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Note Holder's Handbook

What You Must Know About Protecting and Maintaining the Value of Seller Carried Mortgages, Trust Deeds & Contracts



This handbook is intended for the hundreds of thousands of individuals who sold real estate and financed the buyer. The number of property sellers financing their buyers is growing every day. The most popular reasons for financing the buyer are:

- 1) Financing is now tougher to obtain for most buyers and many types of property.
- 2) Sellers want to earn a higher interest rate than they could with most investments.
- 3) The property sells more quickly and at a higher price than conventional financing.

Your loan to the buyer is a valuable investment that must be protected. This manual is focused on those who already hold a note, but anyone considering seller carryback financing can pick up some vital information before they complete their transaction.

This handbook is divided into seven chapters for your reference along with three appendices for your use.

- Chapter 1. The basics of seller financing
- Chapter 2. The benefits of financing the buyer
- Chapter 3. Drawbacks to seller financing
- Chapter 4. Vital information to protect your investment
- Chapter 5. What you need to know about selling your note
- Chapter 6. Analyzing Your Note Quotation – Benefits of a Partial Purchase
- Chapter 7. Glossary of important terms

Appendix A: Income Verification Form

Appendix B: Pay History Form

Appendix C: Authorization to review borrower's credit report

Disclaimer: *This Handbook is designed to provide accurate and authoritative information in regard to carrying a seller financed note and allow the reader to converse with expert advisors. HOWEVER, state laws vary and not all situations described will pertain to you. Laws and market conditions change over time. Consult your Attorney, Title Company and other Real Estate professionals before entering into a legally binding transaction. This handbook is **NOT** a substitute for legal advice.*