### **More About** Seller Financing

Seller financing might not be for everyone. This approach is specifically reserved for sellers looking to get the most out of their investment, even after it's sold.

Remember, everything new is scary at first. Give us a call today to learn more about this exciting option.

## About ANIYA EQUITY

We're a local company engaged in the purchase of Homes – Land – Multifamily & Commercial as a way to give & build prosperity through creative solutions & renovation.

Aniya Equity is a limited liability company and offers only opinions. For financial, legal or tax advice, please consult your CPA or attorney.

Allow us the opportunity to learn your goals and assist in taking the necessary steps to reach them!





## What is the dream of every landlord or property owner?

To sell their estate at the highest price possible. Yet, still earn passive future income, without the hassle of tenants. All while slowly diluting the negative impact of taxes.

## What is **Seller Financing?**

Seller financing is a creative way to turn a landlord's dream into reality.

As an alternative to conventional financing, sellers become the bank, earning interest on the sale in addition to the agreed upon purchase price.



### Q: Does the home stay in our name?

**A:** When a home is sold through seller financing, the deed transfers. Buyers sign over a deed of trust & promissory note. This allows you to foreclose on the property if the buyer ever stops paying.

### Q: Does it take longer or cost more to close deciding to seller finance?

**A:** Choosing to finance the buyer puts the seller in charge. There's less qualifying time, less closing time, and even lower closing costs. The buyer and seller agree on term and rate, which eliminates the time wasted with traditional lenders.

# Why Consider Seller Financing?

First, let's recall why you become a landlord. It wasn't to deal with difficult tenants and their endless problems. It was likely for.

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YOUR GOALS!

- Passive Income
- **⊘** Appreciation of assets
- **Output** Depreciation benefits when filing taxes
- Sense of accomplishment & benevolence
- **⊘** Retirement options

### Choosing seller financing allows you to enjoy:

- Continued stream of passive income
- Greater return on your money compared to the 1% you'll earn at the bank
- Higher net sale price
- Flexibility to sell the note in the event you need a lump sum
- Ability to reduce capital gains tax burdens by bleeding them over several years
- Greater retirement flexibility