

FOR HOMEOWNERS

Owner Financing, Explained

Owner (seller) financing means you act as the lender: the buyer pays you over time instead of getting a bank loan. Here's how it works and when it makes sense.

1 The basics

The buyer makes a down payment and then monthly payments to you, with interest you set, over an agreed term. You hold a note secured by the property until it's paid off or refinanced.

2 Why it can beat a cash sale

Cash offers typically come in below market. With seller financing you can command full price, collect interest income each month, and potentially spread out your tax exposure (ask your CPA).

3 What to consider

You take on the role of lender, including the small risk of default. Good structuring - a sensible down payment, clear terms, and proper paperwork - protects you. We help make sure the structure is sound.

4 Who it's a fit for

Owners with significant equity who don't need every dollar today, want monthly income, and would rather not discount. It's especially powerful for paid-off or low-mortgage homes.

5 Next step

Try the Seller Finance Savings Calculator on our Resources page, then reach out and we'll model your specific home - including a comparison to a straight cash sale.

Want this applied to your situation?

Reach out for a no-pressure conversation: Sales@soundpropertiesgroup.com - 941-397-0060