



Subject To is a creative way of financing and is completely legal. We work with real estate attorneys and title companies to take care of the transactions.

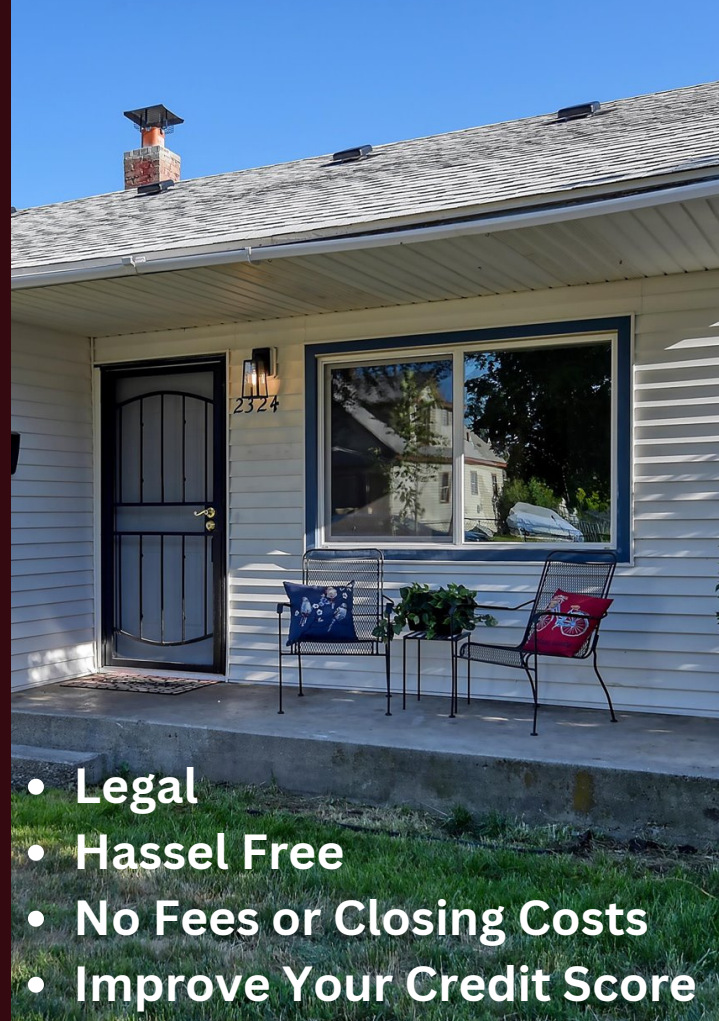
Under the *Subject-To* agreement, the buyer continues to make the mortgage payments to the seller's mortgage company. There is no official agreement with the lender.

What: Selling a property *Subject-To* means the buyer takes over the seller's current mortgage balance without making it official to the lender.

Why: Selling Subject-To helps the buyer get a lower interest rate without having to work directly with a bank. This also saves time and is hassle free!



Subject To Financing



- Legal
- Hassel Free
- No Fees or Closing Costs
- Improve Your Credit Score

Contact Us

(509)436-8932

info@aphbuyshomes.com

www.aphbuyshomes.com



Who We Are

APH Buys Homes has been recognized as one of the top buyers of properties in Washington and Idaho. We've bought and sold hundreds of homes throughout Spokane and the CDA areas.

Types Of Subject-To Options

Cash-To-Loan

Occurs when a buyer pays in cash the difference between the purchase price and sellers existing loan balance.

Seller Carry Back

Also known as "seller financing", most commonly found in the form of a second mortgage. This could also be a land contract or lease option sale instrument.

Wrap-Around

Gives the seller an override of interest, because the seller makes money on the existing mortgage balance. A wrap-around is another loan that contains the first, and it can be seller-financed.

Subject To can provide an instant solution. When the buyer is responsible to make the mortgage

payments on time, this can also improve the

sellers credit score. The seller will not have to

pay fees, closing costs, or make any sort of

repairs. Lenders also

benefit from *Subject To* because the loan

will be made current, paid on time, and

avoid a foreclosure.