

How to
Sell Your House Today
to
Eager Buyers
Who Want to
Buy Now

Secrets that Bring the Hidden Buyers to You

Today's Reality

Too Many Houses For Sale

- Hundreds of people *need* to sell
- Thousands more people *want* to sell
- Banks selling foreclosed houses *cheap!*

No Money for Buyers

- Banks are not eager to lend
- Fewer buyers can get bank loans
- Credit requirements getting *tougher*
- Sellers fighting over the same *few Qualified Buyers*

Today's Reality

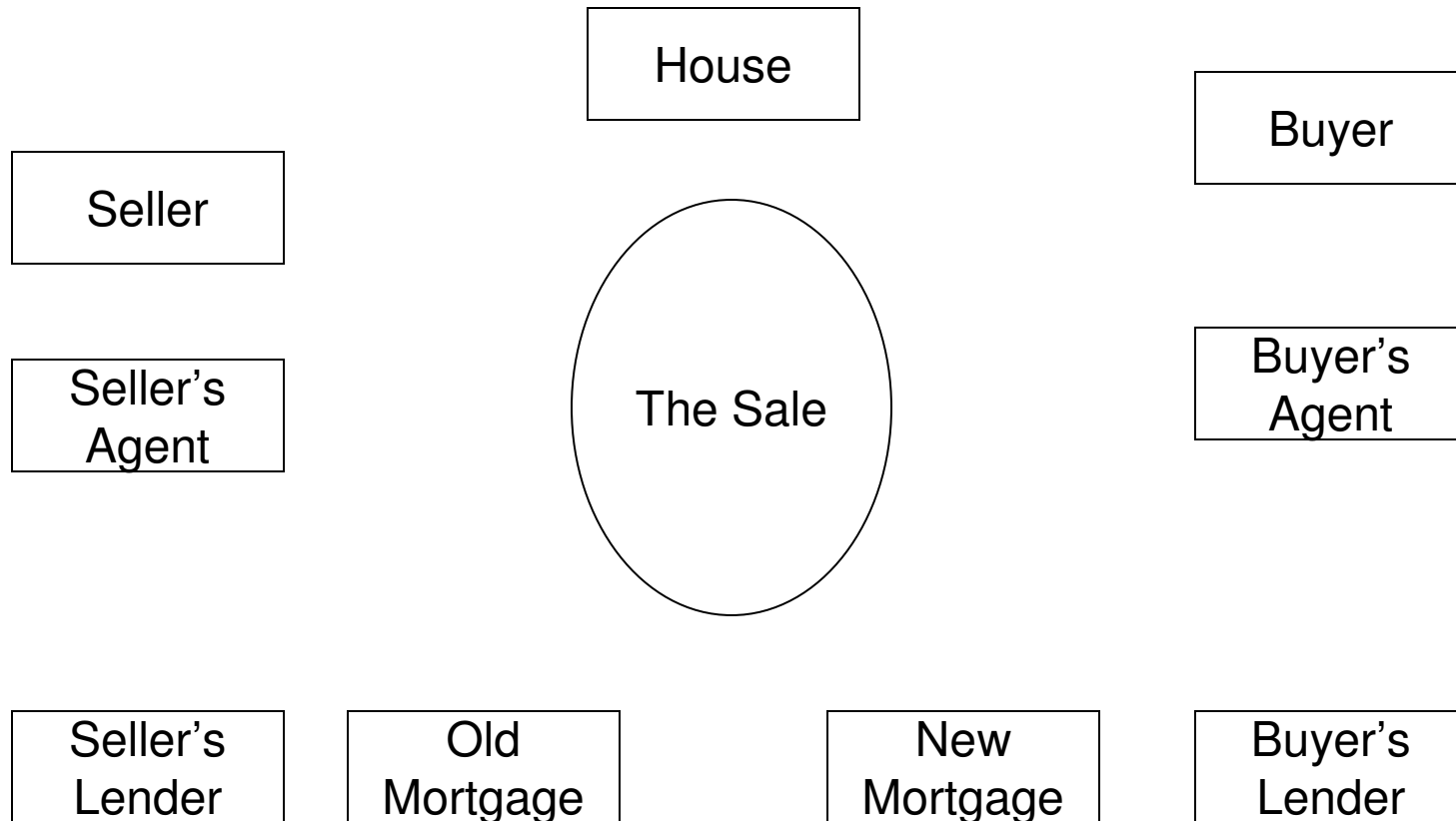
Seller's Reality

- Sellers struggling to get offers
- Days on Market way too long
- Prices keep dropping
- Some sellers can't wait any longer
- Some Sellers have *no equity left!*

Buyer's Reality

- Too many houses competing for *Qualified Buyers*
- *Qualified Buyers* have too many choices – *picky buyers*
- Prices keep dropping

The Parts of a Sale



What's Missing from Selling Your House?

What's Wrong?

- Buyer's Can't Get a New Mortgage!
- Banks won't lend to most buyers
- Without loans, 75% of buyers can't buy now

How can we serve this vast market of hungry buyers?

All that's missing is a Mortgage!

We can *Still* get Mortgages

for your buyer

- Non-bank loans are available to house buyers
- We help arrange Seller Financing

Creative Financing works when Bank Financing Won't

Doors are Open to Sellers who can show
Buyers how they CAN own a home
today!

Typical Mortgages

- Offered by Banks with terms of:
 - Fixed, 30-year term
 - Fixed, 15-year term
 - Adjustable rate (ARM), 30-year term
 - Adjustable rate (ARM), 15-year term

The banks decide who they will lend to...

How to Offer Seller Financing

even though you have no cash in the bank

The Seller *Arranges* financing for Buyer

Some ways to finance the Buyer:

- Private Notes and Mortgages
- Seller Financed Note
- Wrap Mortgage
- Quiet Assumption Mortgage

These are additional ways to finance the sale!

Misconception of Seller Financing

- You don't need cash to offer Seller Financing to a buyer – *IF you know the Secrets...*

How does Seller Financing work?

Private investors lend funds just like a bank

- Private loan used to purchase the house
 - or -
- Other financing replaced with private loan

There are many ways to structure a deal

Bottom line:

- Money is available to get the house sold if Seller Financing methods are employed

Why use Seller Financing?

Advantages

- You don't have to be rich!
- Higher sale price
- Faster Sale
- Agreeable buyer
- Seller can still get cash for their house
- Allows home to Sell up to *70% FASTER!*

Disadvantages

- Slower Payoff
- Carefully choose your buyer
- Carefully set up paperwork
- May have to wait for some of your cash

Who should use Seller Financing?

Ideal for:

- “Must Sell” Situations
- Vacant houses
- Need payment to go away
- Seller owns two houses
- House with 1st & 2nd Mortgages
- No mortgage on house (free & clear)
- Needs minor repairs
- Inheritance property

Not a good fit if:

- Not urgent to sell now
- Selling to trade up
- Must have all cash now
- No equity in house – payments paid up
- Needs major repairs

How to do it...

Where to get help

- “Note Buyer” – see Yellow Pages
- Real Estate Investors – contact local associations
- “Hard Money Lenders” – see Yellow Pages

What NOT to do...

- Set up the private note wrong – poorly constructed notes are difficult to sell
- Think there is only one way to get funds
- Offer Seller Financing without carefully qualifying your buyer
- Place buyer without a plan for restoring credit credentials

What is Next?

- Contact one of the experts to help you
- Provide the information needed to see if your house qualifies
 - House: Address, Description, Repairs needed
 - Mortgage(s): payment, terms, etc
 - Sale price, equity, mortgage balance
 - Situation: Why. When. Where.
- Working with a Realtor?
 - Ask your Realtor to review this and contact us!
 - We help many Realtors Get Houses *Sold!*

Can we help *you*?

Grace Property MD, LLC

We Buy, Sell Rent Houses
We Lend Private Money
We Buy & Sell Notes and Mortgages

Ted Montoia
Grace Property MD, LLC
www.RichUncle.us
314-729-7858
ted@RichUncle.us
SellerHelperSTL@gmail.com