

# **Creative Deal Structuring**

## **What is a terms deal?**

A terms deal is a agreement to purchase a property where you're not paying all cash for it, and the seller is taking back a note for an agreed amount of time. The reason the deal is good isn't necessarily because the property is being bought at a low price, but because the terms of the financing already in place make it possible to buy without needing to qualify for a conventional mortgage.

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