

## **Suggested Property Sale and Note Structures**

Below are suggestions that you as a seller of properties can structure your seller-financed notes. If you decide to sell the note, you will get the least amount of discount and the highest possible pay price for a Full Purchase option. Again, they are just suggestions. These ARE NOT minimum requirements, just what we would like to see so that we can give you the best possible price. Anything different will result in a bigger discount and a lower pay price. We will still buy notes that are not within these suggestions but the discount will be greater.

### **Residential Property**

- 10% CASH Down Payment (non o/o 15%+)
- 9% Interest Rate or higher
- 30 Year Amortization
- 7 Year Balloon
- 650 Buyer Credit Score or higher (non o/o 675+)
- Minimum 1 Month of Seasoning

### **Commercial Property**

- 20-30% CASH Down Payment
- 11% Interest Rate or higher
- 30 Year Amortization
- 7 Year Balloon
- 675 Buyer Credit Score or higher
- Minimum 1 Month of Seasoning

### **Land Property**

- 30-50% CASH Down Payment
- 12% Interest Rate or higher
- 30 Year Amortization
- 7 Year Balloon
- 675 Buyer Credit Score or higher
- Minimum 1 Month of Seasoning

### **Business Notes**

Unlike property, notes on Businesses do have minimum requirements. If a business note does not AT LEAST meet the following requirements, don't spin your wheels.

- 30%+ CASH Down Payment
- 12% Interest Rate or higher
- Fully Amortized
- No Balloons
- Minimum 675 Buyer Credit Score
- Personally Signed for / Guaranteed
- Minimum 6 Months of Seasoning