FiTerra FINANCE

The Smarter Way To Buy.

Total Control

Renovate, rent, or sell. Every right and benefit a traditional homeowner has - the moment you close.

Less Down

Finance just a portion of the purchase, not the whole thing -lower payment, more cash stays in your pocket.

All The Upside

All market appreciation belongs to you. Full gains and less cash in the deal means outsized returns.

- WHAT YOU'RE BUYING

Your Home. Financed Smarter.

The purchase price on this listing reflects FiTerra's Optimized Finance Structure. You're buying full ownership and control of the home — with a low-cost financing fee alongside your mortgage; like HOA dues. The fee is fixed at closing, and you can buy it out whenever you're ready.

- Renovate whenever you want
- Occupy and control the property fully
- Sell your interest to a future buyer
- Rent it out as an investment
- Buyout financing fee at your discretion
- Keep 100% of appreciation

- SIDE BY SIDE

Same Home.
Two Ways to Finance It.

FiTerra gets you into the same home with less down, a lower monthly mortgage, and no PMI — maximizing your returns from day one.

See How It Works?

The fee simple price is what the whole home is worth. Your purchase price is what you're buying.

TRADITIONAL PURCHASE Fee Simple Cost ·	$200,000
YOUR PRICE FiTerra Optimized Ownership Interest ·	$80,000

6.5% · 30yr mortgage rate used for illustration

✓ BETTER FOR BUYERS

Traditional Purchase Finance 100% of the home price		FiTerra Optimized Structure Finance your Ownership Interest only	
Down Payment 10% of $200K home	$20,000	Down Payment 20% of $80K Ownership Interest	$16,000
Loan Amount	$180,000	Loan Amount	$64,000
Monthly mortgage (P&I)	$1,138/mo	Monthly mortgage (P&I)	$405/mo
Financing Fee		Financing Fee 6% of seller's $120K interest ÷ 12	$650/mo
PMI (below 20% down)	+$225/mo	PMI	None
TOTAL MONTHLY	$1,363/mo	TOTAL MONTHLY	$1,055/mo

$257/mo lower
MONTHLY SAVINGS

$8,000 less down
AT CLOSING

No PMI
MAXIMIZE SAVINGS

100%
OF MARKET APPRECIATION

Less down. Lower mortgage. No PMI. Maximum affordability.

FiTerra gets you into the same home with less cash at closing, a lower monthly mortgage, and no PMI — ever. Every dollar you keep at closing is a dollar that keeps working for you.

FiTerra FINANCE

A Fee You Can Actually Pay Off.

Unlike HOA dues that you pay as long as you own, the Financing Fee can be paid off completely - and it's gone forever.

HOW IT'S CALCULATED

01. Seller retains **60%** Investment Interest = **$120,000**
02. 6% annual fee on that amount

= **$600/**mo — $120K × 6% ÷ 12 · fixed rate · predictable payment

Fixed at closing

YOUR BUYOUT RIGHT

Pay It Off Any Time.

The buyout price is locked in before you sign. On a $200K home:

$120,000 = 60% of purchase price · fixed · no appraisal

After buyout: fee is gone permanently.

The difference between the Financing Fee and an HOA fee is one word: ***Payoff.***

	Condo / HOA Fee Standard monthly Association Fee	FiTerra Financing Fee Monthly fee on seller's Investment Interest
Monthly payment	Yes — ongoing	Yes — but you can pay it off
Attached to the property?	Yes — permanent	No — attached to seller's interest
Can it be eliminated?	Never	Yes — buy it out any time
Buyout price	Not applicable	Fixed at closing — no surprises
After paying it off	Still paying HOA	Full ownership · fee gone permanently

The Less You Put Down, The More Your Money Works For You

When your home appreciates, you keep the gain. With FiTerra, you get into the same home for less — so every dollar of appreciation goes further.

APPRECIATION ANALYSIS

$200,000 home →

$243,300 in 5 years

+$43,300 gain

4% annual appreciation · 5 years · 100% yours

BETTER RETURN

TRADITIONAL PURCHASE		FITERRA OPTIMIZED	
DOWN PAYMENT	**$20,000** 10% of $200K home	DOWN PAYMENT	**$16,000** 20% of $80K Ownership Interest
RETURN ON YOUR INVESTMENT	**+217%**	RETURN ON YOUR INVESTMENT	**+271%**

Same $43,300 gain · $4,000 less invested

Same home. Same gain. You put $4,000 less in — so your appreciation goes 54% further on every dollar of your down payment.