



Angel Real Estate

How to Incorporate Crucial Measures in '**Subject To**' Transactions into Your Life





The **'subject to'** strategy is one of the most commonly used in the real estate world, as it allows buyers to acquire a property without directly assuming the responsibility of the existing mortgage. In a **"subject to"** transaction, the buyer commits to making the monthly mortgage payments of the seller, without having to obtain a new mortgage loan in their name. This can provide exciting opportunities for those who wish to enter the real estate market without the need to qualify for a traditional loan.

Discover the crucial measures for success in real estate transactions and acquire your superpowers in the world of real estate! Our team of expert agents will guide you every step of the way, sharing their wisdom and experience with you.





Learn about the 'Subject To' agreement where the buyer acquires a property without assuming the existing mortgage. Understand the roles and responsibilities of all parties involved in this transaction.

Familiarize yourself with common terms used in 'Subject To' transactions, such as "deed," "promissory note," "equity," "lien," and more. Understanding these concepts will help you communicate effectively during the process.

Discover how to carefully evaluate the advantages and disadvantages of a 'Subject To' transaction and determine if it is a suitable option for you. Learn to identify potential risks and how to mitigate them to protect your interests.



Pre-Transaction Measures:

Viability Assessment:

Learn how to analyze the seller's financial situation and the existing mortgage to determine if the 'Subject To' transaction is feasible. Consider aspects such as the property's market value, outstanding mortgage balance, and monthly payments.

Payment History Investigation:

Understand the importance of reviewing the payment history of the existing mortgage. This will help you evaluate payment consistency and identify potential issues that may affect the transaction.

Negotiating Favorable Terms:

Learn negotiation techniques to establish favorable conditions in the 'Subject To' transaction, such as mortgage interest, payment terms, and other contractual terms.





Effective Communication:

Discover how to maintain clear and open communication with the lender, seller, and other parties involved throughout the process. Effective communication is key to resolving issues, obtaining relevant information, and ensuring a successful closing.

Mortgage Payment Management:

Learn how to properly manage payments for the existing mortgage during the 'Subject To' transaction. Gain insights into establishing an efficient payment system and maintaining a detailed record of all financial transactions.

Long-Term Protection:

Explore strategies to maintain long-term success in a 'Subject To' transaction. This may include options such as mortgage refinancing, selling the property in the future, or implementing protective measures to ensure sustainable cash flow.

Each of our superhero agents will guide you through each of the processes involved in the real estate world, granting you superpowers to succeed in this exciting field. Join the league of superpowered individuals in real estate and unleash your full potential.



Angel Real Estate



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Real estate expert

Go to our YouTube channel



@Angel_RealEstate

for more tips and valuable resources for real estate agents.

Write to us, we are here to help you.

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