

Hilton Head Properties – A Real Estate Investment Company

Hilton Head was formed initially for the purpose of acquiring financially, physically and/or title distressed single-family and multi-family properties through its Associate Program.

The Associate Program is a program where the Company establishes offices in cities around the country to train, provide support services and a professional environment to motivated individuals. These individuals are trained by the Company on how to acquire distressed real estate and the types of projects Hilton Head seeks, and then set out on their own, with their own company. The Associates are assisted with access to funds, acquisition experts, research dept., title dept., sales dept., mortgage management, property management and more. This program provides Hilton Head significant opportunities to acquire a vast array of properties and/or mortgages at deep discounts.

Hilton Head focuses on three primary areas of investment:

- Acquisition of 'large' groups of distressed single-family homes (many being previously rental properties), whereby the Company sells such properties 'as is' to individuals whom typically could not qualify for a loan. The Company normally carries part or all of the mortgage on such sale to assure that such individuals can receive financing. And at times, providing the homeowner with tools or funds to purchase materials to do repairs, with the homeowner doing their own repairs.
- Acquisition of distressed multi-family properties for conversion to condominiums and resale to individuals as homes.
- Acquisition of distressed multi-family properties to renovate and hold for long-term rental income and capital appreciation.

Typically, the Company sells single family homes 'as is', without government assistance, to home owners for \$500 to \$1,000 down and \$300-\$600 per month and no credit check, using only the buyers employment and rental histories to determine qualification.

With the typical property purchased for less than 30% of its market value, Hilton Head provides significant opportunities for both the homeowner and investors.

Hilton Head does invest in other types of properties, subject to the individual circumstances.