

The Homeowner's Guide to Selling with Seller Financing in Southern California

How to Sell Your Home Faster,
Reach More Buyers, and
Potentially Earn More Net Profit

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What is Seller Financing?

Plain Definition:

Seller-financing means you act like the bank. Instead of the buyer getting a loan from a traditional lender, they make payments directly to you.

Why it matters to sellers:

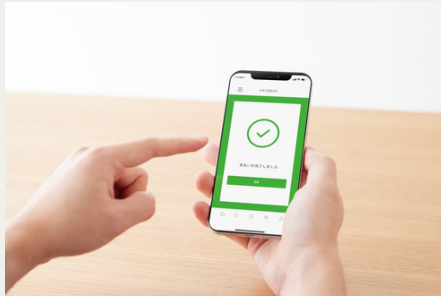
- Attract buyers who don't qualify for traditional financing.
- Close faster: no waiting on bank approvals.
- Create a new income stream while selling your home.

Benefits for Sellers



- **Expand the Buyer Pool** – Reach cash buyers, investors, and families unable to qualify through banks.
- **Faster Sale** – Cut out lengthy bank delays.
- **Steady Monthly Income** – Collect principal + interest payments.
- **Potential Higher Sale Price** – Flexible financing terms can justify premium pricing.
- **Possible Tax Benefits** – Spread out capital gains taxes over time (consult your CPA).

How the Payments Work



- Buyer provides a **down payment** (often 5-20%).
- Buyer pays you a **monthly payment** (principal + interest).
- Buyer may pay **taxes & insurance separately** or you can include them (like escrow).
- Often structured with a **balloon payment** after 3-5 years, when buyer refinances or pays off balance.

Risks & Considerations

- **Buyer Default Risk** – If the buyer stops paying, foreclosure may be required.
- **Legal Protection is Key** – Use an attorney to draft promissory note & deed of trust.
- **Liquidity Limitations** – You may not receive the full purchase price upfront.
- **Professional Guidance** – Work with a real estate agent & attorney experienced in seller financing.



Is Seller Financing Right for You?

Best Fit For Sellers Who:

- Own the home free and clear, OR
- Have a small, manageable mortgage balance, AND
- Don't need all their equity immediately.

Not Ideal If:

- You need full cash proceeds immediately.
- You're uncomfortable managing payments or carrying financing.



Next Steps



Curious if your home qualifies?

- Step 1: Complete our Seller Financing Qualification Form.
- Step 2: We'll review your property & goals.
- Step 3: Get a custom plan to sell with seller financing.

See If Your Home Qualifies →



Let's Get Creative



Helping homeowners in Los Angeles & Orange County sell smarter with creative financing solutions.

~ Shiv Patel

Feel free to ask me anything!

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