PROFIT from cleaning out FORECLOSURES!

This is a guide with all the essential steps you need to start a profitable foreclosure clean out business.

Recession proof

Make up to 20k per month Full time or 2k per month part time

This is the #1 business to start RIGHT NOW!

Start with very little money and make huge profits!

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Welcome Page

Welcome to PROFIT from cleaning out FORECLOSURES. A complete recession proof business. I would like to thank you for investing in this guide. Notice I said “investing in this guide” and not purchasing this guide. This guide may be one of the best investments you have made in years. This guide is compromised of information that will lead you on a path of setting up a very lucrative and demanding business with very little out of pocket money or expenses. This IS a business! Not an MLM, or a get rich quick scheme. It does require work and time but it is very lucrative and rewarding. The steps I have put together for you in this guide are the same steps I have taken and still take to this day to successfully bring in 4k to 5k week after week. This book is not filled with BS about fancy cars, fancy houses, and elaborate vacations. It is straight to the point. I am an average person just like you who has found a rewarding niche business in a receding economy. I feel that what you give, is what you get. If this book helps one person start a business, feed their family or even save their home, then I have done what I have set out to do.

Please read each page carefully and enjoy the information I have put together for you. I have included some very important steps on the next few pages to give you an overview of this opportunity so that you will have a complete understanding of the business.

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Disclaimer page

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This guide comes with no promises. The information in this guide may have different results for different people. Results may vary person to person. However, hard work and persistence pay off and the people who work the hardest and don’t give up generally will have the best results.

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About the business

Ok, now to the good stuff! The business I will be guiding you through over the next few pages is cleaning out foreclosed homes. These homes are empty and have already been through the foreclosure process. It's no secret that thousands of foreclosures hit the market every single day. When homeowners or tenants move out, they tend to leave stuff behind and very seldom ever clean up the property. A realtor or bank cannot sell the property filled with other people’s material. That’s where you come in! They will pay YOU for removing the debris and cleaning the house to make it in a presentable condition. The average cost to clean a house can run from $500 up to as much as $10,000 dollars and take anywhere from ½ a day to 5 days to complete depending on the severity.

The standard for cleaning a house is generally removing left over debris, (clothes, furniture, and dishes for example) vacuuming, wiping down counters, sinks, bathtubs and showers, cleaning floors, putting in air fresheners, and posting some type of notice on the window for the proposed bank or mortgage company. An average house with little material pays about $600, not bad for ½ day or even 1 days worth of work. I will show you through this guide how to do this and help you start your path to success and being your own boss.

Why am I sharing this? I truly believe “You get what you give”. The people in this business keep it a secret because they don’t want the competition. The truth of the matter is, there is plenty of work to go around. I know because I have 17 people that work across 3 different states and I turn down work everyday because we have enough work on our schedules already. The federal government gave 30 billion dollars to the financial industry just for the upkeep and repairs of these foreclosed homes. With companies laying off workers, cutting hours and jobs, this is the perfect solution full time or part time.

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On the consumerist there was an article about neighbors bagging up trash from a foreclosed home in their neighborhood and taking it to a local bank branch because it was making their houses and neighborhood look bad. You can find the full article here: (http://consumerist.com/2011/09/protesters-dump-trash-from-foreclosed-property-on-bank-of-americas-steps.html)

This is assurance that there was no one in that area to clean the property up. The banks get phone calls all the time for code violations from the city and home owners associations about grass, and yard material. They NEED people like you and me to come do the work. The Consumerist also had an article about a slew of foreclosures hitting the market in 2012. (http://consumerist.com/2011/09/slew-of-foreclosed-homes-to-hit-the-market-in-early-2012.html) This is good news for us. The Small Business Opportunity magazine listed cleaning foreclosures as the #1 business to start on a shoestring budget. The Foreclosure Data Bank noted that the foreclosures in inventory need to be removed from the market to start the financial recovery method. You can read this article here (http://www.foreclosuredatabank.com/foreclosures-blog/). One more article that you may be interested in reading is on RIS media that states foreclosure cleanouts are an income opportunity and revenue stream that can create 20k per month. (http://rismedia.com/2011-06-20/foreclosure-clean-out-generates-additional-income/). All of these articles are new and NOT out dated. They provide real information and not information from 5 years ago that may or may not pertain to today.

Most people don’t know, and calling the banks wont help, that banks hire asset management companies to handle their foreclosures. Knowing who to contact and what you need to have is the first step to the process. This brings me to the next chapter of our guide, Starting the business.
Starting the business

Each step listed below is essential for the success of your business. You must run an honest and legitimate business for the companies to give you work. Items you will need will be a digital camera (or a smartphone with a good clear camera that can date stamp photos), email and phone number to be contacted at and receive work orders, business license, liability insurance, and some require workers comp insurance. Now don’t let this scare you, I will walk you through the process.

1) Come up with a business name (if you don’t already have one). Go to the county licensing Department and obtain a business license. Most license only cost $50 to $75 on average (may vary upon counties and area). In some cases if you live in an urban area you only need to zone your property for business which is the same cost as a business license.

2) Now obtain a EIN# for your business, this is free, you can get it from [http://www.irs.gov/businesses/small/article/0,,id=98350,00.html](http://www.irs.gov/businesses/small/article/0,,id=98350,00.html). Type EIN number in the search box to start the process.

3) You need to have General Liability Insurance for any of the companies to provide you any work. The minimum coverage you will need is 1 million. This is cheaper than you may think. It only cost around $150 per month (may vary upon companies and area). You may need workers comp for 1 or 2 of the companies as well, this is low cost just for yourself also (may vary upon companies and area). If the cost is to much for just starting then you can work for the couple that don’t require it until you save enough to get it. Completing 1 house in a month will repay you for everything you have spent to get started. Its exactly how I started and it works!

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Next it would be a good idea to read the HUD specs on boarding windows, pools, winterizing, and changing locks as well. You can find that information here (http://www.hud.gov/offices/adm/hudclips/letters/mortgagee/files/10-18ml.pdf). This is in PDF and can be downloaded for future reference. Sometimes they require an initial grass cut, snow removal off a sidewalk, change locks, and a few other small things. All of these items add additional revenue to your bottom line. You can also look up videos online to get a general idea of how these should be done. Most are simple and do not much time at all.

4) Contact the top 5 major asset management companies to let them know your in business, The companies listed below are the top 5 companies and for most of them you can download the vendor forms from their website and fill them out. When I started my company I was contacted for work on the 2nd day of filling out the vendor forms and did approx $4k my very first month. The companies are:

1. **Mortgage Contracting Services, LLC:** A national property preservation and inspection company founded in 1986. (Website: [www.mcs360.com](http://www.mcs360.com))

2. **Cyprexx Services:** Cyprexx is a national field services business that provides property preservation, inspection, repair and maintenance services to some of the largest financial organizations, government institutions, asset management corporations, and brokers in the U.S. (Internet Address: [www.cyprexx.com](http://www.cyprexx.com))

3. **Five Brothers:** This company has been in business for more than 40 years providing property preservation, inspection, and REO management-related services. (Website: [www.fivebrms.com](http://www.fivebrms.com))

4. **Field Asset Services, Inc.:** Field Asset Services is an REO asset management servicing and property preservation company responsible for more than 7.3 billion dollars in residences on behalf of almost 30 major nationwide clients. They regularly care for 120,000 plus properties. (Site: [www.fieldassets.com](http://www.fieldassets.com))

5. **Lenders Asset Management Corp. (“LAMCO”):** LAMCO has been in existence since 1989 providing residential REO asset management and outsourcing solutions for national lending institutions, banks, servicers, and investment firms. (Web: [www.lendersreo.com](http://www.lendersreo.com))

5) You don’t need any experience to do this, most of these companies will answer any questions you have and help you along the way. They all require before and after pictures of the work process.

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Keep in mind that most of the companies and banks are out of state and the pictures are your ticket to getting paid. As long as you do what they require, you won’t have any problems. Also keep track of your deadlines to complete the projects. They range from 1 to 5 days but most are easily done in 1 day. The larger jobs may take a few more days but they allow the time for it. Don’t take on more work than you can handle, if you get behind on the jobs they will cut your work load and think you cant handle it. Start with what you can handle and work you way up. I started doing 1 house a day and after several years we can do 10 or 15 a day as I have multiple people working in multiple areas.

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**Tips**

I added this page as insight to what is possible in the foreclosure clean out business. As with any business you need to get creative to bring in more revenue and reduce your overall costs. Here are just a few tips we learned along the way:

1) After you have completed a few properties and understand the pricing and you are comfortable with the work, you can put together what we call a Realtors package. Put together a price for services such as cleaning debris, lock changing (they call it securing), grass cutting, winterizing, ETC… and send it to a few of the local realtor offices to gain additional work.

2) These companies pay you to remove debris from the homes. Some of this debris may include metal swing sets, batteries and so on. Get creative, you get paid to remove steel items, then recycle them at a steel yard and get paid again. Several of these companies pay you $5 to $10 to remove batteries because they consider them hazardous because they contain lead. Batteries can be recycled at a recycle center for about $8 per battery (may vary from area to area). We recently completed a home that had 10 batteries. We were paid $10 per battery to remove it and $8 per battery at the recycle center. That is $180 to put batteries in the truck and drive them to the recycle yard and THEY unloaded them. Or you can stack them up until you have 40 or 50 and take them all at once and use it as a bonus of some kind. The possibilities are endless!

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Closing

I hope this guide has been informative and inspired you to start your own foreclosure cleaning business. You are helping yourself, your family, the economy, and the neighbors and neighborhoods these homes are in. You are doing a good deed and getting paid for it. Remember to run an honest and reputable business if you want to be successful.

Here are a couple of my favorite quotes:

"Forget about all the reasons why something may not work. You only need to find one good reason why it will."
~ Dr. Robert Anthony

"He who is not courageous enough to take risks will accomplish nothing in life."
~Muhammad Ali

"Try not to become a man of success, but rather try to become a man of value."
~Albert Einstein

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Join our Facebook group- http://www.facebook.com/groups/233662103357107/
Join our group and have friends and support, discuss business ideas and strategies.

Thank You,
Steve Baty- CEO
United Repair Service
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