



What is a Land Contract? What is a Lease Option Purchase?

*Send us YOUR complete package
for review/approval*

A 'Land Contract' is a contract between a seller and buyer in which the seller provides financing to buyer and the buyer repays the loan in installments. Under a land contract, the seller retains the legal title to the property, while permitting the buyer to take possession.

The seller also retains title under a 'Lease Option Purchase', and the aspiring buyer takes possession pursuant to a lease under which the tenant has a right, but not an obligation, to purchase the property on specified terms.

Under either structure, once the borrower has made 24 payments, **our Wholesale Lender Partner** will allow the borrower to utilize the property's appreciation & leverage the earned equity in the transaction, which can be done as a purchase or a refinance at that point.

Just Some Of What We Can Do:

- Land Contracts/Lease Option Purchases
- Stated Non-Owners
- BK 13 Buy-outs
- 12 x 30 Mtg OK to 80% LTV
- 1031 Exchange OK
- Non-Warrantable Condos
- Jumbo Bank Statement Loans
- Business or Personal Bank Statements
- Loans up to 1.5 mil

