


# Do you know?

knowing the value of your note is powerful.

A woman with short brown hair, wearing a light-colored blazer, is looking down at a document on a table. She has a slight smile. A man with dark hair is leaning over her, also looking at the document. He is holding a pen. The background is bright and out of focus.

## **Frequently Asked Questions and Concerns About Selling Your Real Estate Mortgage Note**

NoteWorld  
Servicing Center

**Q: My note is performing just fine for the present time. Why should I consider selling it?**

**A:** There are a number of very good reasons to sell a note. Here are some of the most common reasons our customers tell us:

The most popular reason is to free up the cash now to use for another purpose. Some want to purchase or remodel a residence, start a business, send children to college, pay medical bills, take advantage of an investment opportunity or receive immediate cash for any reason whatsoever. Selling the note provides a lump sum of cash for these purposes.

Many people do not want the headaches and bother of collections, late payments, non-payment of taxes and insurance and the possibility of default. Selling the note frees you from these common worries.

Other people acquire real estate notes later in life, at a time when they'd rather concentrate on retirement or travel than keep up with monthly payments. Selling the note allows them to enjoy their retirement.

It is common for estates and trusts to hold real estate notes. The executor or trustee receives the monthly payments and distributes them to the beneficiaries. Many choose the lump sum payment as a less cumbersome alternative.

**Q: Will you pay me the entire mortgage balance I am holding?**

**A:** The value of money decreases over time. For example, a \$100 bill will buy less in ten years than it would today. This is the reason the amount paid will be less than the current balance.

The amount depends on the interest rate you charged the buyer, the term of the mortgage, the current prime rate and the value of the property, as well as other factors.

**Q: Then, why should I sell my mortgage note for less than the balance?**

**A:** You can do more with a lump sum of cash now versus a mortgage balance which may never get collected. If you are like most customers, monthly payments get spent or frittered away with little or nothing to show for it. With a lump sum of cash you are in control of your money instead of the buyer. You can take advantage of opportunities important to you and your loved ones. You can even invest the money and your earnings will grow at a compound rate that in several years can exceed your current mortgage balance.

**Q: If I decide to sell the note, do I have to be at the closing?**

**A:** No. NoteWorld Financial can handle everything for you by phone and overnight mail. And, will handle everything with a minimum of effort on your part. We'll even handle all of the paperwork at no cost to you... and we'll pay the normal closing costs as well, which could amount to \$2,000 or more.

**Q: What if I am NOT interested in finding out the up-to-date value of my note?**

**A:** Please feel free to call our customer service department at [1.800.488.4407](tel:18004884407) and, at your request, we will remove your name from our list if you are not interested or have already sold your note elsewhere.

**Q: Can I trust NoteWorld Financial and NoteWorld Servicing Center?**

**A:** Yes! We're a name you can trust to help you meet your financial needs. You can have complete peace-of-mind, since we have an entire department of professionally trained Note Analysts who handle real estate mortgage transactions throughout the United States. We have an outstanding reputation for helping our clients understand every facet of the note selling process. Our files are full of letters from satisfied clients thanking us for our professionalism, expertise and helpfulness.

**Q: Whom do I contact if I still have other questions or concerns?**

**A:** Please call us toll-free at **1.800.488.4407** or visit our website at **www.noteworld.com** and we'll be happy to assist you. We treat every client with respect and fairness - the way we want to be treated ourselves.

**Take advantage of this opportunity and act now.  
Call today to talk to a Note Analyst and learn  
the value of your note.**

# NoteWorld Servicing Center

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