



Cloud & Willis, LLC: Your Full-Service Real Estate Law Partner

We deliver strategic legal solutions tailored for real estate professionals. Our attorneys combine decades of experience with deep local knowledge to protect your interests and maximize opportunities in every real estate transaction.

 **by Brian Cloud**



Why Choose Cloud & Willis, LLC?

25+

Years Experience

Our combined expertise in real estate law ensures knowledgeable representation.

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Office Locations

Strategically located in Birmingham, Bessemer, and Mobile.

100%

Client Focus

Business-minded approach with personalized service for every client.

Our Services Include:

- Residential and Commercial Closings Across Alabama
- Business Formation
- Clearing Property Titles
- Innovative Real Estate Solutions
- Property Dispute Resolution
 - Evictions
 - Foreclosures
- Estate Planning for Real Estate Professionals





Closings Across Alabama



Multiple Locations

Conduct in-person closings at our Birmingham, Bessemer, or Mobile offices for your convenience.



Virtual Options

Take advantage of our remote and virtual closing capabilities available throughout Alabama.



Complete Services

Rely on our thorough title searches, insurance, and efficient document preparation.



Business Formation & Real Estate Transactions

Entity Formation

We establish LLCs, corporations, and partnerships tailored to your investment strategy and liability concerns.

Property Acquisition

Our team handles both commercial and residential property transactions with precision and care.

Documentation

We draft robust contracts and leases that protect your interests and prevent future disputes.



Clearing Property Titles

Issue Identification

We thoroughly research property history to identify potential title problems.

Legal Action

Our team files quiet title actions to resolve ownership disputes definitively.

Cloud Removal

We systematically address and remove all clouds on title affecting marketability.

Innovative Real Estate Solutions

1031 Exchanges

Defer capital gains taxes while upgrading your investment properties.

1

2

Seller Financing

Implement secure owner financing options that protect both parties.

4

3

Creative Financing

Structure lease-options, subject-to deals, and wrap-around mortgage closings.

Joint Ventures

Create legally sound syndication arrangements and partnership structures.

Creative Financing Options

Alternative approaches to real estate financing that go beyond traditional mortgage loans.



Understand the Risks

"Creative" financing means there is risk for both sides. If you're not comfortable with some level of risk, traditional financing/transactions are more appropriate.



Legal Representation Required

Make sure an attorney handles the transaction. Do not attempt to manage it yourself as legal issues could arise; and you might be creating liability for yourself or your clients.



Professional Guidance

Our team can help structure these arrangements while minimizing potential complications.

Creative Financing Options (Continued)



"Subject to" Transactions

Bypasses the 3 C's required by most investments – cash, credit, or credentials

Property transfers to you while original loan stays in seller's name

Seller/Buyer Benefits:

prevents negative financial impact and allows you to acquire property without new financing

- **Not allowed with VA/FHA loans**
- **Risk:** Violates "due on sale" clause, though lenders rarely act if payments continue



Wrap Around Mortgage

Seller keeps their mortgage and extends a loan to the buyer

Buyer pays seller monthly; seller pays original mortgage

Requires an assumable mortgage to be legal

- **Buyer Benefits:** Easier qualification, potentially smaller loan, simpler transaction
- **Seller Benefits:** Profit from interest difference, monthly income, attracts more buyers
- **Risks:** Seller might default; buyers may face higher interest; administrative burden



Lease with Option to Purchase

Potential buyer leases property with exclusive right to purchase

Purchase price established upfront with 1-2 year option period

Secured by non-refundable option fee

- **Buyer Benefits:** Buyer secures purchase right at fixed price.
- **Seller Benefits:** Seller gets non-refundable fee
- **Drawbacks:** Seller maintains landlord responsibilities; buyer may lose option fee



Seller Financing

Purchase property using "other people's money."

- **Buyer benefit:** Acquire property without traditional financing
- **Seller benefits:** No landlord responsibilities; collects mortgage payments plus interest.



Property Dispute Resolution

1

Eviction Proceedings

We help landlords navigate the complex eviction process efficiently and legally.

2

Ejectment Actions

Our attorneys remove unauthorized occupants from your property through proper legal channels.

3

Foreclosure Representation

We guide lenders through foreclosure proceedings while following all regulatory requirements.

Eviction Services



Legal Compliance

Our firm ensures every step of the eviction process adheres strictly to Alabama landlord-tenant laws.



Efficient Process

We streamline filings, court procedures, and scheduling tenant removal for prompt resolution.



Property Recovery

Our firm works with law enforcement to ensure lawful tenant removal when securing possession of your property.



Damage & Rent Claims

If needed, we can assist in pursuing claims for unpaid rent and property damages in conjunction with evictions.



Foreclosure Services

Short Sales

We represent institutional and private lenders in all aspects of foreclosure proceedings.

Deed in Lieu of Foreclosures

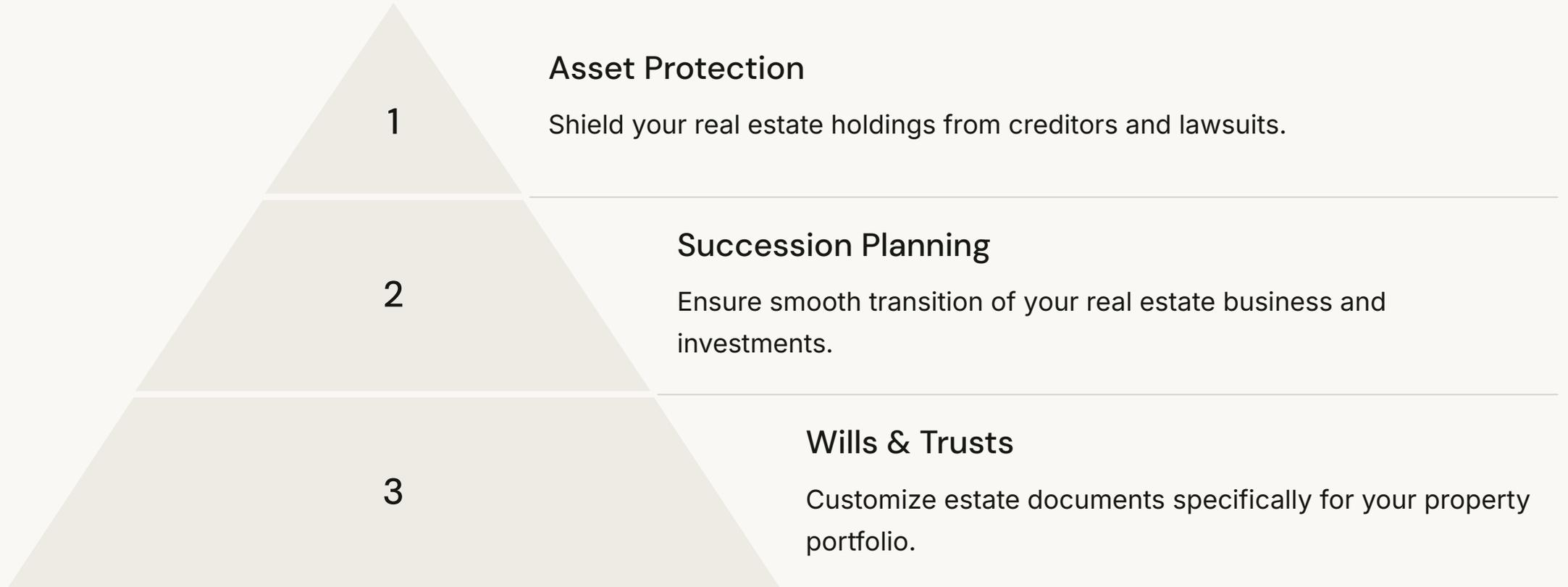
Our team assists with mortgage loan servicing, compliance requirements, and documentation preparation.

Deficiency Lawsuits and judgements

We handle both commercial and residential foreclosures with precision and expertise.



Estate Planning for Real Estate Investors





Ready to Work with Cloud & Willis, LLC?

Experience the difference

with our team of attorneys committed to protecting your interests and maximizing opportunities in every real estate transaction.

Providing Creative Solutions

Our firm prides itself on providing creative and efficient solutions to its clients' needs.

Regular Updates to Closing

Once we receive your Sales Contract, we provide regular updates while we move quickly to get to the closing table.

Send Closing Orders

Send closing orders to [**closings@cloudwillis.com**](mailto:closings@cloudwillis.com).