

# Simanda Investments LLC Recommends ?Sell My Note?

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San Diego Note Buyers | Simanda Investments LLC, based in California, is pleased to recommend their Sell My Note service. Owned by Simon White, the company specializes in buying and selling real estate, real estate notes and business notes.

If an individual is considering selling their mortgage note, Simanda Investments has the expertise and experience to make it happen smoothly. If anyone has sold their commercial or residential property and financed it themselves or as a client owner (and is now in need of selling a mortgage note), the company can provide a painless and efficient exit strategy if acting as the bank is no longer enjoyable or profitable to the party in question. In just over 14 days Simanda can get their clients financing for their mortgage notes. The company highlights that most clients may not know it, but when they are selling mortgage notes on the secondary mortgage market, being in possession of the proper funding and direct real estate note buyers will have a significant increase on the payout and the chance of fulfilling their financial goals. The company boasts one of the fastest turnarounds and can get clients funding quickly from the most competitive offers on their mortgage notes.

There are many different options available to a person if they are looking to sell a mortgage note. One of these methods is selling the note with a full note purchase. This is when a person decides to sell their entire note and to get the most money possible directly, though this may depend on the type of asset. This helps eliminate the risk or obligation to service the asset and will leave the person free to follow any other financial pursuits. One may also choose to sell a partial note of their original note. This option is when a person decides to purchase only a part of a note which is tied to balloon payment or a payment stream. For example, the company can buy 2 or 3 years or even more than a decade's worth of payments which are expected from the asset. Once the company has collected the payments as specified in the agreement made at the point of sale, the remainder, including interest, principal and the remaining balance, are automatically reverted to the original owner. A person would receive a smaller amount of compensation upfront but will be able to acquire much more due to the interest collected over the duration of this financial advance.

Simanda Investments also offers the option for a split buy-out of a mortgage note. In this situation, the entire purchase of a mortgage note will be divided into 2 or more lump sum payments. The individual will most often get a lump sum when the sale has been closed (and will continue to receive scheduled payments after that until the entire amount has been paid). The reasoning for breaking up the sale of mortgage notes in this manner is often due to poor performance of the property market or to secure the asset and the borrower. This is particularly useful if one wishes to reduce their tax liabilities within a given time period. One can also opt for a reverse partial purchase of a promissory note. In this instance, a part of the note is bought, but the investor will delay the collection of their interest to a later date.

It is no easy task to determine the market value of a real estate receivable on the secondary market. There are several secondary as well as primary factors that may influence what a real estate receivable is worth in the market. Some of these factors include the amount for the down payment, the borrower's credit score, the interest rate for promissory notes, and the note payback period. Balloon payments, personal guarantees, payment history, and records of the notes can also be factored in when determining the final sum.

Simanda Investments LLC has been working in the discounted mortgage note industry and the secondary mortgage market for more than 12 years. During this period, the company has maintained an impressive 96% note closing success rate. Their in-depth understanding and extensive experience in this market enables the team to exceed client service and financial expectations as they will always get a client's note funded. The company also strives to maintain a high standard of efficiency in order to provide the best results for their clientele.

To learn more about Simanda Investments, one may visit the company website. Simanda Investments and their representatives can also be contacted via phone or email for further details.

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For more information about San Diego Note Buyers | Simanda Investments LLC, contact the company here: San Diego Note Buyers | Simanda Investments LLC Jane Darcy (760) 635-7631 jane@localblitzpr.com

## **San Diego Note Buyers | Simanda Investments LLC**

*Simanda Investments LLC is owned and operated by Simon White. Simanda buys and sell real estate, real estate notes and business notes.*

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