



S&S Texas Properties, LLC  
650 N Sam Houston Pkwy E, Suite 216  
Houston TX 77060  
Office 832-857-7789 Fax 832-422-4116

## **Owner Finance Terms: 3417567 Gardenia Lane, New Caney, TX 77357**

- ⤴ Property Sold at \$314,900 if using owner financing.
- ⤴ \$47,235 down payment (15%) plus below title fees
- ⤴ Property free and clear, not a wrap. Client will get a hard deed.
- ⤴ Roll standard closing cost into the note
- ⤴ Can close much faster than traditional financing (10-15 days for the norm)
- ⤴ 9.25-9.5% Interest Rate Depending Lock
- ⤴ Twenty-Five- or Thirty-Year Note
- ⤴ Taxes, Insurance, HOA will be escrowed (NO HOA)
- ⤴ Buyer Will Have Online Access to See Escrow
- ⤴ Buyer to pre-pay for 1 year of insurance
- ⤴ Buyer to pay for title policy and escrow 3 months of taxes
- ⤴ Buyer agrees To Use Augusta REI/ Mills Escrow
- ⤴ Property is Sold "As Is"
- ⤴ ITIN Welcome!
- ⤴ Buyer agrees to complete the owner finance documents packet within 24 hours after an executed contract is received.
- ⤴ **P & I at 9.5% Rate, 30 yr= \$2,251.00**
- ⤴ **Taxes: \$252.00 (\$3,024.00 Based on Est 2019 Without Exemptions)...Taxes will go down when the property is Homesteaded... Insurance: TBA, and HOA: N/A**
- ⤴ **Estimated Monthly Payment: \$2,502.00 plus Insurance**
  - \* All transactions are negotiable pending down payment amount\*

### ⤴ **Estimated Buyers Closing Cost:**

**RMLO Fee: \$1,100.00**

**Origination Points 3%: \$8,029.95**

**Appraisal: \$450.00**

**Flood Determination: \$15.00**

**Plus Traditional Title Fees: TBA**

**ALL THE ABOVE FEES CAN BE ROLLED INTO THE LOAN!!!**



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\* TITLE IS ALREADY OPENED AT \*

University Title -Diana Gamez– Escrow Officer

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Spring TX 77379

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Buyer