THE CREATIVE FINANCING FINDER'S FEE BLUEPRINT

Get Paid to Match Buyers & Sellers — Without Owning Property

SELLER FINANCING • SUBJECT-TO • LEASE OPTIONS

SheysUniverse

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You don't need a real estate license, capital, or credit to get paid in real estate. You need one skill: the ability to connect a motivated seller with the right buyer, using creative financing structures that make deals possible when a traditional bank loan wouldn't work.

This guide walks you through exactly how creative financing deals work, how to find motivated sellers before anyone else does, how to match them with buyers, and how to structure and collect your fee at closing — without ever taking ownership of the property yourself.

Created by SheysUniverse.

01

How Creative Financing Actually Works

Three structures cover most of the deals you'll come across:

- Seller financing: the seller acts as the bank — the buyer pays them directly over time instead of getting a traditional mortgage. Great for sellers who own the property outright.
- Subject-to: the buyer takes over the seller's existing mortgage payments, and the loan stays in the seller's name. Useful when a seller needs out fast and the buyer can't qualify for new financing yet.
- Lease option: the buyer rents the property with the right (not obligation) to purchase later at an agreed price — useful for buyers who need time to qualify for a loan.

In every structure, your job is the same: understand the seller's real problem, understand the buyer's real capability, and bring the two together in a way that works for both sides.

02 Finding Motivated Sellers

Motivated sellers usually share one thing in common: a problem that a normal home sale doesn't solve fast enough. Look for:

- Properties that have sat on the market for 60+ days with no traditional offers
- Pre-foreclosure notices (public record in most counties)
- Inherited properties (often listed as “estate sale”)
- Landlords tired of managing tenants (“tired landlord” properties, often with visible deferred maintenance)
- Divorce or relocation situations, where speed matters more than top dollar
- Expired listings — sellers who tried the traditional route and it didn't work

Public county records, expired MLS listings, and simple driving-for-dollars in a target neighborhood are enough to build a steady list of leads without spending anything on ads.

03 Matching Sellers With The Right Buyers

Not every buyer fits every deal. Before you match anyone, understand:

- Their timeline — are they ready to move now, or building toward it over months?
- Their qualification status — can they get a traditional loan, or do they need seller financing or a lease option to bridge the gap?
- Their price ceiling — know it before you bring them a property, not after.

Keep a simple running list of active buyers and what they're looking for — property type, price range, location, and financing situation. When a new seller lead comes in, you'll often already have a buyer in mind before you even finish the seller conversation.

04 Structuring & Collecting Your Fee

Your fee is earned for bringing the deal together — agree on it in writing before you introduce buyer and seller, not after.

Deal Type	Typical Finder's/Assignment Fee
Simple introduction (seller □ buyer, they finalize)	$500 – $2,000 flat
Assignment fee (you control the contract, assign it)	$3,000 – $10,000+, deal-dependent
Ongoing referral on seller-financed deal	1–3% of note value, or flat fee at closing

Important: real estate fee laws vary by state — in many places, receiving a fee tied directly to a property sale can require a license unless it's structured as an assignment fee on a contract you hold. Always confirm the rules in your state before structuring a fee, and consider consulting a local real estate attorney for your first few deals.

05 Your First 30 Days

- Week 1: Pull a list of 20 motivated-seller leads from public records and expired listings in one target area.
- Week 2: Reach out to all 20 — phone, mail, or door-knock — and start building your buyer list in parallel.
- Week 3: Have real conversations with any responsive sellers; understand their actual problem and timeline.
- Week 4: Present your first match, walk both sides through how the structure works, and put your fee agreement in writing before introducing them.

You don't need dozens of deals to make this work — you need one good match, structured clearly, with your fee agreed on upfront.