



REAL ESTATE NOTES

Overview:

Privately held mortgage notes are also called real estate notes or real estate paper. A note is created when a real estate owner sells a piece of property, accepts a down payment from the buyer, and creates a promissory note for the rest. This is called owner financing. It means that the property seller, rather than a bank or lending institution, finances the sale of the real estate.

A real estate note specifies the loan balance, the interest rate, the duration of time of the loan, and the monthly payment. The home buyer receives the property, and the home seller receives a private real estate (mortgage) note. A lien is placed on the real estate property (home) until the note is completely paid off, so that if the buyer stops paying, the seller can reclaim the property.

Selling your Note:

If you are receiving payments on a real estate note, **Capital Now** can help you get a lump sum of debt-free cash today. We represent private investment companies that purchase real estate notes for immediate cash. You can sell the entire note, or just a portion of it, whatever suits your needs. Selling your note gives you an opportunity to get immediate cash instead of waiting for tomorrow's dollars (which are worth less). You can eliminate the hassle of collection of payments, and the risk of non-payment.



Many people who sell their notes for cash use that valuable money for:

- Paying off debts
- Paying taxes
- Investing in a new house (or remodeling)
- Investing in a new business
- Traveling or taking vacation
- Purchasing a new car, boat, etc.
- Taking advantage of a better investment opportunity

Real Estate Notes F.A.Q's:

Q. What type of properties qualify for Residential Real Estate Notes being purchased by private funding companies?

A. Any property that you are receiving payments on an owner financed mortgage: Houses, townhouses, condominiums, and one-to-four family rental units qualify.

Q. Do I have to sell the entire note?

A. No. Often, people like to sell a portion of the note and get the amount of money they need, and still have the balance of the note as an income source.

Q. Can I really get the cash now?

A. Yes! Funding sources have the financial resources to pay you cash now, and make a good investment profit. And, you can be free of the "waiting" for payments.

Q. How much of a discount must I take in order to get cash out?

A. The Time Value of Money dictates that money is worth more today than it will be in the future. Depending upon the note you have, the amount of cash you need, and the time value of money, a specific formula will generate the exact amount you will receive in today's dollars.

What would you do with tomorrow's dollars---**TODAY?**

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