

FUNDAMENTAL MANAGEMENT LLC

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TBD Brock Hollow Dr, Johnson City, TX 78636

Below outlines our terms for TBD Brock Hollow Dr in Johnson City if owner financing is used. Some terms can be negotiated depending on the circumstance.

Owner Financing Terms

- 20 years max loan term
- Minimum 10% down payment
- 9.9% interest for the life of the loan
- No prepayment penalty
- Buyer pays \$25 monthly loan servicing fee
- Buyer pays property tax escrow at closing in addition to closing costs
 - No homeowner's insurance required
- Seller pays realtor commissions
- Buyer to submit credit report within 7 days of signing the contract. Buyer to pull and resubmit credit report once during the life of the loan at Fundamental Management's request.

Closing Costs

- With 25% or more down payment
 - Seller covers all closing costs
- With 20%-24% down payment
 - Buyer pays \$1,000 in closing costs. Seller covers the remainder.
- With 15%-19% down payment
 - Buyer pays \$2,000 in closing costs. Seller covers the remainder.
- With 10%-14% down payment
 - Buyer pays \$3,500 in closing costs. Seller covers the remainder.

Trent Horter and Mike Springer
Fundamental Management, LLC