

### You Don't Need the MLS to Win

### MLS Makes You Wait

4-6 months of staging, showings, and uncertainty while paying carrying costs and hoping buyers can secure financing.

#### Vasto Makes You Wealth

2-3 weeks from conversation to closing with flexible terms that build your financial future.

You don't need a shiny MLS listing or 6% realtor fees to sell your home in Minnesota. If you're a property owner tired of the traditional real estate circus—the staging, the showings, the months of uncertainty—you're not alone. Smart sellers across Minnesota are discovering a better way: off-market transactions that put more money in their pocket and get them to the closing table faster.

Here's the promise: Off-market sales aren't just faster and more flexible—they're more profitable. While your neighbors are losing sleep over buyer financing falling through and paying massive commissions, you could be closing in weeks with terms that actually work for your life.

Whether you're managing a rental property that's become more headache than profit, or you own a multifamily building and want to cash out without the traditional hassles, this blueprint will show you exactly how off-market deals work—and why they're often the smartest move you can make.

Ready to skip the MLS madness? Let's dive in...

# Why Off-Market Beats MLS Every Time

### Traditional MLS Process

Weeks 1-2: Staging, photos, listing prep

Weeks 3-14: Days on market, showings, negotiations

Weeks 15-16: Inspections, repair negotiations

Weeks 17-20: Buyer financing delays, appraisal issues

Week 21+: Finally close (maybe)

Total Timeline: 4-6 months of stress

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### Vasto Off-Market Process

Week 1: Property evaluation, direct offer

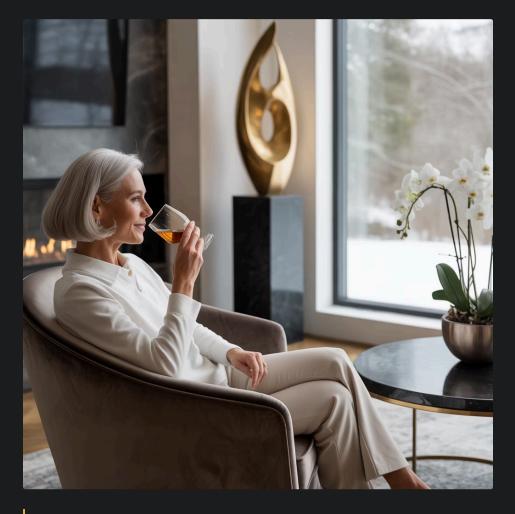
Week 2: Terms negotiation, deal structure

Week 3: Close and get paid

Total Timeline: 2-3 weeks to freedom

### What You Avoid with Off-Market Sales:

- No More Staging Nightmares We buy properties as-is, including that stack of pizza boxes your tenant left behind
- No More Showing Circus No strangers tramping through your property every weekend
- No More Commission Bleeding Keep that 6% in your pocket where it belongs
- No More Financing Failures When investors buy direct, cash talks and deals close



"The MLS is designed to benefit agents, not sellers. Off-market deals are designed to benefit you."

On a \$300,000 property, avoiding that 6% commission means \$18,000 stays in your pocket instead of going to agents. When you multiply that by the time savings and reduced stress, the choice becomes clear: off-market sales deliver better outcomes for serious sellers.

# Creative Financing 101: Your Secret Weapon

Here's where most sellers miss out on serious wealth-building opportunities. Traditional sales are all-cash-now-goodbye-forever. Creative financing? That's how you turn one property sale into a retirement plan.



### Seller Financing: Your Personal Bank

Instead of getting a lump sum and paying massive capital gains taxes, you become the bank. The buyer pays you monthly—often at a better interest rate than you'd get from CDs or savings accounts.

Benefits: Steady monthly income stream, spread out capital gains taxes over years, higher total sale price than all-cash deals, you keep more equity longterm.



### Total Received

With creative financing structure vs \$300K all-cash



# Lease Options: Profit Without the Headaches

Perfect for tired landlords.
You transfer the property to
us with a lease option
structure. We handle
tenants, maintenance, and
management while you
collect checks and build
toward the final buyout.

Benefits: Immediate cash flow relief, no more 3 AM repair calls, built-in appreciation upside, clean exit strategy.

7%

### **Interest Rate**

Competitive returns on your seller financing



# Hybrid Deals: Best of Both Worlds

Some cash now, some terms later. Maybe you need \$100K immediately for your next investment, but you'd love monthly income from the remaining \$200K balance.

#### **Example Structure:**

\$100,000 cash at closing, \$200,000 seller financed at 7% interest, monthly payments of \$1,663 for 15 years.

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### Year Terms

Steady income stream for retirement planning

"Creative financing isn't complicated. It's how real estate empires are built."

# Case Study #1: Sarah's Italian Vacation Fund

### The Tired Landlord Who Chose Freedom

### The Problem

Sarah inherited a 4-unit apartment building in St. Paul. What seemed like a blessing became a curse—constant tenant issues, maintenance headaches, and sleepless nights worried about vacancy rates.

### The Traditional Path

Sarah's realtor wanted to list it for \$380,000, estimated 3-4 months to sell, with \$22,800 in commissions plus staging and repair costs.

### The Vasto Solution

We structured a seller financing deal that gave Sarah immediate relief plus long-term wealth building.

- Purchase Price: \$385,000 (higher than MLS estimate)
- Down Payment: \$50,000 cash at closing
- Seller Financing: \$335,000 at 6.5% for 20 years
- Monthly Payment: \$2,515 (more than rent was generating)

Timeline: 21 days from first call to closing

### The Results Sarah Achieved

Sarah used the down payment for that Italy trip she'd been dreaming about for years. Now she gets \$2,515 every month without dealing with a single tenant complaint or broken toilet.

### From Stress to Success

No more emergency repair calls, no more collecting rent from difficult tenants, no more property management headaches—just steady monthly income that arrives like clockwork.

"I went from losing sleep over problem tenants to planning European vacations. Best decision I ever made."

- Sarah M., St. Paul

# Case Study #2: The \$90K Commission Save

### The Multifamily Exit Strategy That Actually Worked



### The Structure

- Total Purchase: \$1.52M (above projected listing price)
- Cash at Closing: \$600,000
- Seller Note: \$920,000 at 7% for 15 years
- Monthly Payments: \$8,266

**Timeline:** 3 weeks from handshake to keys

\$90K

**Commission Saved** 

Money that stayed in James's pocket 240%

Income Increase

Total monthly passive income boost

**James Today:** Collecting \$8,266 monthly from the seller note PLUS cash flow from his new self-storage properties. He used the \$600K + saved commissions to buy two self-storage facilities, creating multiple income streams without the landlord headaches.

"I didn't just sell a property—I engineered my retirement. The monthly payments from Vasto gave me the freedom to build my self-storage empire."

- James R., Minneapolis

### Who Should Consider Off-Market Sales?

These aren't unique success stories. They're repeatable strategies for specific types of property owners who understand that the MLS isn't the only path to a successful sale.



### Tired Landlords

Dealing with problem tenants or high vacancy, spending more on repairs than earning in rent, ready to exit the landlord business but want ongoing income, considering retirement or lifestyle change.



### Multifamily Owners

Managing 4+ units becoming overwhelming, want to cash out without massive commission hits, looking to 1031 exchange into passive investments, estate planning or partnership dissolution needs.



### Storm Damage Homeowners

Dealing with insurance claim headaches, property needs extensive repairs you can't afford, want to sell quickly before more damage occurs, tired of fighting with insurance companies.

### Sellers Facing Foreclosure

Behind on payments but still have equity, need to close fast to avoid foreclosure proceedings, want to preserve credit and recover some value, looking for dignity in a difficult situation.

### Small Commercial Property Owners

Mom & pop motels, small office buildings, self-storage facilities, car washes, retail spaces with challenging tenants, ready to exit commercial real estate.

### Portfolio Rebalancing

Real estate investors pivoting strategies, moving from active to passive income streams, geographic diversification needs, tax optimization through creative structuring.

"If you're spending more time managing your property than enjoying the profits, it's time for an off-market exit strategy."

Recognize yourself in any of these scenarios? The common thread is property owners who understand that their time and peace of mind have value—and that the right buyer can help them achieve their goals faster and more profitably than the traditional MLS approach.

## The Vasto Advantage

Why we're not your typical buyers, and why that matters for your bottom line and peace of mind.

### **Protect Your Equity**

Zero commissions mean every dollar of equity stays in your pocket. On a \$500K property, that's \$30-40K more for you.

### Direct Communication

You deal directly with decisionmakers. No telephone tag through agents. Quick decisions, straight answers.



### Save Time

2-3 weeks vs 3-6 months. We make decisions quickly because we're investors, not retail buyers dependent on bank financing.

### Flexibility

Cash + terms structures around your goals, not our convenience.

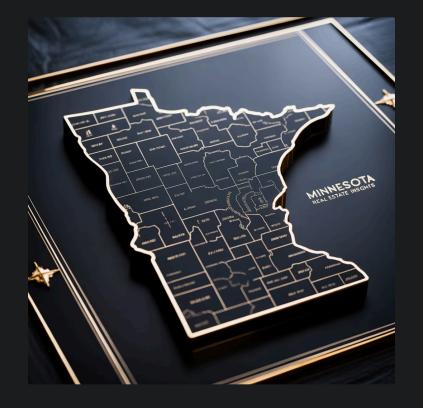
Minimize capital gains, maximize monthly income, or hybrid approaches.

### What Sets Us Apart:

**As-Is Purchases:** We buy properties in their current condition. That water stain on the ceiling? The outdated kitchen? The tenant who collects lawn flamingos? Not our problem—we factor it all into our offer.

**Local Knowledge:** We know Minneapolis, St. Paul, and surrounding markets intimately. We understand local rent rates, neighborhood trends, and what properties are really worth—not just what Zillow thinks.

**Financial Strength:** We're not dependent on bank approvals or financing contingencies. When we say we'll close in 3 weeks, you can book your vacation accordingly.



"Working with Vasto isn't just about selling property—it's about engineering your financial future with partners who understand wealth building."

The difference isn't just in what we buy, but how we buy. Every interaction is designed to respect your time, protect your interests, and maximize your financial outcome. That's the Vasto standard.

### Your Off-Market Action Plan

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### Download This Blueprint ✓

You're already here—great start! Keep this guide handy as we walk through your specific situation and explore the possibilities for your property.

### Schedule Your Free Strategy Call

This isn't a sales pitch. It's a genuine strategy session where we analyze your property's off-market potential, explore creative financing options that fit your goals, and calculate exactly how much you could save vs traditional sale.

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### Receive Your Custom Off-Market Offer

Within 48 hours of our call, you'll receive a detailed purchase offer with multiple structure options, side-by-side comparison with traditional MLS approach, timeline for closing with key milestones.

### Close Fast (Or Take Time to Decide)

If our offer makes sense, we can close in 2-3 weeks. If you need time to think, take it. Good deals don't require pressure tactics.



The Bottom Line: You have nothing to lose by exploring your options and everything to gain by understanding what's possible outside the traditional MLS system. The cost of waiting often exceeds the cost of acting.

# Ready to Get Started?

### 📞 Book Your Free Off-Market Strategy Call

No obligation. No high-pressure tactics. Just honest answers about your options.

During our 20-30 minute call, we'll discuss your property's current situation and your goals, creative financing options that could benefit you, realistic timelines for closing, and how much you could save vs traditional sale.

Contact Vasto Acquisition Group

**Website:** VastoAcquisitionGroup.com

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### ★ What Our Sellers Say:

"Jonah kept every promise. 21 days from first call to closing, exactly as promised." - Sarah M.

"Saved me \$90K in commissions and gave me the monthly income I needed for retirement." - James R.

\$50M+

21

100%

Properties Acquired

Average Days

Success Rate

In Minnesota real estate transactions

From first call to closing

Of committed closings completed on time

#### o Don't Wait – Property Values and Interest Rates Won't Wait for You

The Minnesota market is constantly shifting. The creative financing options available today might not be available tomorrow. Interest rates, tax laws, and market conditions all impact your potential returns. The cost of waiting often exceeds the cost of acting.

Schedule your call today and discover what's possible when you skip the MLS and work direct with serious investors.

"Your Property. Your Timeline. Your Terms."

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