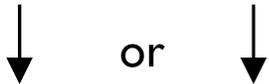


Basic Creative Financing for Acquisitions

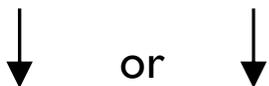
1 Conventional Finance

Owner Owes
\$0 to \$100,000+

- \$80,000 Conventional Loan
- \$20,000 Down Payment
- One Monthly Payment



- \$80,000 Conventional Loan
- \$10,000 Conventional Second
- \$10,000 Down Payment
- Two Monthly Payments



- \$80,000 Conventional Loan
- \$20,000 Private Second
- Zero Down
- Two Monthly Payments

2 Owner Finance

Owner Balance:
\$0 to \$20,000

- \$80,000 Loan from Owner
- \$20,000 Down Payment
- One Monthly Payment



- \$80,000 Loan from Owner
- \$20,000 Private Second
- Zero Down
- Two Monthly Payments

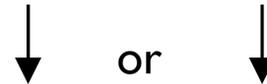


- \$100,000 Loan from Owner
- Zero Down
- One Monthly Payment

3 Assumable Finance

Owner Balance:
\$80,000

- \$80,000 Assumed from Owner
- \$20,000 Down Payment
- One Monthly Payment



- \$80,000 Assumed from Owner
- \$20,000 Private Second
- Zero Down
- Two Monthly Payments

4 Wrap Finance

Owner Balance:
\$80,000

- \$95,000 New Loan from Owner
- Owner Continues to Pay Original Loan
- \$5,000 Down
- One Monthly Payment



- \$100,000 New Loan from Owner
- Owner Continues to Pay Original Loan
- Zero Down
- One Monthly Payment

OR

If you can't utilize one of these *Creative Financing* opportunities for *Ownership* of the property, you can always *Lease Option* the property for *Control & Cash Flow* until you're able to take ownership.

5 Lease Option

- Sublease the property for Cash Flow
- Buy at end of contract or walk away