

Owner Financing Contract Template

This Owner Financing Contract ("Contract") is entered into on this ____ day of _____, 20____, by and between _____ ("Seller") and _____ ("Buyer") concerning the property located at _____ ("Property"). This Contract is subject to the laws of the State in which the Property is located and adheres to any specific requirements named in the "_____ State Real Property Code."

1. Sale And Purchase

The Seller agrees to sell and the Buyer agrees to buy the Property described above, including all improvements thereon, and all rights, privileges, and appurtenances thereto, subject to the terms and conditions set forth in this Contract.

2. Purchase Price And Terms

The total purchase price for the Property is \$_____. The Buyer agrees to pay this amount according to the following terms:

1. Down Payment: A down payment of \$_____ due upon execution of this Contract.
2. Financing: The balance of \$_____ will be financed by the Seller over a term of _____ years, with an interest rate of _____% per annum.
3. Monthly Payments: Monthly payments of \$_____ inclusive of principal and interest, are due on the first of each month starting _____.
4. Late Payments: Payments received after the _____ day of the month will incur a late fee of \$_____.

3. Legal Description

The legal description of the Property is as follows: _____.

4. Closing

Closing will take place no later than _____, at which time the full ownership of the Property will transfer from the Seller to the Buyer. All closing costs will be allocated as follows:

- Seller's Costs: _____.
- Buyer's Costs: _____.

5. Default

In the event of default by the Buyer, the Seller may, at their option, choose to enforce specific performance or declare the entire balance of principal and interest immediately due and payable.

Owner Financing Rates And Terms

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Owner Financing Rates And Terms:

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