

The logo for PhoneOps Funding, LLC features the word "PhoneOps" in a large, blue, serif font with a white shadow effect. Below it, "Funding, LLC." is written in a smaller, blue, serif font. The background of the logo is a dark, stylized shape resembling a telephone handset or a similar object.

PhoneOps Funding, LLC.

If We Can't Close You, NO ONE CAN!!!

O: 321-877-4077 **E:** Processing@PhoneOpsFunding.com **W:** www.PhoneOpsFunding.com

Seller 2nd Terms

Offer:

- Full asking price
- 75% LTV Lender
- 15% Seller 2nd (*15% of the asking price*)
- 10% Down for Buyer
- 3% Seller Assist (*3% of the asking price go towards buyer's closing cost*)

Settlement:

- Seller is paid 85% of the asking price minus closing cost
- Seller hold back a 15% Seller 2nd with Buyer
- All paperwork including 2nd lien (*Seller 2nd*) & Servicing company is recorded at closing by Title

Seller 2nd Term:

- Term: 12 months
- Rate: 3% I/O payments for the 1st 12 months
- No pre-payment, lock out or minimum interest earned
- Once buyer refinance, the full Seller 2nd amount will be paid off

Loan Servicing:

The Seller has the option to collect payments directly or use Superior Loan Servicing to collect monthly payments and to provide the payoff letter once buyer refinances.