

The Art of Creative Financing



Who Wants What

REI Wants

Seller Wants

PRICE

100

90

80

70

60

50

40

30

20

10

0

Price

Price

Success = _____ %

Failure = _____ %



Amount
Financed

Amount
Financed

Interest
Rate

@ ____%

@ ____%

Monthly
Pmt

Term

Principal
Amount

Interest
Rate

Monthly
Pmt

Term

Hard Money

Bank

Seller Fin

Money Ball for Real Estate

Buyer

Seller

WholeSale Terms

Buyer Dictates Terms

PRICE

100

Retail

Seller gets Their Price

90

80

70

60

50

40

30

20

10

0



Wholesale

Principal
Amount

Interest
Rate

Monthly
Pmt

Term

Smaller
Loan

Retail

Larger
Loan

Retail \$ _____

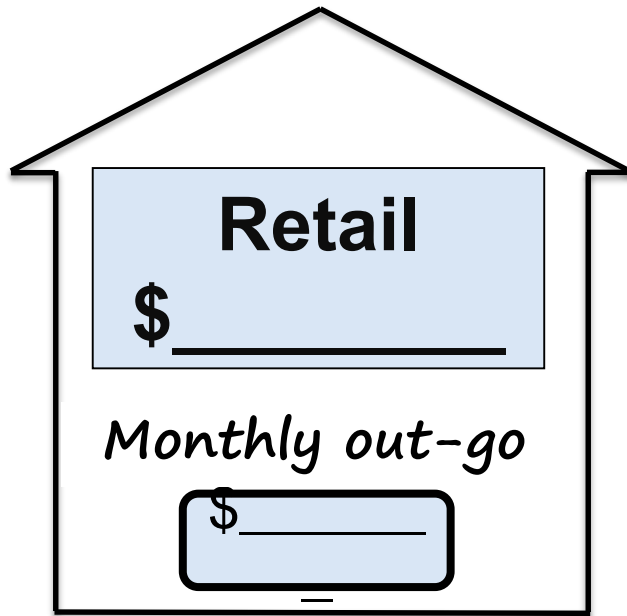
Wholesale \$ _____

Interest
Rate

Monthly
Pmt

Interest
Rate

Monthly
Pmt



Flip

1 time

Rent

Times many mos

**Resale
Seller Finance**

1 time

Times many mos



ReSold

Seller Finance

Wrap

Buy

Sales Price

Cash Down

Seller Finance

Amount
Financed

Rate

Monthly
Pmt

Term

Sales price

Cash down

Seller Finance

Amount
Financed

Rate

Monthly
Pmt

Term

