

Bear Fruit Properties

Monthly Installments: A credit check is **NOT** required to be approved for financing. You always have the option to put more money on the down payment if you would like. Any additional payment will come directly off the total of the note. Here are the steps of the financing deal.

- Properties are sold on a first come first served basis. A property is secured and taken off the market once the Down Payment and a \$250 non-refundable document fee is paid by using the secured link in the ad or on the website.
- We will then draft 3 documents. A [Promissory Note](#), [Land Contract](#), and [Purchase Sale Agreement](#).
- Documents will be emailed to you and signed using a service called **Signnow.com**, you will get a copy of all these documents.
- Monthly payments start 30 days after the agreement date. A \$10 monthly note fee as well as estimated property taxes and any other required fees like HOA or POA will be included on the payments as well.
- There is a 3% payment processing fee for ACH and Credit Card Payments.
- We use an automated payment system called **Geekpay**. You will be able to access your contractual documents and amortization schedule there. You also can make additional payments towards your property anytime you would like on this website.
- Once the principal is paid in full, we will deed the property to you within 2 weeks.

CASH SALE:

- Properties are sold on a first come first served basis. A property is secured and taken off the market once the \$250 non refundable document fee and made by using the secured link in the ad or on the website.
- We will then draft 2 documents. A new **Deed** and **Purchase Contract**.
- Purchase contract will be emailed to you and signed using a service called **Signnow.com**, You will get a copy of the signed documents.
- After signing, we will notarize the new deed and provide you with evidence that it has been notarized (ie: picture, fax, video)
- We send you wire payment instructions for purchase of the property.
- Once funds are received, we send the deed to the county for recording.
- In most counties the deed can be recorded electronically in a day or two.
- Once the deed is recorded, we send you a physical and digital closing packet.
- Then... Go enjoy your land!