

Dear Note Holder,

When you sold your home or investment property, you decided to carry back a note for the new buyer. Seller financing is a growing business. More people are electing to take back a deed of trust, mortgage or contract for many reasons:

- Quick sale of the property
- Monthly income from the note
- No hassles of conventional financing such as fees, delays, and strict lending guidelines
- More qualified buyers

However, circumstances can change. Many noteholder's would prefer cash today for their future payments for a variety of reasons:

- Retirement
- Taxes
- Investment opportunities
- Expensive medical care
- Vacation or college tuition
- Unexpected financial changes
- Peace of mind...being free from the worry of receiving late payments or having to foreclose on the buyer
- Accounting nightmares, IRS regulations, and paperwork Issues.

And the list goes on.....

We are in the business of buying Land contracts, mortgages, deeds of trust, annuities, and other sources of payments commonly referred to as "notes." We represent a Nationwide group of investors allowing us to offer top dollar for your owner financed note.

This brochure was designed to answer questions commonly asked by people considering the option of selling their payments. It also provides important information on maintaining the value of your note.

⇒ ***What is a note appraisal?***

A note appraisal reflects the current market value of your payments. Similar to what a real estate appraisal provides for the real property. frequently referred to as a "quote". It shows what your future payments are worth in cash dollars today. We recommend you have your note evaluated once a year.

⇒ ***How is the value of a note determined?***

The value of a note is affected by the down payment, interest rate, payment amount, and the term as well as the buyer's credit rating and payment history. The type, condition, and value of the property impacts the value of the note.

The time value of money makes the payments due in 20 to 30 years worth less, and also plays a role in the evaluation process. Generally, due to inflation, money in your pocket is worth more now than later. These elements will be taken into consideration in determining the current value of your note

⇒ ***How do I maintain the value of my note?***

The items that affect the value of your note were determined at the time your property was sold. However, keeping a good record of the payments received and requiring the buyer to provide annual proof of current property taxes and property insurance will help maintain the value of your important asset. If your note is serviced by a servicing company, they will handle these details.

⇒ ***Can I sell all or part of my note?***

We can purchase all or part of your remaining payments. Selling part of your payments allows you to receive a lump sum of cash up front, then payments when the note reverts back to you. We can even pay cash for a portion of each monthly payment.

Ask for your options.

⇒ **Why is my note worth more now than ever before?**

With favorable interest rates and new buying guidelines, investors are able to pay more now than ever before.

⇒ **How will selling my note affect the payer?**

The payer experiences no change in the way the payments are structured. The only change will be the address where the payments are mailed.

⇒ **How do I get started?**

To start the prices of selling your note to us, we request copies of the documents that were originated at the time of your sale:

- Note and Deed of Trust, Mortgage or Contract
- Closing statement
- Pay history and current balance
- Previous title insurance policy
- Current hazard insurance policy

We will then give you're a firm offer subject to the standard title, appraisal, and buyer's credit review. Once under contract, you will Receive your cash as soon as all the documentation can be obtained. This typically takes as little as 10-15 working days.

Why should I consider using your company?

We pride ourselves on::

- Quick closings
- Excellent customer service
- Competitive quotes
- Providing customized options
- Strong financial backing
- Flexibility on all note purchases
- Confidentiality with all transactions
- Credibility in the industry

Capstone Capital USA, LLC provides top rate service combined with the best prices available.

Call us today for a free no obligation note appraisal!

Please keep this brochure with your important papers for future reference!

NOTE BUYER & SELLER FINANCE CONSULTANT

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THE NOTE HOLDER'S CHECKLIST

Valuable Tips for Selling or Holding Your Real Estate Note

QUICK TIPS