



Before You Drop the Price Again...

Could the deal itself use a little creativity?

Sometimes the problem really is the price. Sometimes it isn't. If buyers are looking but nobody is writing, it may be worth finding out what is actually stopping them before reaching automatically for another price reduction.

DON'T START WITH THE SOLUTION. FIND THE PROBLEM.

Payment? Cash to close? Condition? Timing? Qualification? The structure of the deal? Once you know what the buyer is reacting to, you may have something useful to solve.

“THE PAYMENT IS TOO HIGH.”

Could seller dollars be more useful toward eligible closing costs, discount points or a permitted temporary buydown than the same dollars would be as a small price reduction? The answer depends on the buyer, loan program and numbers.

“I DON'T HAVE ENOUGH CASH.”

Maybe the buyer can handle the ongoing payment but cash-to-close is the obstacle. Properly structured seller contributions may help with eligible closing costs, subject to the loan program and transaction.

“IT NEEDS TOO MUCH WORK.”

Is the issue a repair the seller can handle, a lender-approved repair escrow/holdback in an eligible situation, or a renovation-financing conversation? Not every property or repair qualifies - but the question may be worth asking.

“THE TIMING DOESN'T WORK.”

Closing-date flexibility, possession timing or another properly documented arrangement may solve something price alone cannot.

“I'D BUY IT IF...”

That sentence is useful. Finish it. It may reveal the real objection - and whether there is another conversation worth having.



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Seller financing isn't right for every seller or every property. But when the seller has the equity, circumstances and professional guidance to consider it, the conversation can look very different from simply lowering the price.

START WITH: CAN THE SELLER SUPPORT IT?

DO THEY NEED ALL OF THE PROCEEDS AT CLOSING?

Some sellers do. Others may be in a position to consider receiving a down payment plus scheduled payments over time. Their existing liens, equity, plans for the proceeds and risk tolerance all matter.

COULD MONTHLY INCOME BE USEFUL?

A seller-carried note may create a stream of principal and interest payments rather than one check at closing. That's not automatically better - but for the right seller, it may be worth exploring.

COULD INSTALLMENT-SALE TREATMENT MATTER?

Certain qualifying installment sales may allow some taxable gain to be recognized as payments are received instead of entirely in the year of sale. Interest is generally reported separately as ordinary income. This is a CPA/tax-attorney conversation, not a promised tax benefit.

WHAT ABOUT THE BUYER?

Terms still have to make sense: down payment, interest, payment schedule, maturity/balloon terms if any, security documents, servicing, default remedies and the seller's willingness to take credit risk.

WHAT PROFESSIONALS NEED TO BE INVOLVED?

Seller financing is a real financial and legal arrangement. Appropriate legal, tax, title/escrow and lending guidance can matter, along with applicable federal and state requirements.

CREATIVE DOESN'T MEAN CASUAL.

The useful idea is recognizing when a different structure might solve the problem - then bringing in the right professionals before anyone promises terms.



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Seller financing is only one possibility. Depending on the buyer, property and loan program, there may be other ways to solve the actual objection.

SELLER CONTRIBUTIONS

If cash-to-close is the issue, ask whether an allowed seller contribution toward eligible costs would help more than another price adjustment. Limits and eligible uses vary by loan program.

DISCOUNT POINTS / BUYDOWNS

If payment is the issue, ask the lender to run the numbers. Seller-funded discount points or a permitted temporary buydown may change the buyer's payment experience, but qualification and program rules still apply.

REPAIR ESCROW / HOLDBACK

Some loan programs and lenders allow certain repairs or postponed improvements to be completed after closing under controlled escrow arrangements. This is not a blanket workaround for condition problems; property safety, scope, timing and program rules matter.

RENOVATION FINANCING

Sometimes the better question isn't "Will the seller fix it?" but "Is there an eligible loan structure that lets the buyer purchase and finance approved improvements?"

ASSUMABLE FINANCING

Some government-backed loans may be assumable if the buyer qualifies and the servicer/program requirements are met. The seller's equity gap, release of liability and entitlement implications can be just as important as the existing rate.

CLOSING / POSSESSION FLEXIBILITY

If timing is the obstacle, a carefully documented closing or post-closing possession arrangement may be more valuable to one side than another price conversation. Contract, insurance, occupancy and lender requirements still matter.

SAME HOUSE. DIFFERENT OBSTACLE. DIFFERENT TOOL.

The goal isn't to force creativity into every transaction. It's to notice when the thing stopping the buyer may be something other than the asking price.



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A quick conversation with the buyer's agent - and, when financing is involved, the lender - may tell you whether there is anything worth exploring before the seller changes the price again.

A FEW QUESTIONS THAT CAN START A BETTER CONVERSATION

- ☐ What are buyers actually reacting to - price, payment, cash, condition or timing?
- ☐ Would the same seller dollars accomplish more somewhere else in the deal?
- ☐ Is the buyer's objection something a loan structure could potentially address?
- ☐ Does the seller have enough equity and flexibility to consider seller financing?
- ☐ Would the seller even benefit from receiving some proceeds over time?
- ☐ Is there an existing assumable loan worth investigating?
- ☐ Could an eligible repair or renovation structure solve a property-condition objection?
- ☐ Is timing or possession the real problem?
- ☐ Who needs to review the idea before anyone puts it into a contract?

BEFORE YOU CHANGE THE PRICE, FIND OUT WHAT'S STOPPING THE BUYER.

Sometimes price really is the answer. Sometimes it's payment. Cash. Condition. Timing. Or structure. You don't need to know every financing solution - you just need to recognize when there might be another conversation worth having.

THE WEEKEND QUESTION

If one change to the structure could make this home easier for the right buyer to say yes to, what would we want to know before the next showing or open house?

Financing, tax and legal ideas in this resource are conversation starters, not promises or universal solutions. Eligibility, limits and documentation depend on the parties, property, loan program and applicable law. Seller financing should be reviewed with appropriate tax and legal professionals.

Here's an idea. Take what helps. Ignore what doesn't.