

## **Seller Financing Negotiation Terms Re: Commercial Loans**

1. Interest Rate: 5%
2. Amortization Period: 10 - 20 years
3. Interest Only Payments: (This means more cash-flow, but the principal balance is not being paid and an exit strategy must be planned)
4. Balloon Payment: (Arrange for the Principle Balance to be paid off in 5 years)