



Mountain Shamrock Properties, Inc.



(928) 569-6941

info@mountainshamrock.com

809 W. Riordan Road, Suite 100-382
Flagstaff, AZ 86001

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ANDY WRIGHT

EL PRESIDENTE

Andy was born and raised in Easton, PA, and graduated from Millersville University of PA with a degree in Environmental Geography and Earth Science. He left the East Coast for good in October 2001 to follow his dream of moving to Arizona. His love for the outdoors and all the beauty Northern Arizona has to offer brought him to Flagstaff in 2016. When he is not focused on using his real estate knowledge and skills to help people, Andy enjoys hiking, camping, playing guitar, yoga, sports, music, traveling, brewing delicious beer and spending as much time as he possibly can with his beautiful daughter Murphy.



SARAH WRIGHT

DIRECTOR OF CUSTOMER OUTREACH

Sarah Wright was born and raised in Carlsbad, NM. She came to Arizona to attend Arizona State University, where she graduated with a Doctorate of Audiology. Sarah has always been very passionate about helping seniors with their hearing and now with their transition to long-term care. She has a very caring, compassionate way about her and always puts the needs of our clients first. In her spare time, she enjoys music, hiking, camping, traveling, sports, drinking wine, and spending as much time as she possibly can with her beautiful daughter Murphy.

OUR TEAM

We take a lot of pride in the team of rock stars that we work with and know we would not be successful without tapping into the expertise these folks provide. When you work with us, by proxy you also benefit from the decades of real estate and business experience these individuals bring to the table.



DUSTIE RUIZ

Escrow Officer
PIONEER TITLE AGENCY



SARAH LANDRY

Senior Escrow Officer
PIONEER TITLE AGENCY



KELLY GIBSON

VP
Licensed Loan Originator
PEOPLES MORTGAGE COMPANY



SARAH YEAGER

Loan Originator
TYLAN MORTGAGE



KIM DAWSON

Loan Officer
NOVA HOME LOANS



SHELLY BETHKE

Associate Broker
RUSS LYON SOTHEBY'S



DERRICK DOBA

CPA
DOBA CPA, PC



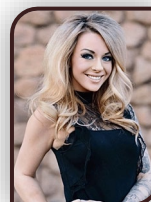
CHRIS CHARLES

Managing Partner
PROVIDENT LAW



SHIRLEY LIGHT

Insurance Agent
STATE FARM



ASHLEY TODD

Office & Technology Director
FLAGSTAFF CHAMBER OF
COMMERCE

WHO TO CONTACT



The Trusted Northern Arizona Home Buyer

At Mountain Shamrock Properties, our service does not stop when the contract is signed. We will always do our best to keep you informed and encourage you to call us with any questions you may have about the sale of your home.

Contacting Us at Mountain Shamrock Properties:

Andy Wright: *Mountain Shamrock Properties Contract-to-Close Specialist* - Sees the contract through to closing and is in constant contact with the title company.

Phone: 623-282-4342
Email: andy.wright@mountainshamrock.com

Dustie Ruiz: *Pioneer Title Escrow Agent* – Manages the paperwork to complete the title work on the property. *Dustie* can help with questions such as, when should you set up a time to close, what documents do you need to send them prior to closing, etc.

Phone: 928-779-0371
Email: wrenteam@ptaaz.com

Mountain Shamrock Properties is here to help make the sale of your home as fast and easy as possible. Please do not hesitate to call **Andy** if you have any questions about the closing process!

WHY WORK WITH US?

BENEFITS

- We help unlock the equity in your home up to 90% faster than listing with a realtor on the MLS
 - We can close as quickly as 2-3 weeks or on a date of your choosing
 - May take 6-8 months to get paid selling through a realtor
- We charge no commissions
- We typically pay all closing costs
- We buy the house AS-IS!
 - No cleaning
 - No painting
 - No repairs
 - No landscaping
 - No coordinating with siblings to get everything done
 - No need to get multiple bids on work from multiple tradesmen
 - No parade of people coming through your home for showings
 - NO WORRIES!
- We take care of the leftover stuff your family doesn't want! Leave it in the house after closing and we'll do the rest!
- We'll even give you a few extra days after closing to move out if necessary
- Retail buyers typically have a home they need to sell to purchase your property, so you are tied to their timeframe which could affect yours (inspection, appraisal, lender)

	Realtor	Mountain Shamrock Properties
Commission & Fees	6% on average	None
Closing Costs	4-6% on average	None
Average Closing Time	45-60 days	You decide!
Payment for Repairs	Varies/Negotiated	None
Home Showings	Many	Just one!
Appraisal Needed	Yes/Often	None
Home Inspection	Yes/Required	None

WHY WORK WITH US?

TRADITIONAL REAL ESTATE SALES PROCESS



TRADITIONAL REAL ESTATE TIME TO CASH

January 1st:	Find out about sale, schedule flights into town
January 15th:	Meet with real estate agent
January 20th:	Meet with clean-out company
February 1st:	Make decision to rehab home yourself
February 2nd:	Attempt to figure out how to borrow money for rehab
February 6th:	Get bids from contractors
February 9th:	Get new bids from different contractors and pray for better news
February 23rd:	Have estate sale, deal with big feelings, and make fraction of what you expected
March:	Clean out month; the kids aren't showing up
April – May:	Rehab goes as planned, but slightly over budget; borrow more
June 1st:	List house; picture day is emotional
July 1st:	Under contract in 30 days!
August 1st:	Closing is scheduled, but still haggling with buyer over inspection repairs; remaining stuff still needs to be cleared out of the house; borrow more money
August 10th:	Closing day

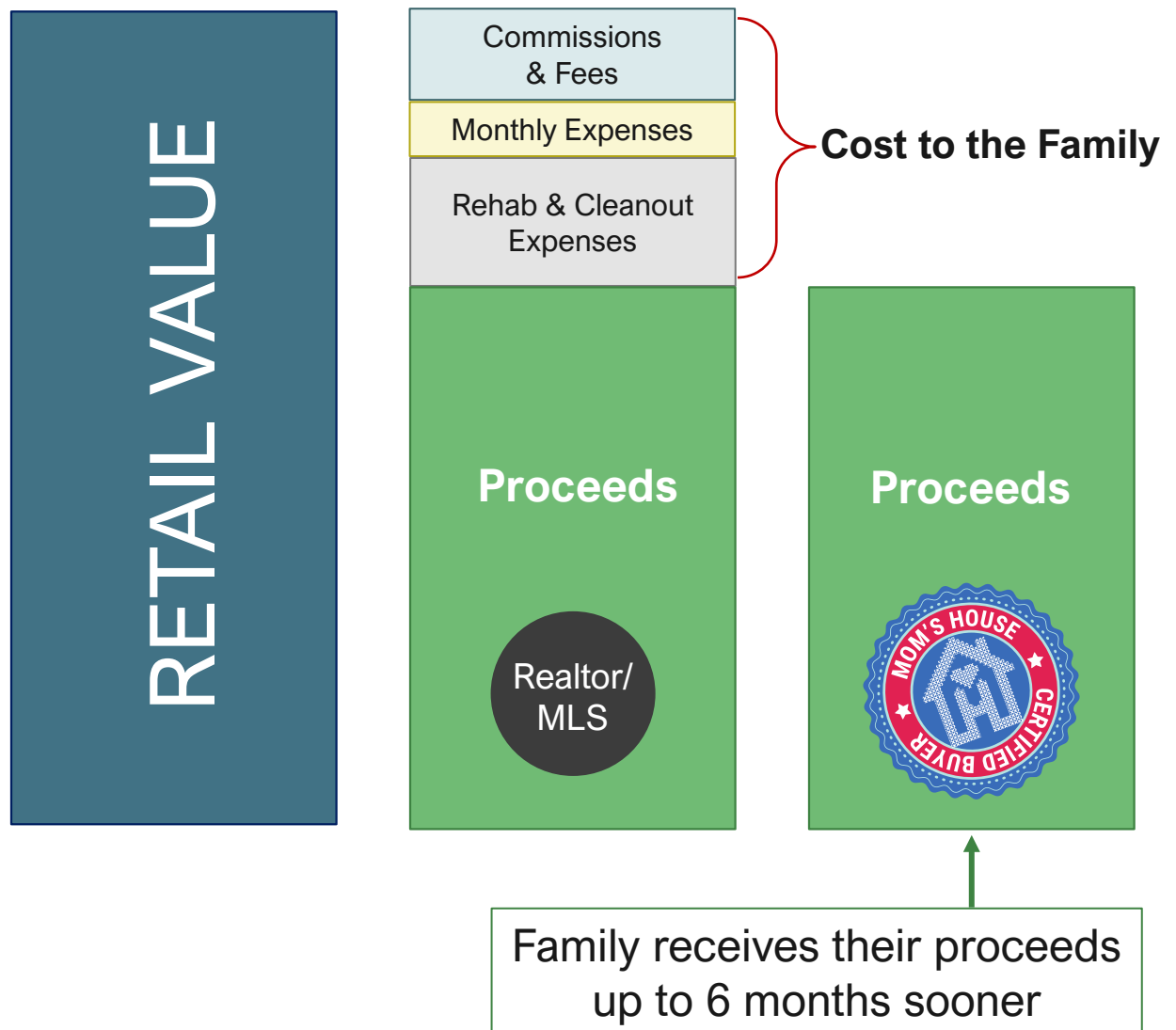
WHY WORK WITH US?

ADDITIONAL EXPENSES

Pre-Closing Day Costs:

- Commissions
- Monthly holding costs (utilities, taxes, insurance, property upkeep)
- Over-budget rehab items
- Clean-out cost
- Inspection items
- Mom's running daily costs of living at home

SAME MONEY – LESS STRESS



REHAB COST VS. BENEFIT

THINKING OF DOING THE REHAB YOURSELF?

THINK AGAIN...

Most improvements homeowners undertake on their homes do not earn them money when they sell. In fact, homeowners typically do not recoup the full cost of the improvement in the sale of the home. Landscaping is the only home improvement that consistently recoups more than 100% of the cost in resale.

We are professional rehabbers and can take advantage of economies of scale. We work with the same contractors year after year and have realized cost savings with those contractors that the average homeowner does not receive. This allows us to rehab homes cheaper than most homeowners can, thus allowing us to give you a better purchase price. The table below shows some common home improvements with their average cost and what you could expect to receive from that improvement in resale value.

MOUNTAIN 2021 NATIONAL AVERAGES

PROJECT ↕	JOB COST ↕	RESALE VALUE ↕	COST RECOUPED ↕
Garage Door Replacement	\$3,885 \$3,907	\$3,642 \$3,663	93.7% 93.8%
Manufactured Stone Veneer	\$10,147 \$10,386	\$9,349 \$9,571	92.1% 92.1%
Siding Replacement Vinyl	\$15,532 \$16,576	\$11,413 \$11,315	73.5% 68.3%
Minor Kitchen Remodel Midrange	\$25,400 \$26,214	\$18,470 \$18,927	72.7% 72.2%
Siding Replacement Fiber-Cement	\$18,395 \$19,626	\$13,004 \$13,618	70.7% 69.4%
Window Replacement Vinyl	\$19,149 \$19,385	\$13,395 \$13,297	70.0% 68.6%
Window Replacement Wood	\$23,033 \$23,219	\$15,794 \$15,644	68.6% 67.4%
Deck Addition Wood	\$16,365 \$16,766	\$10,723 \$11,038	65.5% 65.8%
Deck Addition Composite	\$21,935 \$22,426	\$13,462 \$14,169	61.4% 63.2%
Roofing Replacement Asphalt Shingles	\$26,588 \$28,256	\$16,133 \$17,147	60.7% 60.7%
Roofing Replacement Metal	\$42,572 \$46,031	\$24,788 \$25,816	58.2% 56.1%
Bath Remodel Midrange	\$23,193 \$24,424	\$13,364 \$14,671	57.6% 60.1%
Bath Remodel Universal Design	\$37,254 \$38,813	\$20,797 \$22,475	55.8% 57.9%

REHAB COST VS. BENEFIT

MOUNTAIN 2021 NATIONAL AVERAGES

PROJECT ↕	JOB COST ↕	RESALE VALUE ↕	COST RECOUPED ↕
Entry Door Replacement Steel	\$2,055 \$2,082	\$1,147 \$1,353	55.8% 65.0%
Major Kitchen Remodel Midrange	\$74,361 \$75,571	\$40,889 \$43,364	55.0% 57.4%
Grand Entrance Fiberglass	\$9,991 \$10,044	\$5,414 \$6,116	54.2% 60.9%
Bath Remodel Upscale	\$72,551 \$75,692	\$38,905 \$41,473	53.6% 54.8%
Master Suite Addition Midrange	\$147,740 \$156,741	\$77,692 \$85,672	52.6% 54.7%
Major Kitchen Remodel Upscale	\$147,748 \$149,079	\$77,272 \$80,284	52.3% 53.9%
Bathroom Addition Upscale	\$98,995 \$103,613	\$51,144 \$54,701	51.7% 52.8%
Bathroom Addition Midrange	\$53,462 \$56,946	\$27,108 \$30,237	50.7% 53.1%
Master Suite Addition Upscale	\$304,473 \$320,976	\$143,458 \$152,996	47.1% 47.7%

Source: <https://www.remodeling.hw.net/cost-vs-value/2021/mountain/>

FREE TRANSITION RESOURCES

Additional resources can be found in our book '*Paying for Long-Term Care*'.

You can also go to the website

<http://www.payingforlongtermcare.com> to find resources on:

- OVERVIEW OF SENIOR LIVING OPTIONS
- HOW TO HANDLE THE STRESS
- THE FACTS ABOUT LTC - 70% WILL NEED CARE
- UNDERSTANDING THE INDUSTRY AND STAKEHOLDERS
- COST OF LONG-TERM AND HOME-CARE
- STAYING HOME VS. A CARE COMMUNITY
- RESEARCHING SENIOR LIVING
- DEFINING FAMILY ASSETS
- FUNDING CARE
- MAKING THE BEST DECISION
- GETTING EVERYONE ONBOARD
- SMOOTH TRANSITION TO SENIOR CARE
- LONG-TERM CARE INSURANCE
- SENIOR CANCER TRUST FUNDS

TRUSTED VENDORS - FLAGSTAFF

ESTATE SALES

THE BARN BROS - 928-421-1095

2451 E 2nd Ave, Flagstaff, AZ 86004

THEBARNBROS.COM

A CLEAN SLATE - 928-310-3958

2700 S Woodlands Blvd, Suite 300-198, Flagstaff, AZ 86001

ACSORGANIZERS.COM/

GOLD - SILVER - COINS - JEWELRY - COLLECTABLES

ROUTE 66 COINS & COLLECTABLES - (928) 527-0047

1996 E Route 66, Flagstaff, AZ 86004

AMERICANCOINS.COM

FLAGSTAFF PAWN - (928) 440-5296

2340 E Route 66, Flagstaff, AZ 86004

FLAGSTAFFPAWN.COM/

CAR SALES

B&G AUTO SALES - (928) 714-7963

3200 E Route 66 , Flagstaff, AZ 86004

GOBGAUTOS.COM/SELL-YOUR-AUTO

JUNK CARS FOR CASH - (928) 218-5931

JUNKCARSFORCASHFLAGSTAFF.COM/

DONATIONS

SHARON'S ATTIC THRIFT STORE - (928) 856-4864

1926 N Fourth St #5, Flagstaff, AZ 86004

WWW.SHARONSATTIC.ORG/

RESTORE - (928) 779-1314

2016 N Fourth St, Flagstaff, AZ 86004

HABITATFLAGSTAFF.ORG/FLAGSTAFF-RESTORE/

RECORD ALBUMS

FOURTH STREET VINTAGE - (928) 774-9299

1901 N Fourth St, Flagstaff, AZ 86004

TRUSTED VENDORS - WINSLOW

ESTATE SALES

THE BARN BROS - 928-421-1095

2451 E 2nd Ave, Flagstaff, AZ 86004

THEBARNBROS.COM

GOLD - SILVER - COINS - JEWELRY - COLLECTABLES

MOORE'S PAWN & TRADING - 928-289-3871

1020 W Third St, Winslow, AZ 86047

FACEBOOK.COM/MOORES-PAWN-TRADING-110855495645194/

CAR SALES

WINSLOW FORD - 928-224-1291

840 Mikes Pike, Winslow, AZ 86047

WINSLOWFORD.COM/

JUNK MY CAR – 855-971-2571

JUNKMYCAR.COM/JUNK-CAR-WINSLOW-AZ

DONATIONS

MORE THAN A CORNER - (951) 805-8138

401 W 3rd St, Winslow, AZ 86047

FACEBOOK.COM/MORE-THAN-A-CORNER-THRIFT-113358933923072/

TRUSTED VENDORS – VERDE VALLEY

ESTATE SALES

CARING TRANSITION OF NORTHERN ARIZONA - 928-220-8021

522 W Finne Flat Rd Suite E #121, Camp Verde, AZ 86322

CARINGTRANSITIONSOFNAAZ.COM

SAUNYA'S A TO Z ESTATE SALES & LIQUIDATIONS, LLC - 928-301-0169

P.O. Box 2681, Cottonwood, AZ 86326

SAUNYASESTATESALES.COM

GOLD-SILVER-COINS-JEWELRY-COLLECTABLES

LAID BACK JEWELRY & TRADING POST - 928-300-4309

567 S Main St., Camp Verde, AZ 86322

FACEBOOK.COM/LAIDBACKAZ/

COIN HEAVEN - 928-634-7778

559 S Main St., Cottonwood, AZ 86326

FLAGSTAFFPAWN.COM/

CAR SALES

GRAHAM'S INTEGRITY AUTO SALES - 928-202-3440

777 AZ-89A, Cottonwood, AZ 86326

GRAHAM'SINTEGRITY.COM/

THE CLUNKER JUNKER - (888) 383-4181

THECLUNKERJUNKER.COM/JUNK-CAR-REMOVAL/STATE/ARIZONA/COTTONWOOD

DONATIONS

MISSION THRIFT STORE - 928-634-1644

810 W Mingus & State Route 89A, Cottonwood, AZ 86326

OLDTOWNMISSION.ORG/THRIFT.HTML

RESTORE - 928-649-6788

737 South Main St., Cottonwood, AZ 86326

VVHABITAT.ORG/THE-RESTORE/

RECORD ALBUMS

LARRY'S ANTIQUES AND THINGS - 928-639-1822

796 N Main St., Cottonwood, AZ 86326

LARRYSANTIQUES.COM/

HELPING THE TITLE COMPANY

PIONEER TITLE AGENCY

Pioneer Title has offices throughout Northern Arizona. Speak with our escrow agent Dustie Ruiz about the location that works best for you.

Phone: 928-779-0371

Email: wrenteam@ptaaz.com

Location	Address
Flagstaff, AZ	821 W Riordan Rd Flagstaff, AZ 86001
Flagstaff, AZ	100 N Elden St Flagstaff, AZ 86002
Flagstaff, AZ	1016 W University Ave #101 Flagstaff, AZ 86001
Flagstaff, AZ	1750 S Woodlands Village Blvd Flagstaff, AZ 86001
Winslow, AZ	300 W 3 rd St Winslow, AZ 86047
Sedona, AZ	2445 AZ-89A #3 Sedona, AZ 86336

PAST PROJECT

COCHISE DR WINSLOW, AZ



BEFORE

AFTER

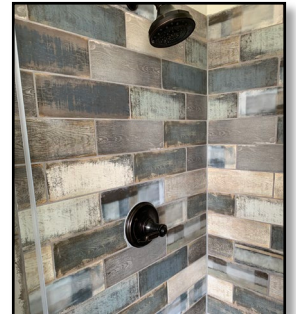
PAST PROJECT

DESERT VIEW LANE FLAGSTAFF, AZ

BEFORE

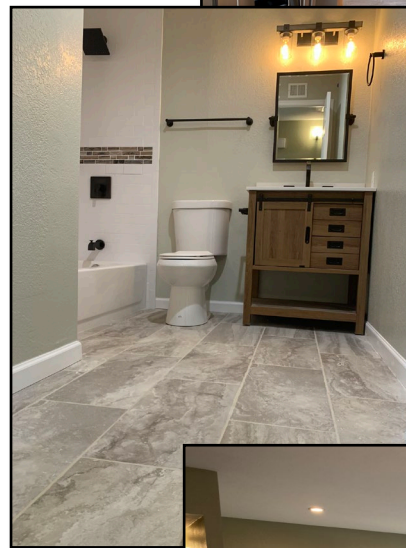


AFTER



PAST PROJECT

E STETSON LANE COTTONWOOD, AZ



BEFORE

AFTER

PAST PROJECT

ASPINWALL ST WINSLOW, AZ



BEFORE

AFTER

TESTIMONIALS

“There’s a lot of people that want to pressure you into doing something. With you guys that’s the complete opposite. I was actually really comfortable and really sure about going forward with you.”

-Sandra Ruiz
Lease to Own Buyer
(Flagstaff, AZ)

“This is my 7th house altogether and I can’t think of a smoother transition than this has been.”

“You had an established reputation that I researched, and your ability to work through questions that we had and answer all of them well was really very reassuring.”

-Rick Holmes
Lease to Own Buyer
(Flagstaff, AZ)

TESTIMONIALS

“I’m already recommending you. People saw some of my stories and they asked me how I went through this, and I told them about Mountain Shamrock and that they could trust you.”

-Delilah Tso
Lease to Own Buyer
(Winslow, AZ)

“You guys have been super helpful ... It couldn’t have been any easier. I really appreciate you guys. You guys are awesome, you guys are the way to go.”

-Kevin Carl
Seller
(Rimrock, AZ)

TESTIMONIALS

“It was a very easy process ... you guys were great!”

“I just didn’t think it was possible doing it by myself and you guys were able to do it step-by-step with me and that was helpful.”

-Kelafer Kinlecheenie
Lease to Own Buyer
(Winslow, AZ)

“The down to earth friendly atmosphere you guys put out ... it’s more or less talking to a friend.”

-Richard Risner
Seller
(Munds Park, AZ)

Please reference our website for testimonial videos:
<https://mountainshamrock.com/testimonials-1/>



03/16/2021

Re: Approval of Credit

To Whom It May Concern:

Mountain Shamrock SW LLC has been approved for LendingHome Funding Corporation's Bridge Pro lending program. This program entails a funding commitment of \$2,000,000 in aggregate loans outstanding, available for the acquisition and renovation of residential properties. Before approval for each loan, LendingHome will require an acceptable valuation supporting the property value and all other title conditions to be met.

If you have any questions or would like additional information, please feel free to contact me via the information provided below.

Respectfully,

Lorena Diaz

Regional Director, Strategic Accounts

lorena.diaz@lendinghome.com

315 Montgomery St, Floor 15, San Francisco, CA 94104

P: 954-398-4285 | NMLS:1314639 | Company NMLS ID:1125207

PROOF OF FUNDS



| YEG REALTY CAPITAL SOLUTIONS

Proof Of Funds

August 13, 2021

Borrower: Andy Wright
Purchasing Entity: Mountain Shamrock Properties LLC
Funding Type: Mortgage
Purchase Price: \$2,000,000
Collateral Address: TBD

Subject: Funding Approval: **PREFERRED CLIENT**

Dear Andy,

We are pleased to inform you that your application for funding on the property (or properties) of your choosing has been successfully approved. Funds are immediately available for wire transfer as instructed or directed for disbursement by you/your attorney for the acquisition of real property pending the receipt of documentation pertinent to the transaction. Being that you are a preferred and valued client, we are sure the transaction(s) will go smoothly, and look forward to funding you in a timely manner.

Funding shall be evidenced by a Promissory Note and/or Documents which shall be payable to the order of Yeg Realty Capital Solutions LLC, their successors and/or assigns, as their interests may appear, in monthly interest only payments due on the 1st of each month.

If you have any questions or queries regarding this matter, please do not hesitate to contact me.

Thank you for giving us the opportunity to be of service.

Sincerely,

Andrew Yeg

Andrew Yeg, President

Yeg Realty Capital Solutions ♦ 269 S Beverly Dr #1331 Beverly Hills, CA 90212 ♦ Ph: (631) 926-5322