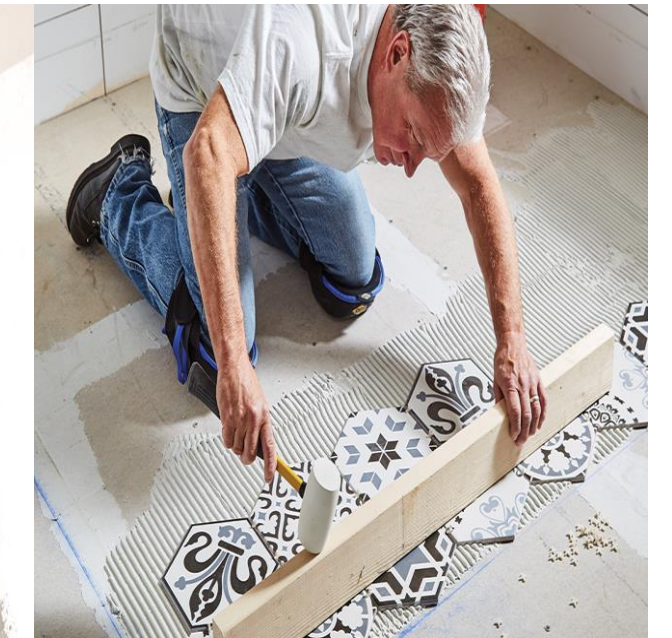


#3.) CASH FLOW

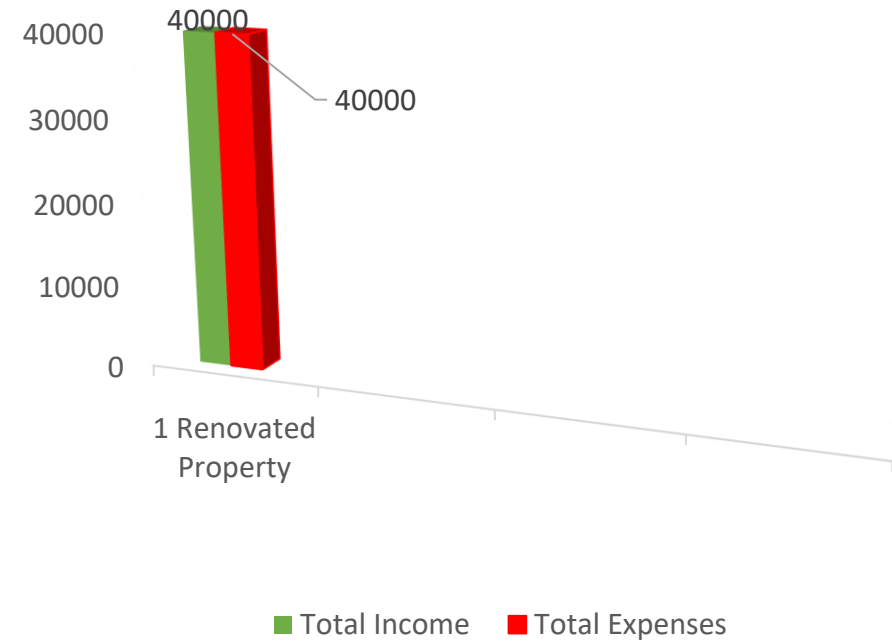
Involves the **inflow and outflows** of cash... and that is the focus of this Section. Some aspects of cash flow involve the use of the initial cash investment. Some expenses may be missing from the first year's cash flow and accompanying graphs...We should view the cash flow in this light.

A.) This cash flow analysis involves the cash flow for the new \$300 Month Home Ownership Program company (MSME's **PLAN**).

B.) Accordingly, a very succinct Monthly 1st year's cash flow is as follows:



Monthly Cash Inflows (Income) After 3 Months		Monthly Cash Outflows (Expenses) After 3 Months	
Projected (1) RE-Build, RE-Develop, RE-Assign Ownership (1) Renovated Property		**Purchase dilapidated property from Municipality/Bank	\$3,000
		**Re-Structure, Re-Concrete, Re-Build home base (Labor)	\$3,000
		**Trash Hauler (Labor) for ALL junk Debris	\$2,500
		**Drywall Work (Labor)	\$2,000
		**Painter (Labor) Expense	\$2,500
		**Plumber (Labor) Expense	\$2,500
		**Roofer Labor Expense	\$3,500
		**Flooring/Carpeting (Labor)	\$2,000
		** Electrician (Labor) Expense	\$2,000
		Carpenter	\$1,000
		**Window Replacement Labor	
		**Windows Replace Labor	\$2,500
		**Onsite/Local Coordinator of ALL Activities (Labor)	\$2,500
		**Management/Coordinator (MSME/Appointee) Fee	\$5,000
		**Investor Fee	\$2,500
	**Interest Fee on \$40,000 upfront Infusion (for 60-days)	\$ 500	
	**Miscellaneous per project	\$2,000	
	**Settlement/Closing Fees	\$1,000	
Total Project Income	\$40,000	Total Project Expenses	\$40,000



SUMMARY OF PROJECTION#1: A rough Summary of the monthly Cash Flow is Cash Inflows (Income) of \$4,500 – Cash Outflows (Expenses) of \$40,000 Income vs \$40,000 in Expenses.

#4.) CONSTANT STREAM OF CUSTOMERS

Much of this plan needs to focus on how to obtain a **Constant Stream of Customers**. Here is a list of pro-active prospecting activities that we will need to implement to ensure that we have a **Constant Stream of Customers**.

- a) 10 proactive calls by the MSME/MAC or Appointee each day.
- b) Networking by MAC: 2 nightly open houses (online) a month.
- c) 250 new postcards to be mailed out each week.
- d) Start a 5 x 8 index card system; transfer daily results into Microsoft data base each day. Managed by MAC.

There are **5 specifics things** that MAC is accountable for each day:

What will MAC do (specifically)?

- 1) Direct and monitor the appointed person to make phone calls.
- 2) Keep score; monitor the pro-active and prospecting calls.
- 3) Solve any problems or concerns ASAP...do not let issues fester.
- 4) Perform all duties related to the company.
- 5) Fill out daily Executive Book. Keep track of all expenses and income.
- 6) Be the Chief Communication Officer of the company.

When will MAC do it?

- 1) MAC's hours are set. 24/7/365...and entrepreneur gets it done.
- 2) MAC will support the PROCESS...will be available for negotiations.
- 3) MAC is responsible for communicating with the Investor as much is needed.

How will this Prospecting work?

- 1) Telephonically, pick up the phone. Keep Appointee and Coordinator honest.
- 2) Focus on Serious inquiries only.
- 3) Focus on Managing the Process.
- 4) Focus on targeting those folks who respond to him.
- 5) Focus on creating this 'BRAND' as a Premier National Training Program.

Why do it at all?

- 1) Prospecting works.
- 2) Need to keep score. Wishing is not a way to do business
- 3) Other advertising (YouTube online) will follow in 3-63 months.
- 4) The designated MAC is the business; its success depends on his initiative and execution.

How much should MAC/Appointee call?

- 1) As much is stipulated...can be adjusted.
- 2) MAC will serve as the communication-hub of the business.



#5.) DAILY PLAN

A.) Daily Plan for Workflow

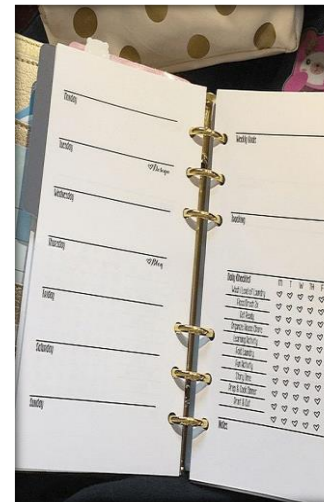
- 1) A designated Executive Notebook, which describes a Daily Plan of Action, will be completed daily by MAC... specifically for this Training Program.
- 2) Daily Plan is not optional.
- 3) MAC will text ALL parties with the activities of the day.
- 4) Investor will be updated daily/weekly by MAC, using a calendar.
- 5) Reality: MAC must be constantly available for all involved.
- 6) MAC must make a concerted effort to constantly look for new marketing strategies.
- 7) The 5x7 index card system – which everyone will perform – will be automated after 60 days. The 5x7 index card system will continuously be used.

B.) Daily Plan for MAC

- 1) Develop communication processes (i.e. Billing, E-mail, Communication with Clients, Communication with Telephone Operator and Rose (Use of Book-Keeping Software, etc..)) must be communicated effectively.
- 2) Review appropriate information with all laborers on a daily basis.
- 3) Keep Designated Executive Book with you at all times.
- 4) COOPERATE with Laborers, Coordinator, Investor, and new Homeowner.
- 5) Write things down, don't forget things.

C.) Daily Plan for the Laborers

- 1) Incorporate Daily Plan from MAC with your schedule.
- 2) Communicate quickly and consistently with Coordinator and/or MAC.
- 3) Refer any item in need of attention immediately to MAC & Coordinator.
- 4) Perform work when scheduled, adjust as needed.
- 5) Develop a Follow-Up system, which support your own personal Executive Book.



#6.) ORGANIZATION

Organization is 1 of the 10 Components of creating a Fully Developed Plan. When you are organized, you are serious about your work. When you are disorganized, you have little chance of succeeding.

1) Organize your Target Market

- 2) Target specific properties. Target entrepreneurs and referenced laborers.
- 3) Target local States (via advertising) in an organized manner.
- 4) Target (extra) those who respond to your initial prospecting.

A.) Organize your Prospects/Clients

- 1) Understand - the 80-20 Rule.
- 2) Identify – those who respond to you. Know the particular stories and perceived concern (i.e. not enough properties, not enough laborers, etc...).
- 3) Categorize/Segregate - don't waste your time on timewasters.

B.) Organize your Desk

- 1) MAC needs to keep desk organized. Fill out Executive Book Daily. Not optional.
- 2) Coordinator will handle designated/certain tasks. For example, all **BILLING** (80% of the billings should be electronically). Clarify and determine.
- 3) Daily Action Plan needs to be written down each day by MAC and Laborers and texted/communicated to the entire **TEAM**.



#7.) PERSONAL PREPAREDNESS

A.) Are you ready to do this?

- 1) MAC is ready. Are you? People involved need to speak to each other to evaluate the next day's activities and plan for the next day's needs.
- 2) MAC has sufficient energy to entertain this Training Program business.
- 3) MAC wants to use some of these funds to fund operational costs at MSME.
- 4) This re-focusing of this additional business will be very profitable for MAC and the Investor.

B.) Personal Assessment

- 1) Paulie is 61 years old. His physical and mental health are excellent.
- 2) Paulie is excited to add this new business by 'giving-back' to folks; and to focus on helping serious entrepreneurs.
- 3) There are no personal, business, or other obligations in Paulie's or designated MAC's life that will impede him/them from doing this new business.

C.) Compelling Reasons

There are **3 primary things** that Paulie wants from this business.

- 1) A way to reach-out and give back...in a REAL & CONCRETE WAY.
- 2) To be the Premier Training Program: to assist needy folks who want a home, and to help entrepreneurs who want to prosper, by implementing this Program.
- 3) To allow MAC to help the little guy/gal.



#8.) PROJECTIONS

I'll present 3 different Projections Scenarios - which are Projections. The 1st Projection is from the CASH FLOW Section of this presentation. The last 2 Projections are changes to the amount of projected business generated ... or jobs completed.

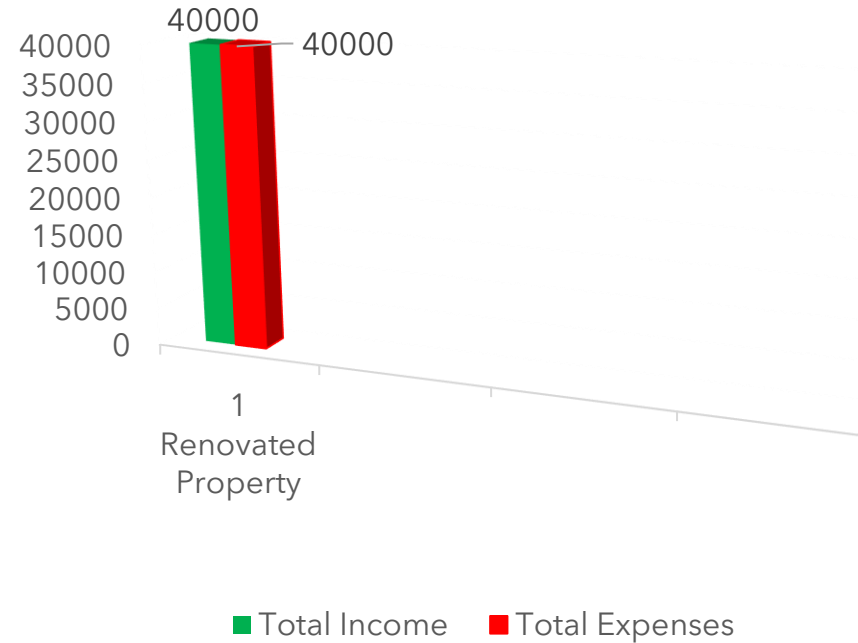
These Projections are simply meant to illustrate the projected revenue from activities. Four additional things to consider:

- 1.) These Projections have nothing to do with Nick's present business.
- 2.) These Projections can be altered and reconfigured at any time.
- 3.) These Projections involve a 1-time Capital Infusion of \$11,300.
- 4.) These Projections should be reviewed with Nick and the Investor – against actual revenues – to determine actual expectations, going forward.



PROJECTION: SCENARIO#1,#2,#3

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	**Miscellaneous per project	\$2,000	
	**Settlement/Closing Fees	\$1,000	
Total Project Income	\$40,000	Total Project Expenses	\$40,000



SUMMARY OF PROJECTION#1,#2,#3: \$40,000 in improvements on a dilapidated home; helps a needy person, the laborers get paid well, and the investor makes some money on each renovated home. **A \$40,000 mortgage for 15 years @ 4.2% = \$300 a month in payments.**

#9.) CAPITAL INVESTMENT

The Capital Investment breakdown of \$40,000, as previously stated in the Experienced People and Time Management Section#2 of this fully developed PLAN, is as follows:

CAPITAL INVESTMENT

The specific use of the **\$40,000 LOC for 60 Days** is as follows:

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- Interest Fee on \$40,000 upfront Infusion (for 60-days) \$500
- Miscellaneous per project \$2,000
- Settlement/Closing Fees \$1,000
- ***Virtually ALL Materials needed (for each job) will be donated or Sponsored or Gifted by BIG Home Improvement Companies or Donated by Individuals.

Total

\$40,000



A.) **Parameters:**

- 1-Time Infusion of \$40,000. Funds paid back in 60-90 days.
- Targeted infusion to cover specific costs (see above).
- No Collateral required. Investor gets paid back upon mortgaging renovated property.
- \$40,000 infusion to be made upon completion of a signed EXECUTED AGREEMENT.

B.) **Payback of Investment**

- **INTEREST:** 7% - paid monthly to Investor; for 2-3 months. ($\$40,000 \times 7.5\% = \$3,000$ annual / 12 months = \$250/mth)
- **AFTER 60-90 days:** When home is renovated, and new mortgage initiated, the \$40,000 is paid back to investor, In addition, the Investor gets paid \$2,500 at closing.
- **MAC is paid \$5,000 per sale.** \$2,500 paid when PLAN is funded by \$40,000 initial infusion. \$2,500 is paid upon complete renovation and closing (mortgage issues) on newly renovated unit.
- **MAC reserves the RIGHT OF FIRST ACCEPTANCE/REFUSAL,** to buy out Investor. (\$1,130 (10% of initial infusion) payment).
- **MSME retains 100% ownership** of the National Training Program.



#10.) EXECUTION OF THE PLAN

**EXECUTION OF THE PLAN (PLAN #10)
PLAN FOR \$300 a Month Home Ownership Program
(Main Street Market Exchange – Sponsor)
TERM SHEET**

CAPITAL INFUSION: \$40,000

ENTITY: Infusion to be governed by Parameters of \$300 a Month Home Ownership Program.

OWNERSHIP: Percentage of ownership is based-upon the per sale payment to the Investor and trades-folks, and finance people, and municipalities. MSMS/MAC owns 100% of the National Training Program. For LLC or other entity purposes, ownership % will be determined by the accountant. Payment to the Investor is determined by a per sale contractual Agreement.

PAY-BACK: For his/her investment, the Investor is paid \$2,500 upon completion of the renovation and subsequent mortgaging of the property. Investor puts up \$40,000; is paid back 60-90 days later (upon completion of the renovation and mortgaging of the property). \$40,000 is needed to invest in each deal.

The renovation takes between 60-90 days. \$40,000 is the Infusion amount needed by the Investor. Investor is also paid interest each month for the amount of interest charge. The rate is 7.50%. \$40,000 infusion is paid back in full in 60-90 days...upon completion of the renovation and mortgaging of the property for \$40,000 for 15 years at a rate of 4.20%.

INTEREST: 7.5% Interest on \$40,000 for 60-90 days. payable monthly to Investor, $\$40,000 \times 7.5\% = \$3,000/\text{YR} / 12 \text{ MONTHS} = \250 a month.

MSME's/MAC's,
PAY: MSME/MAC is paid \$5,000 per home completed.

ONGOING: MSME/MAC will train entities to work on its behalf. Rates set on a deal-by-deal basis.

MSME reserves the RIGHT OF FIRST ACCEPTANCE/REFUSAL, to manage process as a Program, without interference from others.

COLLATERAL: There is no collateral. The property is transferred to the needy person identified. Upon completion of the specific renovation, the person mortgages-out to a \$300 month ownership mortgage payment.

COVENANTS: a.) MSME/MAC and Investor speak once a week, or as needed.

b.) MSME/MAC and Investor reserve the right to adjust/and or lengthen the funding and/or renovation process.

c.) MSME/MAC, with the Coordinator, manages the everyday activities of the specific job

d.) Investor may interface with MSME/MAC/Coordinator at any time (reasonable time-permitting).

PARAMETERS: a.) 1-Time Infusion of \$40,000
b.) Targeted infusion to cover specific costs (see list of targeted costs to be covered by the Initial Infusion stipulated in Section #9 – CAPITAL INVESTMENT, of this Fully-Developed Plan).
c.) \$40,000 Infusion to be made upon completion of a signed EXECUTED AGREEMENT.

Investment Made: _____

DATE: _____

Main Street Market Exchange

Investor