



**FINANCING PROCESS:** We will honor the down payment price in our ads. However, we do ask you to put down as much as you can in the beginning. We can figure out a monthly payment plan for you that fits your budget. There is NO credit check for this process. The principal price goes up 9% per year for every year of financing. However, if you pay off the lot in the 2<sup>nd</sup> year, we honor the 2-year price. If you pay off the lot in the 3<sup>rd</sup> year, we honor the 3-year price, etc.

- \$249 document processing fee via Paypal, credit card, or Walmart Money-gram.
- Once the document fee is received, 3 documents are drafted: **Promissory Note, Land Contract, Purchase Contract.**
- Documents are sent to your email for your review.
- Documents will then be signed through an electronic signing service called **Signnow.com.**
- Upon signing, we ask that you send the down payment. We prefer credit card, direct ACH wire to our bank account, or check by priority mail. If credit card is used, there will be a small fee for the transaction.
- Monthly payments will start in approximately 30 days. There is a small monthly note fee, and property taxes (and sometimes other fees like HOA/POA fees or city utility fees) are paid monthly as well.
- We have a GREAT online loan management system where you can see your contractual documents and the amortization schedule. You can also pay via this site, geekpay.io
- Once the principal is paid in full, we will deed the property to you via **Warranty Deed** within 30 days.

**CASH SALE:**

- \$249 document processing fee via Paypal, credit card, or Walmart Money-gram.
- Once the document fee is received, 2 documents are drafted: a new **Warranty Deed** and a **Purchase Contract.**
- Documents are sent to your email for your review.
- Purchase Contract is sent via an electronic signing service called **Signnow.com.**
- After you sign, I will get the new deed notarized and provide you with evidence that it has been notarized (i.e. scan, picture, video).
- We then ask that the purchase amount be sent to us, preferably by ACH wire (i.e. direct wire from your bank). We also accept credit card or cashier check by priority mail.
- Once we receive the money, we send the deed to the county for recording.
- In most counties we can record the deed electronically, so the process usually only takes a day or two.
- Once the deed is recorded, we will send you a closing packet by mail and email.