

## OFFER INSTRUCTIONS (CASH OR OWNER FINANCING ONLY)

### Accepted Purchase Methods

- **Cash or Owner Financing** only.
- **No third-party financing** (no banks, FHA/VA, hard money, etc.).

### Proof of Funds (Required Before We Consider Any Offer)

- **Cash offers:** Provide **proof of funds** (recent bank statement or equivalent).
- **Owner financing offers:** Provide proof you have the **down payment funds available** (recent bank statement).

### What to Submit (Complete Offer Package)

Email a complete offer including:

- **Completed and executed by Buyer TREC Contract**
- **Cash Proof of Funds** (required) or **Owner Financing** (include Seller Financing Addendum)
- If **Owner Financing**, include:
  - **Down payment amount**
  - **Loan term requested: 20 or 30 years**
  - **Any special terms/contingencies** (keep them minimal if you want a stronger offer)

### Owner Financing Terms (Base Terms)

- **Interest rate: 12%**
- **Minimum down payment: 10% required**
- **Stronger offers:** In multiple-offer situations, **higher down payments are stronger.**
- **Monthly payment:** We will calculate your payment based on **offer price + down payment + term.**

**Seller: Graba Equity Corp**

### Trec Unimproved contract 5.A Earnest Money + 5. B Option Period

- **Earnest Money: 1% of the purchase price** due after the **executed contract**
- **Option Period: 3 days** included **at no charge.**  
Please complete any necessary due diligence before making an offer.

### Title Company / Closing Contact

**Capital Title of Texas LLC**

**Escrow Officer: Allison Mayo**

**Address:** 24345 Gosling Rd, #150, Spring, TX 77389

**Phone:** 281-715-3440

**Email:** AMayo@ctot.com

### **Trec Unimproved contract 6. Closing Costs, Escrows, Survey, Condition**

- **Closing costs + title policy (if desired):** paid by **Buyer**.
- **Buyer may roll closing costs into the loan** (at Seller's discretion / subject to approval).
- **Escrows:** Buyer agrees to escrow **property taxes** and **HOA dues (if applicable)**.
  - **3 months of escrow collected at closing.**
- **Survey:** Buyer may order a **new survey at Buyer's expense**.
- **Property sold "As-Is."** Buyer to complete due diligence (including city/county land-use restrictions) before submitting an offer.

### **Trec Unimproved contract 6. E SELLER'S DISCLOSURE**

The seller states they are NOT aware of:

- Flooding on the property that materially affects its use.
- Any pending or threatened litigation, condemnation, or special assessment affecting the property.
- Any environmental hazards that materially/adversely affect the property.
- Any dumpsite, landfill, or underground tanks/containers now or previously on the property.
- Any wetlands (as defined by federal/state law) affecting the property.
- Any threatened or endangered species or habitat affecting the property.
- The property being located wholly or partly in a floodplain (the "wholly/partly" boxes shown are not checked).
- Any oak wilt affecting trees on the property.

**Trec Unimproved contract 8 A.** The listing agent works for the company that is selling the property.

### **Buyer Agent / Commission**

- **Seller does not pay Buyer's agent commission.**
- Agents must arrange and negotiate compensation directly with their Buyer.
- The Seller may adjust the sales price to include the buyer's agent's commission, and the Seller will pay it.

### **Escrow / Servicing Requirements (If Owner Financing)**

- Buyer agrees to use **Texstar Escrow (RESPA Certified)** as escrow/servicing company.
- Buyer agrees to set up **ACH payments** with Texstar Escrow.
- Buyer will have **online access** to account and payment history.
- **\$35/month servicing fee** paid directly to Texstar Escrow.
- Payments can be reported to the credit bureau **if Buyer chooses**.

### **Where to Send Offers**

Email all offers (with required proof of funds) to:  
**sellhoustonfast@gmail.com**

### **Reference Documents**

The **contract draft** and **seller financing addendum** include the property details and terms—use them as a reference when submitting your offer.