



410 Avenue N South  
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Phone: (306)-665-4663  
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### HASSLE FREE LANDLORD PROGRAM

**Return:** 15% Annual Rate of Return – Paid on 20% Down Payment and Closing Costs

**Payout:** Rent Payment is directly deposited on the 1<sup>st</sup> of the month and includes:

- Mortgage Payment
- House Insurance
- Property Taxes
- Agreed Upon Cash Flow

**Term:** 2 Years

### 15 STEPS TO EARNING 15%

#### STEP ONE:

Identify that you are a good fit for the Hassle-Free Landlord Program (H.F.L.P) by booking a discovery session with one of our Epic Team Members, either by phone or in person to discuss the H.F.L.P in more detail.

#### **What to Except During This Discovery Session:**

- Discussion of your current and future financial goals.
- Financial Position (i.e. cash on hand, equity in properties, underperforming invested funds, etc.)
- The time to answers your questions.

#### STEP TWO:

We will send an introduction email to an “Epic Approved” Mortgage Broker to discuss qualifying for a mortgage. The mortgage broker will reach out to you directly to arrange a time to chat and start the application process. The application is completed online through a secure link.

#### STEP THREE:

Once you have received a mortgage pre-approval, you will reach out to book in another call so we can discuss which Hassle-Free Landlord Property/Properties would be the right fit for you and your financial goals.

After this, we can send you blank copies of the H.F.L.P documents for you to review.

#### STEP FOUR:

We will email you appraisals for 3 currently available Hassle-Free Landlord Properties to choose from.



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#### STEP FIVE:

You will pick your 1<sup>st</sup> and 2<sup>nd</sup> choice of property. Our properties move quickly and they are on a first come, first serve basis, which is why we advise picking your top two.

#### STEP SIX:

Once you have selected your property, we will send you an introduction email to the Realtor that we will be working with to list the property you have selected. They will be working with you to sign the "Offer to Purchase. If you have any questions at this point that pertain to anything besides how to sign the offer, the Realtor will send you back to Epic for clarification.

#### STEP SEVEN:

We will receive the accepted "Offer to Purchase" from the Realtor. We will forward it to the mortgage broker who will then submit it to the lender for mortgage approval.

#### STEP EIGHT:

The appraisal company will send you an invoice for a new appraisal. This will be included as a part of your closing costs. Once you have paid for the appraisal, then the appraisal will be completed and the lender will move forward with the mortgage approval.

We understand that we already have provided you with an appraisal for the property. Unfortunately, the lenders require that a new one be completed before they will approve financing.

#### STEP NINE:

Once the mortgage broker has the mortgage approved, the Realtor will have you sign the "Removal of Conditions" document to remove the financing condition and solidify the deal.

#### STEP TEN:

At this point, we will send you an introduction email to our Saskatchewan lawyer that you will be working with to purchase the property. As well as, an introduction email to the "Epic Approved" property insurance provider that will include the property details that they will require for a quote. Feel free to shop around if you would like to see if you can get a better insurance quote.



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#### STEP ELEVEN:

In order for us to prepare our Hassle-Free Landlord documents, we will require you to email us the following information:

- Mortgage Commitment
- Insurance Quote
- Statement of Adjustments from the Lawyer
- Receipt for the Appraisal
- Receipts for any additional closing costs
  - o (i.e. notary fees, bank drafts fee, postage, etc.)
- Void cheque or direct deposit information for where you would like your monthly rent payment deposited.

#### STEP TWELVE:

Once we receive ALL of the required paperwork, we will move forward with preparing the Hassle-Free Landlord worksheet, which we will then email to you for approval.

#### STEP THIRTEEN:

Once you have had a chance to review and approve the worksheet, we will prepare the Hassle-Free Landlord documents (Lease Agreement & Purchase Option Contract) and email them for you to sign.

#### STEP FOURTEEN:

As soon as we receive the signed paperwork back, we trigger the first rent payment into your bank account.

CONGRATULATIONS! YOU OWN A CASH-FLOWING RENTAL PROPERTY FROM DAY ONE! 🥳

#### STEP FIFTEEN:

During the two-year term, you will receive rent on the 1<sup>st</sup> of every month!