



Veteran's Choice Investments

CREATIVE FINANCE *Guide*



*Are you looking to sell your home
but worried about finding a buyer?*

Our Seller Finance and Sub To buying options offer a unique solution that can help you sell your home quickly and easily.

With our program, you can act as the bank and accept payments from us every month. This means you don't have to worry about finding a buyer who can qualify for a mortgage. Instead, you can close fast and generate passive income!

**WHY
CH★★SE
US?**



Faster Sale

By taking advantage of a sub-to transaction, we are able to buy your house in a matter of days. Our streamlined process ensures a quick and stress-free closing so that you can move on to your next adventure.

Generate Passive Income

With seller financing, you'll be generating passive income from the sale of your home on a monthly basis. This can be a great way to supplement your income in retirement or fund your next investment.

OKAY, BUT WHAT IS IT?

Seller Financing

Seller financing, also known as owner financing, is a financing arrangement in which the seller of a property provides the financing for purchasing the property. In other words, the seller becomes the bank, and the buyer makes payments directly to them rather than obtaining a traditional mortgage from a bank or other financial institution.

In a seller financing arrangement, the seller agrees to accept payments from the buyer over time rather than receiving the full purchase price upfront. The buyer makes payments to the seller on a monthly basis until the full purchase price has been paid.

Seller financing can be an attractive option for sellers who want a desired price. It can also be a good option for sellers who want to sell their property quickly or avoid paying real estate agent commissions (Typically 3%-6% of the sale price of your home).

One of the benefits of seller financing is that it allows buyers and sellers to negotiate their own terms and interest rates. The terms of the loan can be tailored to fit the specific needs of both the buyer and seller.



Mike Oakes
Veterans Choice Investments
Chief Operating Officer

Benefits

- Sellers earn a steady stream of passive income every month.
- A fantastic way to start or add to your investment portfolio!
- We pay you the amount you feel is fair.
- Incredible tax & capital gains tax advantages for sellers.
- Flexible financing options to fit your needs.

"Let me pay you to manage your property"

OKAY, BUT WHAT IS IT?

Subject To

aka Sub To

"Subject to" is a term used in real estate transactions to refer to a type of financing arrangement in which the buyer takes ownership of a property "subject to" the existing mortgage on the property. In other words, the buyer agrees to take over the existing mortgage payments on the property.

In a "subject to" transaction, the seller of the property retains the existing mortgage, and the buyer takes over the mortgage payments. The buyer may also agree to make any past-due payments on the mortgage as a condition of the sale. Additionally, "subject to" transactions can be completed quickly without the need for a lengthy mortgage approval process.



Paul Rodriguez

Veterans Choice Investments
Chief Executive Officer

Benefits

Lower Closing Costs:

Our program typically has lower closing costs than a traditional mortgage. We work hard to keep our costs low, so you can save money and use it for other expenses.

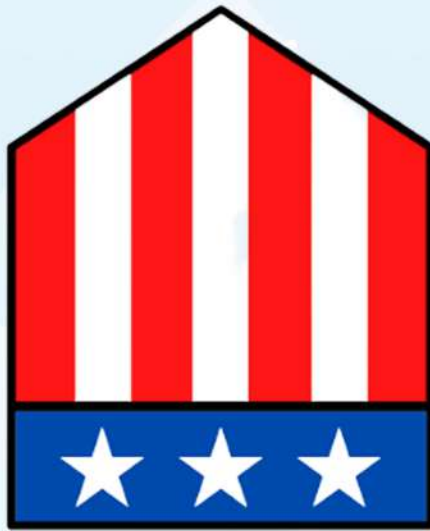
Flexible Payment Terms:

We understand that every buyer's financial situation is different, and we work with you to create a payment plan that suits your needs. Our program offers flexible payment terms that can be tailored to your financial goals.

Quick and Easy Closings:

Our streamlined process ensures a fast and stress-free closing. We can typically close the transaction within a few weeks, unlike traditional mortgages, which can take months.

"Would you rather have a little money now or all your money over time?"



Our team at *Veteran's Choice Investments*
thanks you for your time and we look
forward to **working with you!**

