



PROPERTY FINANCING OPTIONS

OPTION 1: **DEBROS LAND FINANCING**

This is the best option for those looking to take advantage of the most flexible terms with the cheapest payment possible.

- Minimum of 20% of purchase price as down payment at closing
- Payment terms as long as 100 months
- Interest rate 10-13%
- Credit score is reviewed (but is not the most important factor)
- Income verification (enough to cover bills plus a new land payment)
- U.S citizens and non-U.S. Citizens qualify
- Utilize an LLC or revocable living trust with personal guarantee
- No active bankruptcy

To apply, click [here](#).

OPTION 2: **BROKER PERSONAL FINANCING**

For those wishing to leverage their credit, this option might be the best choice. With our partnership with KW Capital Investments, you will get the best possible loan through them and they are a one-stop shop. Please note their minimum requirements below:

- Minimum of \$27,000 annual income.
- Minimum 650 credit score
- Us citizenship
- Less than 6 credit inquiries in the last year
- No new credit accounts created in the last 6 months
- No bankruptcy in the last 2 years
- No more than 60% credit utilization
- No co-signers permitted

To apply, click [here](#).

PERSONAL BANKING OPTIONS

OPTION 3: **HOME EQUITY LINE OF CREDIT (HELOC)**

If you are looking to take advantage of your home's equity you can take advantage of a HELOC loan. Requirements vary based on lender. Please inquire at your bank/lender of choice to find out the specific requirements

OPTION 4: **PERSONAL BANK LOAN**

Please inquire at your bank of choice to find out the requirements for a personal loan as each bank has different requirements and different rates depending upon your situation.