Feeling Trapped by Your Rental?

Wisely Manage Your Tax Liability by Selling Over Time

Are You Still...

- Climbing on the roof while your wife frets?
- Answering that 9am text on a Sunday morning?
- Another weekend, another repair, another year you said you'd sell
- But you don't, because the CPA keeps running the numbers
- And the IRS would take a third of what you built
- So you keep grinding... maybe next year
- Meanwhile taxes & insurance keep going up, and the roof is looking rough

But You're So Sick of the Pitches

- Telephone calls from the Philippines & Pakistan
- Letters & postcards... lowball cash offers
- 1031 Exchanges that would just trade one management headache for another
- You're financial guy wants you to sell, take the tax hit and buy annuities

You Have a Tax Problem

- You'd like to sell, but you're not about to write the IRS a check that would make you sick
- You bought your rental for the cash flow, and you need that to support your retirement
- And after all... you want to leave your kids a great inheritance
- Even though they don't want your rentals
- There's a way to turn what you've got into management-free income for you & your kids (and you'll net more each month)

Restructure Your Retirement

- With a simple shift, you can extract income from your rental in a different way
- Instead of collecting rent, you collect interest
- You sell using the "Installment Sale" – it's in the tax code: Internal Revenue Code 453
- It lets you stretch your tax bill over the rest of your life, instead of paying all at once up front
- Structured right, it's safe, secure & one of the most coveted investments in the market today

Call to talk. I'll listen. No pitches.

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Unlock the Value of Seller Financing

NoteQueen

Earn More. Stay Protected. Close Confidently.

Higher Net, Lower Stress

- Sellers often earn significantly more in total proceeds than in a traditional sale
- Keep your money working – earn interest on your own equity
- Receive immediate cash at closing + monthly income until the buyer refinances
- Short-term structure ensures flexibility and a defined exit

Serviced and Secure

- Every payment goes through a licensed 3rd party loan servicer
- Servicer pays any existing mortgage, manages escrow for taxes & insurance, & sends your proceeds automatically
- Full audit trail & payment history maintained for your protection

Simple, Transparent Process

- Close through a title company, like any other sale
- Receive professional closing statements and escrow records
- Payments, taxes & insurance, and legal documents are handled automatically
- You stay protected, paid, and informed every step of the way

Compliance You Can Count On

- Buyer qualifications handled by licensed RMLOs under federal lending standards
- Attorneys & title ensure all documents are recorded, enforceable, and compliant
- Structured within TILA/Reg Z, SAFE Act, RESPA, $8, and ATR/QM Standards
- Every detail is reviewed by a licensed professional – compliant and secure.

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Offer Buyers a 4.99% Interest Rate!

THIS IS HOW SMART SELLERS WIN IN TODAY'S MARKET

SELL WITH AN EDGE MOST SELLERS DON'T HAVE

- **Attract more qualified buyers**
- **Avoid unnecessary price reductions**
- **Sell faster without losing equity**
- **Fully documented process**
- **Earn monthly interest income after closing**
- **Legal, secure, compliant**

Stand Out Without Cutting Your Price

- When rates rise, price isn't the problem - terms are
- Seller-financed listings separate your home from competing inventory, drawing heightened attention

Offer Terms Buyers Can't Pass Up

- Attractive payment structures expand your buyer pool by 30% & motivate action
- Learn how to offer terms that generate more showings, stronger offers & faster decisions

Serious Buyers, Properly Vetted

- Buyers are reviewed by licensed RMLOs (loan originators) & attorneys who verify ability-to-repay
- You attract qualified buyers, not curiosity

Designed With the Finish Line in Mind

- Seller financing is structured as a strategy, not a lifetime commitment
- Most buyers plan to refinance or payoff within 36-60 months, giving you a clear exit

READY TO SELL LIKE A STRATEGIST?

Today's market requires a smarter approach.
Learn how sellers are attracting better buyers, avoiding price cuts, and closing faster while staying fully protected.

Sell smarter. Net more. Stay in control.

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SELLER'S EDGE

Another Price Reduction? Discover Powerful Strategies That Get You More

Is your listing getting stale?

Have you been advertising your home for sale without an offer for more than 60 days? Thinking about taking it off the market? What you don't know about 'terms' could cost you thousands. Our methods get you under contract..

Is your escrow falling apart?

If you have a transaction falling out of escrow because the buyer's financing fell through, reach out to us. We can often keep the deal together, and we are not loan originators. If you can be flexible, we can create brilliant solutions.

Have a buyer asking you to carry?

If you have received an offer from a buyer asking if you will 'carry', 'offer terms', provide 'seller financing', we help you understand the risks and rewards, and determine which strategy is safest and most profitable for you. You'll know the value of your note BEFORE you create it.

What is owner financing and why would sellers offer it?

It may be surprising to learn that some owners would never consider selling their residential or commercial property for cash. As part of their estate and retirement planning, these savvy sellers have intended all along to convert their real assets into paper assets for hassle free passive income later in life.

When a seller lends a buyer their equity (precluding the need for bank financing) there are many compelling benefits:

1. A quick sale for the highest possible price. Terms are the most powerful amenity and can greatly enhance a property's marketability.

2. Defer capital gains. Internal Revenue Code 453 allows for deferred capital gains according to the 'installment sale'. These seller's don't have to write the IRS a big check at closing. This allows them to leave their money at work earning interest, secured by a property they know intimately.

How does a seller carry transaction work?

In a traditional sale, we know that when the bank loans money they expect the buyer/borrower to execute a promissory note and deed of trust, with the bank being the beneficiary of those documents of course.

When a seller is lending their equity, they expect the exact same documents… a promissory note and deed of trust executed by the buyer/borrower. In a seller carry transaction:

- The seller is the beneficiary of the note and deed of trust
- The seller is the loss payee/mortgagee on the hazard insurance policy
- The seller gets a lender's title policy, because they have gone from owner to lender

A seller financed sale is the same as a traditional sale in all other respects. The title company should be very familiar with this. We have bought and sold many properties 'on terms' with owner financing. Banks are never required or involved.

3. Leave a good inheritance for their heirs and beneficiaries. Most children do not want to manage property and inherit tenants, taxes, toilets and trash, but it is rare that a professionally serviced passive stream of income is not welcome. However, if they would rather trade the monthly income for a large cash settlement, it is very simple for them to do so. In fact, selling paper (a promissory note and deed of trust) is much easier than selling property.

Exactly how is a note (paper) bought and sold?

A note sale transaction (like a real estate sale) is handled by the title company. The company buying the note wires the required funds into escrow.

The seller then assigns the note (a 1-page Allonge) and executes an Assignment of Deed of Trust (2-3 pages), which is recorded in public record.

Then the buyer/borrower making the monthly payments is instructed to send their monthly payments to the new owner of record. We regularly buy seller financed paper/notes/loans.

NQ CAPITAL

But I have a bank loan that needs to be paid off...

If you're willing to leave your existing loan in place for 3-5 years (especially if it's a low-interest loan) then you will increase the buyer pool by about 30%.

That means more showings, more (& higher) offers and faster closings, with qualified buyers who will be able to refinance within 3-5 years.

There are many high-earning self-employed business owners that cannot get a bank loan because of the seasoning requirements.

These buyers will pay full price in exchange for financing or 'terms' ... meaning you let them pay you for the house over a term of 3-5 years. You'll not only get your price and a big down payment, but you'll earn interest each month as well. You keep getting paid month after month after you've sold your property.

If you have a 2.99% bank loan and you lend your equity (plus the bank loan) to a strong buyer at 4.99%, then you will be earning several hundreds or thousands of dollars in interest.

We can bring cash to the closing table

When there is a gap between the buyer's down payment and the amount of cash that the seller absolutely must have at closing, we can create a custom solution that involves the creation and subsequent sale of a promissory note.

We are real estate consultants specializing in non-traditional real estate solutions.

Sale of Real Estate (Property)	Sale of Promissory Note (Paper)
$400,000 sales price	$320,000 note @ 6% with $1,918.56 monthly pymt
$80,000 cash down payment from borrower	$75,000 cash to seller for the next 60 payments
$320,000 seller carry note & deed of trust	$155,000 total to seller ($80K DP + $75K note sale)
6% interest, fully amortized over 360	After we have received our 60 payments
$1,918.56 monthly P&I payment	The seller starts receiving the monthly payments
But seller must have $150,000 cash at closing	$297,773 in principal balance remains for seller
We are brought in as consultants to recommend terms that would allow us to simultaneously buy a portion of the note without discounting the principal balance ===>	Seller receives $75,000 and only gives up $22,226 in principal balance. Sellers receive remaining 300 pymts for $575,568. Add the $155,000 and seller's $400,000 house gives them a total of $730,568.
[We are NOT loan originators]	[Note professionally serviced by neutral 3rd party]

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