

OCCUPIED DOESN'T MEAN UNSELLABLE.

2026 EDITION

A FREE GUIDE FOR OWNERS GETTING THE CALLS

THE CASH OFFER GUIDE.

CASH, TIMING, AND SOMETHING TO PUSH BACK WITH.

If you have to sell fast, a cash offer is probably your best move. If you don't have to sell fast, you need something to push back with. Without it, they'll talk you into pennies on the dollar. This is how you get it, in about a week, mostly free.

For owners in East New York · Cypress Hills · Woodhaven who are getting the calls, the letters and the knocks on the door.

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I ASK THE BANKS.
NOT THE GUY ON YOUR STEPS.

I started in the mortgage business in October 2001, and moved into real estate in 2007. That order matters. It's why, when somebody tells me a property can't get a loan, I go and ask banks instead of taking their word for it.

I sell in East New York, Cypress Hills and Woodhaven. I sit on the CB9 Parks Commission and I'm a PS 60 PTA parent. I own a 2-family with a tenant who was living there before I bought it and still is.

Twenty-two years in this business, and numerous 5.0 ratings from the people I've worked with. I value relationships over transactions, and I treat everyone I work with the way I'd want somebody to treat my own mother.



WHAT'S INSIDE

01 When cash is the right answer
02 Who is calling you, and why your block
03 "You can't sell it with tenants in it"
04 What it cost four owners
05 How to get something to push back with

THEY TOLD YOU IT COULDN'T BE SOLD.

Let's check.

LET ME KEEP IT 100% REAL WITH YOU.

If you need to get out real quick — like 30 days — a cash offer is probably your best option. I'm not going to pretend otherwise. A bank takes 45 to 60 days. Cash doesn't. If speed is what you need, that's what cash is good for.

So if that's you, take the cash offer. This guide isn't for that.

This guide is for everybody else.

Here's what happens when you're not in a rush, but they treat you like you are. They tell you the building is a problem. They tell you no bank will touch it. They tell you the tenants make it worthless. Then they put a deadline on it.

All of that is doing one job. Taking away your **leverage**.

You've got something to push back with when you know two things. What your property is really worth. And that you've got somewhere else to go.

With it, a cash offer is one choice out of a few. Without it, it feels like your only choice. That's when people sign for pennies on the dollar.

Getting you something to push back with — that's the whole point of this guide. It takes about a week. Most of it is free.

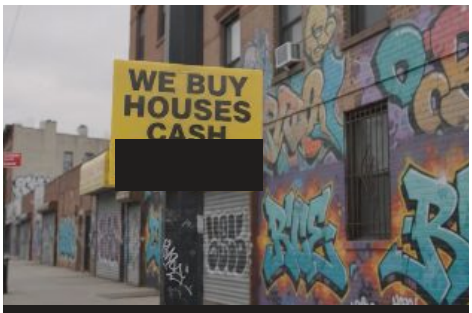
A BANK TAKES
45-60
days to close

CASH, IF YOU MUST
~30
days, and gone

THE ONE WORD TO REMEMBER

LEVERAGE IS JUST A FANCY WORD FOR HAVING SOMETHING TO PUSH BACK WITH.

YOU KNOW EXACTLY WHO I MEAN.



THE SIGN ON THE POLE

The "We Buy Houses Cash" signs. Stapled to the pole on the corner. Zip-tied to the fence by the school. Same signs you've walked past for decades.



THE KNOCK ON THE DOOR

The guy who knocks on your door. Real polite about it. *"Would you be willing to take a quick cash offer for your home?"* Standing right there on your steps.



THE CALLS, ALL DAY

The calls, the texts, the mail. All day, every day. While you're trying to watch the Knicks game. While you finally got your grandchildren over and you're trying to enjoy them.

That's not random. You're not on some general list. You're on a very specific one.

Here's why it's you. Look at what already happened in Brooklyn, one neighborhood at a time:

PARK SLOPE
in the 80s and 90s

BEDFORD-STUYVESANT
around 2004

CROWN HEIGHTS
around 2010

BUSHWICK
in the 2010s

WE'RE NEXT.
Right on schedule

Same thing every time. Money moves in. Prices jump. And right before they jump, somebody goes door to door buying from the people who've been there the longest.

Count the years between those. About ten, every time. Bushwick's turn came and went. **We're next. We are right on schedule.**

SAME ZIP CODE.
NOBODY MOVED THE HOUSES.



Here's something you can check yourself. Part of Bushwick is in the same ZIP code as East New York. Both **11207**.

BUSHWICK · 11207

$1.1 million

about, the middle price a house sells for

EAST NEW YORK · 11207

$730,000

about, the middle price a house sells for

THE GAP

About $370,000

SAME ZIP CODE. ABOUT $370,000 APART. NOBODY MOVED THE HOUSES.

THE PEOPLE CALLING YOU ALREADY KNOW THAT. THAT'S WHY THEY'RE CALLING.

And they're not your neighbors. Most of them are companies. They're in it to make money, and the math is simple — **the less you get, the more they keep.**

That's not a secret. It's just not something they say out loud while they're standing on your steps.

EVERY ONE OF THOSE IS A SALES LINE.

If you've got tenants, this is the line you'll hear the most. It comes in different words:

"No one can get a mortgage on it."

"No bank will finance a building with tenants in it."

"You have to deliver it empty."

"Nobody wants somebody else's tenants."

"With rents that low, it isn't worth much."

They use it because it does two jobs at once. It scares you, and it's the hardest thing for you to check on your own.



192 HALE AVENUE · CYPRESS HILLS

A 3-family. Tenants living in it the whole time. One of them hadn't missed a rent payment in 18 years. Investors pushed hard for a quick cash sale.

BEST CASH OFFER

~~$930,000~~

UNDER CONTRACT, BUYER USING A MORTGAGE

$1,150,000

$220,000 difference.

Same building. Same tenants.

HERE'S THE TRUTH. BUILDINGS WITH TENANTS SELL.

They sell to buyers using a mortgage. It happens all the time.

YOU DO NOT HAVE TO PUT ANYBODY OUT TO SELL.

Now think about this part, because it gives the whole game away.

The same investor telling you nobody can get a loan on your building is buying it to rent it out — or to fix it up and sell it to a young family using a mortgage. If no loan existed for a building like yours, neither of those would work.

They do it every day. So the loan exists. They just don't want you looking for it.

A building with tenants isn't broken. To the right buyer it's money coming in, starting the day they close, with a real record a bank can look at. That's exactly why the investor wants it.

GET THREE THINGS IN ONE FOLDER

01 Your leases

02 A list of who pays what

03 12 months of payments

That folder is something to push back with. It turns "somebody else's tenants" into a number a buyer can take to a bank.

If a tenant is planning to leave, that's useful. If a tenant is planning to stay, that's useful too. There are buyers for both.

I own a 2-family myself. The tenant upstairs was living there before I bought it, and she's still there. I'm not explaining this to you from the outside.

THERE'S MORE TO THIS THAN FITS ON ONE PAGE.

I wrote a whole separate guide on selling a property with tenants in it — what you can actually do, step by step. **Ask me for it and I'll send it. Free, nothing to sign.**

FOUR REAL PROPERTIES.

The best cash offer, next to what the property actually sold for.

BEST CASH OFFER SOLD · UNDER CONTRACT, BUYER USING A MORTGAGE



152 MILLER AVENUE

Cypress Hills

$400,000

$610,000 sold to a buyer with a mortgage



192 HALE AVENUE

Cypress Hills · 3-family, tenants in it

$930,000

$1,150,000

Under contract with a mortgage buyer. Not closed yet. I won't call a deal done before it's done.



207 BRADFORD STREET

Brooklyn

$510,000 sold as-is

The owner tried selling alone, then went through two brokers. Every single offer was cash.



182-41 AVON ROAD

Jamaica Estates · 2015

$900,000 cash — "it would never appraise"

$1,325,000

Look at that last one again. That was 2015. A different part of the city. **The exact same line.**

Every property is different, and I'm not promising you a number. What I'm telling you is the gap is real, and you've got a right to know what yours is before you sign anything.

He let us know about each and every offer, high or low, his buyer or another broker's buyer. If you want a Realtor who can get you top dollar and who looks out for your best interest, please choose Phil.

JOHN · SELLER, BROOKLYN

SIX THINGS. MOST ARE FREE.
YOU CAN START TODAY.

- [ ] **1. Pull your own record.** Go to ACRIS. That's the city's public record — every paper anybody ever filed on your house. It's free and anybody can look. If you see something you don't recognize, stop and call a lawyer. **Never used it before? Ask me. I'll walk you through it, or pull it with you. Free, and it's not a sales call.**
- [ ] **2. Look up your violations.** Same idea, in the city's building and housing records. Write down what's there.
- [ ] **3. Get a real answer on the loan.** Ask a bank that actually lends in your ZIP code. Not the person making you an offer.
- [ ] **4. Get a price in writing.** You can hire your own licensed appraiser. In the city that runs about $500 to $800. Don't have that sitting around? Ask an agent you trust for a written price with the sales it's based on. A good one gives it to you free and doesn't ask you to sign a thing. **Ask me and I'll do it.**
- [ ] **5. Put your income papers in one folder.** Leases. A list of who pays what. 12 months of payments.
- [ ] **6. Get your own lawyer.** Not theirs. Nothing gets signed before your lawyer sees it.

If they say the lot next door is getting built on, check it. ACRIS shows who owns any property in the city. The city's building department shows what's actually been filed to build. If nothing's been filed, that tells you something.

SLOW DOWN IF YOU SEE ANY OF THESE:

- [ ] A deadline on the offer. Real buyers wait a week.
- [ ] Being asked to sign at your kitchen table.
- [ ] *"We'll take care of all the paperwork for you."*
- [ ] The price dropping after an inspection.
- [ ] **Anything on your record you didn't sign for.**

That last one is the most serious thing in this guide. If something is filed on your property that you didn't authorize, call the same day. Deed theft is a felony in New York.

ATTORNEY GENERAL
1-800-771-7755

FREE LEGAL HELP
1-855-466-3456

I also have a guide just on deed theft — how it happens, how to spot it early, and how to check your own record so nobody can do it to you quiet. **Ask me. Free.**

YOU ARE NEVER REQUIRED TO SELL TO WHOEVER ASKED FIRST, WHOEVER ASKED LOUDEST, OR WHOEVER SHOWED UP WITH CASH.

HOW PHILIP HELPS NEXT

HERE'S THE HONEST VERSION OF WHAT I DO.

Before a property of mine goes on the market, I check with my bank contacts on what it can actually get a loan for. I bring in people to check any work that was done to the building. And I have my legal team look for problems with the paperwork on the title. That's the reason I can say a number out loud that an investor said was impossible.

I'm not going to tell you I can make everything happen. I'll tell you I'll go and check, and I'll tell you exactly what I find. Including when the news is bad. Including every offer that comes in, even the weak ones.

FOUR THINGS YOU CAN ASK ME FOR RIGHT NOW. ALL FREE. NOTHING TO SIGN.

01 **Walk you through pulling your own record,** so you can read what's filed on your property.

02 **A written price for your property,** with the sales it's based on.

03 **My guide on selling with tenants in place.**

04 **My deed theft guide** — how to make sure nobody takes your property out from under you.

You don't have to list with me, or with anybody, to get a straight answer about whether your property can get a loan. Just ask.

Your commitment in honesty, loyalty, professionalism, and knowledge has been outstanding. My house sold quickly. I will always recommend you to family and friends.

EVELYN HERNANDEZ · SELLER, 152 MILLER AVENUE



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EAST NEW YORK · CYPRESS HILLS · WOODHAVEN

Nothing in this guide guarantees a price, a sale, or a result. Every property is different. The neighborhood dates and the rounded prices are stated as approximate on purpose; the four deal figures on page 8 are exact.

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REALTOR®

Sources behind the figures (exact figures, rounded in the body copy): Bushwick middle sale price $1.1M, PropertyShark Q2 2026 · East New York middle sale price $731,745, Redfin, three months ending June 2026 · NYC appraisal cost range, NestApple, updated August 2026 · deed theft law effective July 19 2024 and the reporting line, NY Office of the Attorney General · free legal help line, NY Homeowner Protection Program · Park Slope timeline, Bowery Boys History and the Brooklyn Historical Society brownstone-revival record · Bushwick following the Williamsburg rezoning, Gothamist.

Not all information is guaranteed and must be individually verified.