

# ALTERNATIVE OPTIONS

## OPTION #1: IN-HOUSE OWNER FINANCING

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



- *Down payment at closing is subject to variance based on the purchase price*
- *Payment terms as long as 5 years (60 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*

## OPTION #2: PERSONAL LOANS VIA BROKER

Are you looking to take advantage of your credit?

This would be the best option as this is the cheapest route, with our Partnership with KW Capital Investments, you are going to be able to get the best possible personal loan through them, as they are a one-stop shop! Please take note of 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*



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# BANK OPTIONS

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



This is likely to be the best option for those looking to take advantage of equity built up into their home, while having the cheapest interest rates and payment period available.

- *All home equity line of credit (HELOC)'s requirements will depend on your banks requirements. Please inquire at your bank of choice to find out what the requirements would be.*

## OPTION #4: PERSONAL LOANS VIA YOUR BANK OF CHOICE



- *All personal loan requirements that are done through your bank of choice will depend on your bank's requirements. Please inquire at your bank of choice to find out what the requirements would be.*



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