

Your guide to selling your home with little to no equity

Home selling options that help you rebuild your financial well-being.

[Start a conversation](#)



We've worked with the following lenders and many, many more.



Selling a home in a “buyers’ market” can create many stressors:

Overwhelmed
by the situation not knowing the best next step

Feeling hopeless
helpless and about your financial future

Burdened
by increasing relational strain at home

The challenges of a buyers’ market

Today, the market has turned and there are more houses available with less people buying. This has caused home prices to decrease creating a “buyer’s market”.

Subsequently, you might have to accept less and contribute more to closing costs in order to sell your home through traditional means.

Meet Anna!

Anna bought her house in 2019 for \$250,000. After competing with multiple offers she paid \$5,000 over asking price. After making her payments on time for the past 72 months, she now owes \$223,000 on her mortgage. She needs to relocate for a promotion and now needs to sell the house ASAP.

If Anna listed her home for sale through a realtor for \$250,000, and a buyer offers \$240,000 the following is an example of why she would have to pay money out of her pocket at closing in order to sell her house.

Anna’s situation

- \$240,000 Buyer’s offer
- \$14,400 Realtor fees (avg. 6%)
- \$12,000 Other closing costs (avg. 4-6% seller costs, title costs, seller contributions)

- \$213,600 Anna’s net sale
- \$223,000 Total Anna still owes on the mortgage

\$9,400 Amount **Anna has to pay** at closing to sell her home

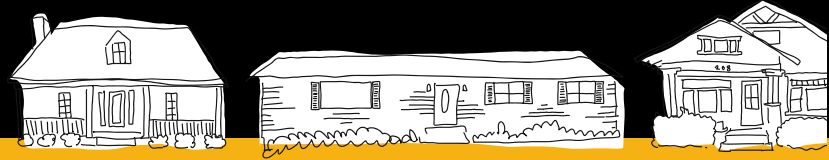
If this type of home sale was Anna’s only option, **that would honestly suck**. Luckily for her, there’s another option.

Your solution: a Mortgage Takeover*

*Also known as selling *subject-to your existing mortgage staying in place*

It's a game-changer for people like you who need to sell quickly and protect their financial health.

A Mortgage Takeover (Subject-To) is the transferring of the ownership of your home to a buyer, like Schwieters, without paying off your existing mortgage. The buyer takes over your mortgage payments, and you walk away free from the financial burden and without having to pay realtor fees and closing costs.



THERE IS HOPE FOR YOUR FUTURE!



Benefits of a Mortgage Takeover

01 **SELL IN 10 DAYS OR LESS**

Schwieters' Mortgage Takeovers allow you to sell your house within ten days or less, which is crucial when you're financially strained or behind on payments.

02 **YOU DON'T PAY A DIME**

If you try to sell a home that has little or no equity in it through a realtor, you will end up having to **pay** money to sell your house. With a mortgage takeover, you won't pay a dime.

03 **HELPS RESTORE YOUR CREDIT**

Because Schwieters pays all missed payments and buys the house prior to foreclosure, you avoid the house-related issues that could damage your credit score. Even if you've been given a notice of foreclosure, Schwieters can step in and free you from your financial burden.

CHOOSE YOUR PARTNER WISELY

Texas real estate investors are not state regulated.

Inexperienced investors may make you promises that they cannot keep which could leave you in a worse spot and never get you to the closing table.

Mortgage Takeovers are a specialized home buying process that require great expertise. If you choose to sell through a Mortgage Takeover, we recommend selecting a company that has a long history with this type of transaction.

20+
years in business

500+
People helped

100+
Foreclosures avoided

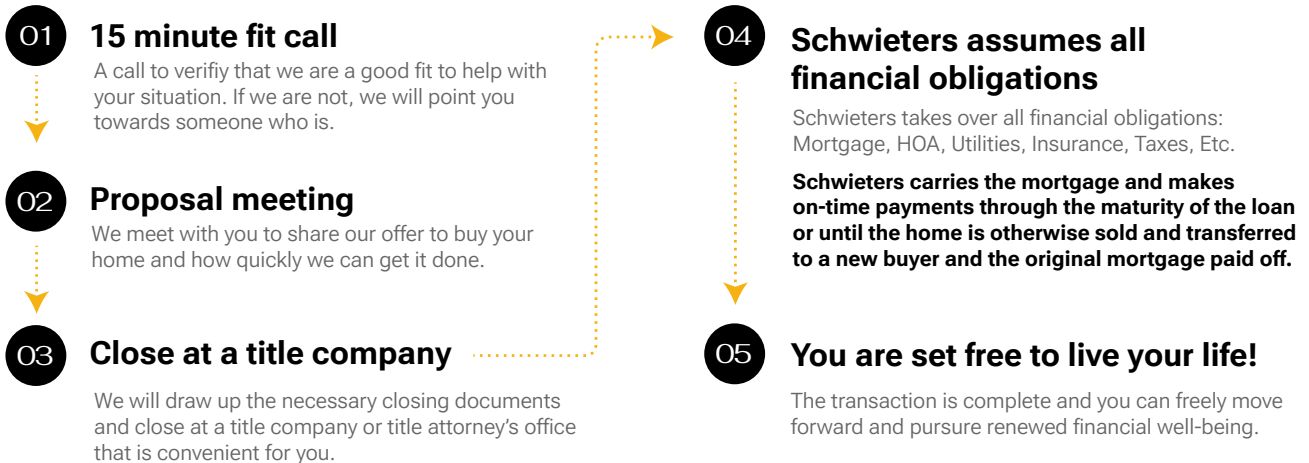
**Schwieters
has made every
payment on time
for every one
of our 300+
clients.**

Traditional selling vs. Mortgage Takeover

Let's take Anna's situation and compare her costs below:

Anna sells through A realtor	Anna sells through a Schwieters' Mortgage Takeover
\$240,000 Buyer's offer	\$223,000 Schwieter's offer = what Anna owes
– \$14,400 Realtor fees (typically 6%)	– \$0 Realtor fees (typically 6%)
– \$12,000 Other closing costs (seller costs, title costs, seller contributions)	– \$0 Other closing costs (seller costs, title costs, seller contributions)
<hr/>	<hr/>
\$213,600 Anna's net sale	\$223,000 Anna's net sale
– \$223,000 Total Anna still owes on the mortgage	– \$223,000 Total Anna still owes on the mortgage
<hr/>	<hr/>
– \$9,400 Amount Anna has to pay at closing to sell her home	\$0 Anna walks away free and clear with nothing to pay at closing

How it works:



SELL YOUR HOME FAST AND REGAIN YOUR FINANCIAL WELL-BEING!



Hi, I'm Aaron.

Over the past 20 years, we've been able to help more than 250 homeowners like you. If you need help, let's talk!

Let's start a conversation