

### About OwnerPropertyFinancing.com

OwnerFinancingProperty.com is a website with a vision and a mission -

- To help families obtain their dream of home ownership
- To help property owners sell faster
- To help sellers reap higher rewards for their investments
- To be the one-stop source for information about owner financing

### **Seller financing is a winning choice for both buyers and sellers.**

Through the years, many sellers who owned their homes outright have preferred to carry their own contracts and earn the interest on those loans rather than taking cash. But that's just the first benefit.

**Seller financing allows buyers to invest in unimproved land.** This type of real estate has traditionally been sold through owner financing - partly because of the seller's desire to earn interest and partly because lenders usually want at least a 50% down payment before they'll consider lending on unimproved parcels.

Seller financing also allows for the transfer of other properties that banks won't touch such as "**fixer-uppers**" and certain mobile homes that don't qualify under lender guidelines.

**Buyers appreciate seller financing** because they can buy property that would otherwise be unavailable to them, and most of all, avoid paying hefty fees or jumping through the hoops required by a lending institution.

**Right now, seller financing is the only path to home ownership for many.** Interest rates are down, but loan qualifications are tougher than they've been since the 1980's. On top of that, bank fees are growing by leaps and bounds. Almost worse - new regulations keep buyers and sellers in suspense until a transaction is actually closed, because at the last minute banks can and might decide to deny a previously approved loan.

The result: it's becoming much more difficult, expensive, and stressful to obtain a mortgage loan - so sellers who offer owner financing double or even triple the number of potential buyers for their property.

### Who should use owner financing?

- Buyers who don't quite fit the mold that banks have set for mortgage loan qualification
- **□ Buyers who wish to save money by avoiding the high fees associated with a mortgage loan**
- **□ Buyers who wish to avoid the red tape associated with a mortgage loan**
- Buyers who have the skill and ambition to rehab "fixer" properties themselves
- Buyers who want unimproved land
- Buyers who want mobile homes that don't fit a bank's requirements

AND

- Sellers who own their property outright, or have a seller contract they can "wrap around"
- **Sellers who want to earn greater returns on their property investments**
- **□ Sellers who want a faster sale in today's troubled real estate market**
- Sellers with unimproved land
- Sellers with fixer properties
- Sellers with mobile homes that don't fit the guidelines

### How does OwnerPropertyFinancing.com help?

OwnerPropertyFinancing.com helps by introducing responsible buyers to sellers offering their property with seller financing.

Here, buyers can find homes, mobile homes, and land available with owner financing, and sellers can find responsible buyers who have either been turned down by banks, or who prefer not to pay the high fees, jump through the hoops, or face the uncertainty of a bank loan.

### **Information backed by experience...**

We at OwnerFinancingProperty.com have all used owner financing - both as buyers and as sellers. We know it works, and we know it benefits everyone involved.

**The bottom line:** By using seller financing, buyers can pay less while sellers gain more - and both parties are spared the red tape and uncertainty of bank financing.

**Isn't it time for you to consider an alternative financing method for purchasing your dream home?**