



P.O. Box 98, Beaverton, OR 97075

## WE WANT TO BUY YOUR PROPERTY

### **How Does Selling My Property with Terms Work and Why is it fast becoming the seller's 1<sup>st</sup> CHOICE When Selling Their Home!**

I find myself answering this question daily so below is a summary of why selling your home with terms might be your best option.

Approximately 82% of the market cannot qualify TODAY for financing. That is a national number that is not improving. Alternatively, other buyers with good credit are looking for a way to buy now while they save more instead of renting while they save. Yet another group of people need seasoning as self-employed individuals-this is growing since COVID. If you are selling with a Realtor or by owner, you are only marketing to 18%+/- of the market. A smaller pool of buyers will obviously produce a lower price.

We can buy homes all cash with a quick close, but that is typically for distressed property, at a deep discount. We usually purchase with lease/purchase or owner financing — both of those with a pre-determined term for cash out for you at Full Market Value or even more depending upon the terms. When we meet, we can decide the best purchase option for both of us. For property that is in great shape (which is 95% of what we purchase), we purchase it via a lease/purchase or owner financing (depending upon your underlying mortgage(s) or debt free.

We are **NOT Realtors** offering a service and you will not pay us any fees. Many think these types of purchases are only for low-end homes or distressed sales. We actually handle homes from \$150,000 up to the Multi-Million Dollar range. On our website you'll find some recent deals we've done with seller comments, as well as our Accreditation with the Better Business Bureau and Creative Financing Real Estate Association.

There are many people out there that have cash to put down, have good incomes but have had life events or other challenges that caused their credit to go down. Things like divorce, death in the family or seasoning needed for a new business.

The lease purchase or owner financing means we are 100% responsible for maintenance, repairs, taxes, etc. The only thing you're responsible for is your insurance (if lease purchase) if it's not included in your mortgage payment (or if you don't have a mortgage) and it will change from a homeowners' policy to a simple landlord policy which will reduce your costs slightly. If your insurance and taxes are currently escrowed, the monthly lease will cover them. Of course, if we buy

it owner financing we have all of that in our name anyway. Your profit is locked in, predetermined ahead of time and will not change.

If you have no mortgage currently, we can even pay a premium above market value!

## **Who is this not a fit for?**

This isn't a fit for anyone who has cash in the home that they need NOW to buy another home. It will still work but you would have to do a refinance, pull out cash needed and then secure a lease purchase with us to cover the new underlying mortgage,

## **What if I still have my loan and want to go buy another home and get a mortgage to do so?**

Banks and mortgage companies vary on this one and you should shop around. I've seen them count your lease payment anywhere from 75%-100%. For example, if your mortgage payment is \$1000 and you are collecting only \$1000 on your lease, if they are only counting 75%, you will be credited for \$750 monthly income as far as your debt to income qualifying ratio and that means you have \$250 net debt. If they count 100% of your lease income it's a break even and will not at all affect you qualifying for a loan. There is a simple solution for this as well, which we can discuss.

### **Other Advantages:**

- **Top sales price**
- **Stops the money hemorrhage of mortgage payments if applicable.**
- **All maintenance is our responsibility.**
- **You still enjoy tax advantages of the depreciation if applicable.**
- **Almost immediate time frame instead of waiting 3, 6 or even 12 months.**
- **No advertising dollars out of your pocket.**
- **No fees out of your pocket.**
- **We don't care what kind of mortgage you have.**
- **No inspections and negotiating**

Contact our Team

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