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# The Owner Finance Buyer's Guide

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## A Creative Finance Guide for Smart Buyers

Three steps to buy your dream home with a low rate  
without the lender hassles



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# The “Rate Trap”

(and how to escape it)

Relocating? Don't let today's high rates  
destroy your buying power

## The Problem

You're excited about your move, but current mortgage rates mean a much higher monthly payment. You're forced to consider smaller homes, less-desirable neighborhoods, or putting your entire move on hold indefinitely.



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# The Solution: Creative-Finance

What if you could "inherit" a low mortgage directly from a motivated seller? This isn't a fantasy—it's a proven strategy.

- Lower Monthly Payments
- Better Interest Rates
- Avoid Bank Hassles



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# The 3-Step Strategy

1

## The “Hidden Inventory”

Finding properties with motivated sellers and high potential to negotiate a low-rate loan.

2

## The “Right Approach”

A buyer’s secret weapon: how to get the seller to desire your creative finance offer.

3

## The “Bulletproof Deal”

Structuring iron-clad protections for both you and the seller.



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# Step 1: Finding the “Hidden Inventory”

How we target sellers with “golden handcuff” mortgages

The “June 2022 or before” goldmine:

Anyone who bought or refinanced before the massive rate hikes of mid-2022 is likely sitting on a mortgage between **2.5% and 4.5%**.

These sellers are financially "stuck"—they can't sell and buy a new home at today's rate. We offer them an elegant solution where their low rate becomes the reason their house sells quickly and at full price.



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## How I Find These Deals



### Expired & Canceled Listings

Homes that failed to sell conventionally. The sellers are frustrated and open to creative alternatives.



### Stale Listings (100+ Days)

Properties sitting on the market. Both the agent and the seller are getting nervous and motivated to negotiate.



### “Tired Landlords”

Rental properties where landlords who bought in 2020-2021 are now exhausted by tenant issues and ready to exit.



### FSBO's & Pre-Foreclosures

Sellers who need a fast, easy exit without the complications of traditional financing requirements.



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## Step 2: Contacting the Listing Agent

### How to get past the “No”

#### The Challenge:

Most listing agents are trained to immediately reject creative finance. They hear "owner financing" and think "scam" or "tire-kicker." Their default answer is always "no."

#### The Solution:

I never ask, "Will your seller do owner financing?" Instead, I present a professional, one-page proposal showing them how they get their full commission and the seller gets their full asking price. I speak their language.



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# Step 3: Structuring the “Bulletproof” Deal

Buyer and seller protections: This isn't a handshake deal.

## The “Old Way” Risk:

Subject-to or traditional owner financing can be risky. If not structured correctly, the seller could default on their own underlying loan, putting you at risk of eviction. We find that unacceptable.

Our “bulletproof” method ensures iron-clad protections for both parties.



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## Our “Bulletproof” Method



### Buyer Does Not Get The Deed

Protects the seller from foreclosure risks and protects the buyer from credit line pulls.



### Third-Party Loan Servicing

Non-negotiable. A professional company pays the mortgage first, guaranteeing the loan stays current.



### Title Insurance & Review

We close at a "creative-friendly" title company. You receive a comprehensive title insurance policy.



### Proper Documentation

Ensures clarity, protects all parties, and prevents disputes by detailing strict terms and responsibilities.



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# The Process in Action: Real Case Studies

## Edgewater, FL

2 homes, pool, 1.4 acres

Purchased for: **\$575,000**

List Price: **\$690,000**

Down Payment: **\$50,000**

Seller Loan: **\$525,000 at 4%**

Total Payment: **\$2,506**

Total to Seller: **\$713,000**

## Apopka, FL

3 bedroom, 2 bath

Purchased for: **\$280,000**

Down Payment: **\$28,000**

Seller Loan: **\$252,000 at 3.9%**

Total Payment: **\$1,607**

Total to Seller: **\$305,000**

“When you avoid the banks, you get flexibility on terms.”



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# More Success Stories

## Orlando, FL

3 bedroom, 2 bath

Purchased for: **\$225,000**

Down Payment: **\$15,000**

Seller Loan: **\$210,000 at 4%**

Total Payment: **\$1,292**

Total to Seller: **\$234,000**

## Apopka, FL

4 bedroom, 3.5 bath

Purchased for: **\$1,500,000**

Down Payment: **\$300,000**

Seller Loan: **\$1,200,000 at 4.99%**

Total Payment: **\$8,000**

Total to Seller: **\$2,250,000**

Buyers save money. Sellers net more than list price.  
**Win/Win**



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# Your Next Steps

You have everything you need to save tens of thousands of dollars in interest on your next home purchase.

Ready to find your dream home?

If you would like me to personally help you acquire your home with better loan terms—no complicated paperwork, no origination fees, no credit hassles—book a free consultation.

[TermsThatClose.com](https://www.terms-that-close.com)



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