

Real Estate Finance With Subject To Options

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Have you ever used "subject to" as a tool in your real estate investing program?

If not, you're definitely missing out on one of the best tools around for being able to acquire lots of investment properties for very little money out of pocket!

Real estate investing deals can be financed in any number of ways, but one of our favorite real estate financing strategies is to negotiate a subject to contract

A subject to contract has a huge advantage over other forms of real estate purchase contracts, primarily because with a subject to agreement, the financing is not an issue.

When you take a property subject to you are taking title to the property subject to the existing mortgage or financing that already exists on the property.

Sometimes, you may hear this referred to as a wrap or AITD (All Inclusive Trust Deed) type strategy.

In these deals, you don't need financing to take title, because you are just promising to pay the mortgage(s) that is/are already on the property.

Because you don't have to go find the financing (and qualify for it), the only money you really need to do a "sub-to" deal is the money for the down payment, if any!

Many times, you can do a "sub-to" deal with only \$10 - \$100 out of pocket!

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