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Leverage 4.0 Software Adds Value for Individual Investors in Real Estate

Glacier Concept's Leverage 4.0 software helps small investors in real estate better negotiate with lenders when purchasing rental and commercial properties by informing the user what (lender loan costs and interest fixed vs. floating) is negotiable. Investors can compare lenders side by side in a number of areas that influence either lender profit, investors' capital, investors' cash flow, investors' profitability, or investors' return rate. Those items include interest over the life of the loan, loan costs, loan to value requirements, interest rates, and debt service requirements.

The user can easily put together a model to determine if the property is WORTH the broker's listing price. Based on the model small investors know how long to hold onto a property, when they will make their money back on the investment, and whether they have to sell the property to make their money back. Small investors can understand how much money they will save if they refinance over the loan term vs. only refinancing when they are in a financial crunch. Investors can see the after-tax distribution of annual cash. Small investors can understand the before and after-tax distribution of cash if they partner together with more than one small investor. Small investors will know how much money a contract is worth (in today's dollars) for a 1 to N year lease if they get the leasee to sign the contract today. Leverage 4.0 generates a report/plan that is READY FOR THE BANK TO APPROVE without outside consultants. There is easy interpretation of before and after-tax sale transaction of property and interpretation of results using 3-D graphs and charts.

Small investors in real estate can compare financing options from different lenders side by side AND/OR properties side-by-side to make the better choice (e.g. Bank of America v Wells Fargo) or (PropertyA vs. PropertyB), for THE SMALL INVESTOR's best interest. They can compare the difference in interest over the life of the loan, initial investment (capital) requirements, and potential return rates with each option based on their model. It makes it easy to shop around to pick the better lender and/or the better property to make THE SMALL INVESTOR's real estate investment choice most profitable.

Visit website: <http://www.glacierconcept.com/>

Email: sales@glacierconcept.com

Phone: 603-866-0237