FREE GUIDE · 2026 EDITION

FOR LANDLORDS OF 2-4 UNIT PROPERTIES · YORK COUNTY, PA

The York County Landlord's Strategy Guide

How to exit a small rental property cleanly in 2026

INSIDE THIS GUIDE

- The real exit spectrum — six paths, not two
- Why property condition drives which buyer pool you have
- The hidden cost of the MLS path — net math, not gross price
- When seller financing is actually the right tool
- A worked walk-through: deferred maintenance + long-term tenant

ED LANE

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SECTION 01

From Ed — What This Guide Is

This guide is for York County, Pennsylvania landlords who own a 2-, 3-, or 4-unit rental property and are starting to think seriously about an exit. Maybe your tenants are fine and the rent checks clear, but the roof is 22 years old, the plumbing is past its useful life, and you have no interest in pouring another $25,000 into the property before you list it. Maybe you want out — but not at the price of evicting a tenant who has been paying you for a decade.

I am Ed Lane. I run Yellow House Buyers, LLC. I am a principal-only buyer — I sign the contract in my own company's name, I appear at closing, I intend to own and operate the property, and I do not use assignment clauses. I close using DSCR financing through a local mortgage partner, which typically means about a six-week transaction window — lender underwriting plus settlement work, run sequentially. Actual timelines depend on the lender, the program, and the appraisal.

This guide is deliberately honest about a thing most lead magnets skip: the choice between listing on the MLS and selling direct is not really a choice you make in a vacuum. It is forced on you by your property's condition, the financing that condition qualifies for, and the buyer pool the financing admits. Understanding that is the difference between a smooth exit at fair value and a long, expensive march through a process that was never going to work for your specific situation.

WHAT'S INSIDE

SECTION 02

Market Outlook — York County 2026

The small-multifamily market in York County has stayed steady through the rate cycle. Rents on 2-4 unit properties continue to absorb the higher-cost financing environment. A few benchmark numbers to set context:

10-15%	7-8%	~6 wks
typical price correction absorbed through the 2023-2025 rate cycle	blended cap-rate threshold DSCR underwriting targets on 2-4 units	typical DSCR-financed close (lender underwrite + settlement)

Those numbers set the frame. The actual price realized on any specific property depends on condition first. An appraiser will assign a condition rating from C1 (new) to C6 (uninhabitable). Properties rated C1-C4 can generally be financed by DSCR lenders and most conventional lenders. C6 is generally disqualifying until repairs are completed and a re-inspection passes. Some C5 properties may also be declined, conditioned on repairs, or require a repair escrow — the outcome depends on the lender, the program, and the appraisal findings. Condition drives which buyer pool is available to you, and therefore which exit path is economically viable for your specific property.

SECTION 03

Pennsylvania Tenant Law Essentials

Pennsylvania landlord-tenant law governs how a sale interacts with existing tenants. Five essentials every owner should know before selling a tenant-occupied property:

- ✓ **Leases transfer with the property.** A valid lease binds the new owner for its remaining term. The buyer inherits the tenant, the rent, and the lease terms as written.
- ✓ **Security deposits and tenant records.** Security deposits, tenant payment history, and rent-collection instructions should be handled clearly through settlement and lease-transfer documentation, with written notice to the tenant. Confirm the specific mechanics with your settlement professional or a PA attorney.
- ✓ **Month-to-month tenancies require notice.** PA's default notice is 15 days for a term of one year or less and 30 days for terms longer than one year, unless the lease specifies otherwise.
- ✓ **Peaceful possession is protected.** A sale does not shortcut the eviction process or authorize locking out a tenant with a valid lease.
- ✓ **Showings require reasonable notice.** Most leases permit entry with 24-hour notice; absent a lease clause, reasonable notice still applies.

> *None of this is legal advice. The facts of your lease and your tenant situation matter. When in doubt, a 30-minute consult with a PA landlord-tenant attorney is the cheapest insurance you can buy.*

SECTION 04

The Real Exit Spectrum — Six Paths

Most landlord guides reduce this to 'list it or sell it direct.' That hides the real choice. There are at least six distinct exit paths for a York County 2-4 unit. The right path is determined by property condition, tenant situation, timeline, and how much residual involvement you want after closing.

PATH	WHEN IT WORKS BEST	TIMELINE	SELLER ROLE AFTER CLOSING
A **MLS Retail Listing**	Property is turnkey (C1-C4 condition), vacant or vacating tenants, you can afford $20-40K in pre-listing repairs, 90-180 days is acceptable.	**90-180 days**	None.
B **Direct Sale to DSCR-Financed Buyer**	Property passes C1-C4 appraisal, rents are documented, DSCR generally meets the lender's required coverage (commonly 1.25x or better), you want net proceeds at closing on a known timeline.	**~6 weeks**	None.
C **Seller-Financed Direct Sale**	Property does not pass DSCR appraisal due to condition (often C5-C6, lender-dependent) OR seller wants an income stream plus installment-sale tax treatment OR buyer needs terms institutional lenders cannot offer.	**Negotiated; often 4-8 weeks**	You are the lender; receive monthly payments.
D **All-Cash Investor Sale (BRRRR-path)**	Property likely fails DSCR appraisal due to condition (often C5-C6) AND seller needs a fast close (2-4 weeks) AND seller accepts a below-retail price in exchange for certainty. Buyer is an investor who will repair and hold — or BRRRR out later with their own DSCR refinance.	**2-4 weeks**	None (walks away with proceeds at closing).
E **Subject-To (existing mortgage stays)**	Seller has a below-market rate on existing mortgage, wants out fast, buyer takes over payments. Due-on-sale clause is a real legal consideration — requires attorney review.	**Negotiated; can be fast**	Existing mortgage in seller's name; buyer makes payments.
F **Lease-Option to Existing Tenant**	Existing tenant wants to eventually purchase; rent with option credit toward a defined future purchase price.	**Option period 1-3 years**	Remain owner during option; may finance or sell outright later.

Sections 07, 08, and 09 work through the math for paths A, B, C, and D in detail. Paths E (subject-to) and F (lease-option) are specialized tools — valid when the facts fit, but not the right first question for most landlords.

SECTION 05

Preparation Checklist

Before you talk to any buyer — retail or direct — assemble the information below. Clean paperwork signals a serious seller and shortens the time from first conversation to signed agreement.

✓ Know your numbers

Gross rents per unit, annual taxes, insurance, utilities you pay vs. tenants pay, trash, snow removal, lawn. A buyer will ask; have the answers ready.

✓ Know your leases

Term, monthly rent, security deposit held, any addenda. If a tenant is month-to-month, note that explicitly.

✓ Know your condition

Roof age, HVAC age, water heater age, electrical service size, major plumbing material (galvanized vs. copper vs. PEX). Be honest about deferred maintenance — it drives financing.

✓ Know your price expectation

Even a rough range. 'I want to net somewhere in the $200s after payoff' is enough to start a real conversation.

DOCUMENTS TO HAVE READY

- Current leases (signed and dated) for each unit.
- Rent roll showing unit, tenant, monthly rent, deposit, lease term.
- Recent utility bills (most recent 12 months) for anything you pay.
- Most recent property tax bill.
- Insurance declarations page showing current coverage and premium.
- Any permits, violations, or open inspections on file with the municipality.

A buyer with clean paperwork moves from offer to closing without the friction of chasing documents mid-transaction.

SECTION 06

Tenant Transition

Selling a tenant-occupied property well is mostly about communication. Tenants who feel respected stay, pay, and cooperate through closing. Tenants who feel blindsided get adversarial quickly.

A REASONABLE COMMUNICATION SEQUENCE

1. **Once seriously exploring a sale:** tell the tenant in plain language. You are not required to, but it prevents the conversation from breaking sideways later.
2. **Once you have a buyer under contract:** formal written notice identifying the new owner effective at closing, confirming the lease carries over unchanged, and identifying who will collect rent going forward.
3. **At closing:** security deposits, tenant records, and rent-collection instructions handled through settlement and lease-transfer documentation. Written notice to the tenant confirming the transfer and the buyer's contact information for maintenance and rent.

COMMON CONCERNS LANDLORDS RAISE

Q What if my tenant's lease still has 6, 12, or 18 months on it?

A The lease transfers to the new owner under Pennsylvania law and continues unchanged through the remaining term. For an investor buyer, a performing tenant with time left on a lease is a feature, not a problem — the income starts on day one.

Q What if my tenant is behind on rent or has damaged the property?

A You can still sell. The right approach is to disclose honestly; an investor buyer will price accordingly and take over the situation. Trying to hide a problem tenant almost always surfaces during due diligence and kills deals at the eleventh hour.

Q Do I need to give my tenant notice that I am selling?

A Pennsylvania does not require specific pre-sale notice to a tenant. You must honor the existing lease and the tenant's right to peaceful possession. Most owners find that a plain-language heads-up before the buyer shows up is both a courtesy and a practical move.

Q Can I show the property to a buyer while the tenant lives there?

A Most leases permit entry for showings with 24-hour written notice. A specialist investor buyer typically needs only one walk-through, not an open-house schedule — so the disruption to the tenant is minimal.

SECTION 07

The Hidden Cost of the MLS Path

The MLS gross price is not the MLS net proceeds. Between pre-listing repairs, agent commission, buyer concessions, and holding carry, a retail listing on a 2-4 unit usually surrenders 20-30% of gross to costs the seller does not see until closing.

Here is the arithmetic on a standard York County $200K retail-comparable duplex needing ~$25K of pre-listing repairs to reach C1-C4 condition. Path A sells to a retail buyer after the seller funds repairs. Path B sells as-condition to a DSCR-qualified hold investor who keeps the existing tenant and prices off the rent roll, not a BRRRR-level discount.

Path A — MLS at $200K gross

A $200K retail-comparable York County duplex.

Gross MLS sale price	**$200,000**
Pre-listing repairs (C1-C4)	**- $25,000**
Commission (5.5%, buy + sell)*	**- $11,000**
Buyer concessions (typical 2-3%)	**- $5,000**
Holding costs (3-4 mo)	**- $4,500**
Net to seller (approx.)	**$154,500**

Range under different concession and holding assumptions: approximately $147K - $155K.

Path B — Direct DSCR Sale at $160K

As-condition sale. DSCR hold investor. Keeps tenant.

Direct DSCR-financed sale price	**$160,000**
No pre-listing repair spend	**$0**
No listing-side commission	**$0**
No holding carry (~6-wk close)	**$0**
Typical seller closing costs	**- $3,500**
Net to seller (approx.)	**$156,500**

Range depending on condition, repair exposure, tenant quality, and closing terms: approximately $152K - $162K.

Net to Seller — Path A vs Path B

Direct DSCR nets slightly more in absolute dollars and closes in ~6 weeks — no repair spend, no listing period, no tenant displacement. MLS's bigger gross collapses after $25K in repairs, 5.5% commission, 3-4 months of holding, and buyer concessions. Direct DSCR is the smart middle: fair-value exit without retail-path friction or a BRRRR-path discount.

** 5.5% reflects a typical York County range of 5-6%; actual commissions vary by agent and negotiation.*

SECTION 08

When Seller Financing Is Actually the Right Tool

Seller financing is not a trick. It is not a way to squeeze a higher price out of a property that is worth less. It is a specific tool that fits three specific situations. Outside those situations, there are cleaner paths.

1. **Property cannot pass DSCR/conventional appraisal.**

   If an appraiser rates your property C5 or C6 — active plumbing issues, active moisture, structural concerns, safety or habitability hazards — many DSCR lenders will decline the loan, condition it on repairs, or require a repair escrow until the property is re-inspected at an acceptable condition. In practice, that means conventional retail buyers and DSCR-financed investor buyers are generally unavailable until the condition issues are resolved. The remaining buyer pool is (a) all-cash wholesalers pricing in a 30-40% discount for speed and risk, or (b) a seller-financed direct buyer who can pay closer to fair value because you are carrying the note instead of a bank. Seller financing is often the only path to fair-value net proceeds on a condition-compromised property. Not because of marketing — because of financing mechanics.

2. **Seller wants income stream + installment-sale tax treatment.**

   Under IRC Section 453, a seller who receives proceeds over multiple years can recognize the capital gain ratably as payments come in, rather than fully in the year of sale. For a long-held property with meaningful appreciation, that can materially reduce the total tax bite and can keep the seller in a lower marginal bracket. It also produces monthly income from the note, which some sellers prefer to a lump sum. Confirm the specific treatment with your CPA before signing.

3. **Buyer needs terms the banks cannot offer.**

   Lower down payment, no appraisal contingency, faster close, a balloon structure rather than 30-year amortization — these are all things a seller can offer that an institutional lender cannot. The value of those terms to the buyer is real, and a buyer will pay a price premium for them. For the seller, this is negotiation leverage: terms have value, and the buyer pays for them with the price.

> *If your property passes DSCR appraisal and you want net cash at closing, Path B (Direct Sale to a DSCR-Financed Buyer) is almost always cleaner than seller financing. Do not choose seller financing because someone told you to. Choose it because the math of your specific situation demands it.*

SECTION 09

Walk-Through — Deferred Maintenance + Long-Term Tenant

Here is a composite scenario — not any one owner, but a pattern the phones keep ringing about — worked honestly end-to-end.

THE SITUATION

- ✓ York County duplex, retail-comparable $200K if turnkey.
- ✓ Condition: 22-year-old roof past useful life, galvanized plumbing, active basement moisture, exterior paint needs attention, one kitchen with a structural issue under the sink.
- ✓ One long-term tenant with 18 months remaining on lease at $1,050/mo, pays reliably, wants to stay.
- ✓ Landlord: owned 14 years, ready to exit, no capital for a $25K+ renovation, unwilling to evict a good tenant to get vacancy for a retail listing.

THE FINANCING REALITY

- An appraiser walking this property would likely rate it C5. The combination of galvanized plumbing, 22-year-old roof, and active basement moisture typically lands in the C5 range — significant deferred maintenance with habitability-adjacent concerns. The exact rating depends on the appraiser and the inspection findings.
- Many DSCR lenders will decline the loan, condition it on repairs, or require a repair escrow. Depending on the lender, the program, and the appraisal findings, a C5 rating may prevent the loan from closing or impose repair conditions until a re-inspection passes. C6 is generally disqualifying until repairs are completed.
- Conventional retail buyers are generally unavailable for the same reasons — conventional lenders use the same condition framework as DSCR lenders. Owner-occupant retail buyers are effectively unavailable because the tenant's 18 months remaining on the lease prevents the owner from taking possession.
- The buyer pool reduces to two groups: all-cash investors on the BRRRR path (who price in a ~30% discount to cover condition risk, repair execution risk, and capital tied up through the refinance cycle — Path D) or seller-financed direct buyers (who can pay close to fair value in exchange for seller-carried terms — Path C). This framing follows directly from financing mechanics, not from marketing.

> Before getting to price, the exit path is narrowed for you by the property's condition. The MLS and Path B (direct DSCR) are off the table until the deferred maintenance is resolved.

09 CONT.

WALK-THROUGH (CONTINUED)

The Four Paths Available to This Owner

Each panel below works the path openly. Path B is mechanically unavailable until condition is fixed — shown here so the owner can see what it would take to unlock it. Numbers are rounded for readability; every specific deal will differ.

Path A — MLS Listing

(requires repairs + vacancy)

- Gross price: $200,000
- Repairs to pass appraisal: - $25,000
- Commission 5.5%: - $11,000
- Concessions ~2.5%: - $5,000
- Holding / vacancy carry: - $9,000
- Net to seller: ~$150,000
- Timeline: 4-6 months after tenant vacates
- Requires evicting the long-term tenant and funding $25K of repairs up front

Path B — Direct DSCR Sale

UNAVAILABLE

(the DSCR path this owner would have taken if the property qualified)

- DSCR path status: Unavailable until repairs completed and re-inspection passes
- Why: appraiser would rate C5 (active moisture + galvanized plumbing + 22-yr roof)
- Most DSCR programs require C1-C4 appraisal condition for a standard loan
- Path restored only after ~$25K repairs and re-inspection
- If seller completes repairs, a DSCR buyer could then offer ~$178K with ~6-week close
- Sequence: pay for repairs → wait for re-inspection → then access this path
- Practical status for this owner: blocked by condition

Path C — Seller-Financed Direct Sale

($180K, 15% down, 6.5%, 20-yr amort, 5-yr balloon)

- Sale price: $180,000
- Terms: 15% down ($27K), 6.5% rate, 20-yr amortization, 5-yr balloon
- Monthly P&I on $153K note: ~$1,142
- 60 monthly payments collected: ~$68,500
- 5-year balloon of remaining balance: ~$126,000
- Gross realized over 5 years: ~$221,500
- Timeline: ~4-6 weeks to closing; 5-year income stream thereafter
- Installment-sale tax treatment (IRC Section 453) — confirm with CPA

Path D — All-Cash Investor Offer

(the cash BRRRR-path buyer)

- Typical all-cash bid: ~70% of ARV minus repairs = ~$135,000
- Why the discount is typically 25-35% rather than ~10%: buyer absorbs condition risk, deploys their own capital, and executes all repairs themselves
- Capital tied up ~12 months until they can DSCR-refinance out (the BRRRR refi)
- Repair-execution risk (overruns, contractor delays, permits) lands on the buyer
- Timeline: 2-4 weeks close; buyer then repairs, stabilizes, refis over 9-14 months
- Net to seller: ~$135,000 — lowest of four, fastest close

09 CONT.

WALK-THROUGH (CONTINUED)

Side-by-Side Verdict

For THIS specific property, seller financing (Path C) captures the most net value over the 5-year horizon — not because of a trick, but because of math. Path A requires capital + time + evicting the long-term tenant. Path B is mechanically unavailable until condition is fixed. Path D (all-cash investor) takes the deal off the owner's hands in 2 weeks but leaves roughly $86,500 on the table versus Path C over the 5-year horizon. Path C is the only path where a buyer can pay fair market value without bank financing — because the seller is the bank.

- ✓ Monthly P&I of ~$1,142 is close to the net rent the owner was receiving — but with zero landlord responsibilities from closing forward.
- ✓ The 18-month tenant is honored. The lease transfers under PA law; the buyer inherits a performing rent roll on day one.
- ✓ Installment-sale tax treatment (IRC Section 453) may spread the capital gain over the payment years rather than year one (confirm with CPA).
- ✓ The Path D discount is not greed. It is the rational price a cash buyer can pay given their own economics — condition risk, repair execution risk, and capital tied up through the BRRRR refi cycle.

Seller financing is not always the right answer. It is the right answer HERE because the financing reality closed off the cleaner paths. On a different property with different condition, the same owner would take Path B and net cash at closing.

SELF-AUDIT

What to Ask Yourself Before Choosing a Path

1. Has the property been professionally appraised in the last 12 months, and do I know what condition rating (C1-C6) it would likely receive today?
2. Do I have the cash on hand to fund pre-listing repairs (typically $20K-$30K on a deferred-maintenance 2-4 unit) without borrowing against it?
3. Am I willing to end a current tenancy to deliver vacancy for a retail listing, or is honoring the existing lease a priority?
4. What is my tax exposure if I recognize the full capital gain in the year of sale, and has my CPA run the numbers on an installment-sale structure?
5. Do I want to walk away clean at closing with a lump-sum check, or am I comfortable collecting monthly payments with a balloon due in 5-10 years?

SECTION 10

The Principal Difference

Not every 'we buy houses' ad represents the same kind of buyer. The most important distinction is between a wholesaler — who is shopping a contract to other investors for a markup — and a principal buyer, who is buying for their own account. A principal buyer signs the contract in their own name, appears at closing, and has no assignment clause in the contract. Ask the buyer directly: Will you be on the deed at closing, or are you assigning this contract? A principal buyer will answer clearly and bring the contract to match.

WHOLESALER (what to watch out for)	PRINCIPAL BUYER (YHB) (how Yellow House Buyers operates)
✕ Signs a contract, then shops it to other investors.	✓ Buys for its own portfolio; intends to own and hold.
✕ Revenue comes from the assignment fee, not from ownership.	✓ Revenue comes from rental income over years.
✕ Closing depends on finding an end buyer in time.	✓ Closing depends only on lender underwriting and settlement.
✕ Incentive is a low contract price to preserve assignment spread.	✓ Incentive is a price that makes the long-term hold work.
✕ Often operates outside your county or state.	✓ Local to York County; accountable in your community.
✕ Contract typically contains an assignment clause.	✓ No assignment clause; Ed signs and appears at closing.

THE TWO-WORD TEST

“Assignment clause.”

If the contract contains one and the buyer will not remove it, you are talking to a wholesaler — regardless of what the letterhead says.

SECTION 11

Security & Legal Protections in Seller Financing

If you carry a note on the property, you are protected by the same legal instruments a bank uses. A properly structured seller-financed transaction gives you foreclosure rights substantively the same as an institutional lender's under Pennsylvania law.

✓ Recorded at Closing

The mortgage (or deed of trust) is recorded with the county at closing, giving you a first-position lien on the property. Public record, identical to any bank's mortgage filing.

✓ Insurance Loss Payee

You are named as mortgagee / loss payee on the buyer's insurance. If the property is damaged or destroyed, insurance proceeds go to satisfying the note first.

✓ Defined Default Terms

The note defines grace periods, late fees, acceleration triggers, and default events. You have contractual clarity on exactly when foreclosure is available and how to exercise it.

✓ Professional Drafting

A York County settlement company and a real estate attorney — both licensed in PA — handle the note, mortgage, recording, title insurance, and funds disbursement.

! A HANDSHAKE IS NOT SELLER FINANCING

Seller financing without a recorded mortgage, without a proper promissory note, or without professional drafting is not seller financing — it is a handshake. Do not do it that way. The paperwork is what turns a private agreement into a protected position.

SECTION 12

Next Steps

Read this guide. Talk to your CPA or attorney if that helps you think clearly. When you are ready for a direct conversation, here is how to reach me.

PHONE	717-347-6770
EMAIL	Ed@yellowhousebuyers.com
WEB	www.yellowhousebuyers.com
GUIDES	yellowhousebuyers.com/landlord-resources

> *Every conversation is a conversation — not a pitch, not a script. If a direct sale is not the right fit for your situation, I will say so. That is the only way this works long-term.*

Ed Lane

Managing Member, Yellow House Buyers, LLC

APPENDIX A

Key Terms Explained

These definitions are provided to ensure full clarity in every conversation you have about your property exit.

Promissory Note	The written legal instrument in which the buyer promises to repay a specified sum of money, at a specified interest rate, under a specified schedule. In a seller-financed sale, the seller holds this note.
Mortgage or Deed of Trust	The instrument that creates a lien on the property to secure repayment of the promissory note. Pennsylvania uses the mortgage form. The lien is recorded with the county and gives the lender (in seller financing, you) foreclosure rights on default.
Installment Sale	An IRS-recognized method (IRC Section 453) that allows a seller to recognize capital gain ratably as payments are received, rather than fully in the year of sale. Your CPA should confirm applicability to your specific facts.
CAP Rate	Capitalization rate — annual net operating income divided by property value. A shorthand the investor market uses to price income properties. Higher cap rates generally correspond to higher risk or lower-quality assets.
Principal Buyer	A buyer purchasing a property for its own account, intending to own and operate it — as opposed to a wholesaler, who intends to assign the purchase contract to another buyer for a fee.
Balloon Payment	A lump-sum payment of the remaining balance of a loan at the end of a specified term, typical in seller-financed notes that amortize over 20-30 years but come due in 5, 7, or 10.
DSCR (Debt Service Coverage Ratio)	Net Operating Income divided by Annual Debt Service. A DSCR of 1.25x means the property generates 25% more income than its mortgage debt service requires. Many DSCR programs in 2026 use 1.25x as a common minimum coverage ratio; specific requirements depend on the lender, program, rate, and LTV.
C1-C6 Condition Rating	Standard appraisal condition ratings. C1-C4 is generally acceptable for DSCR and most conventional financing programs. C5 and C6 ratings (deferred maintenance, structural issues, habitability hazards) frequently trigger repair conditions, lender overlays, or disqualification until repairs are completed and a re-inspection passes. The specific outcome depends on the lender, the program, and the appraisal findings.

APPENDIX A (CONTINUED)

Subject-To	A transaction structure where the existing mortgage stays in the seller's name, but the buyer takes over making the payments. Legal, but carries due-on-sale clause risk (the existing lender can technically call the loan due on transfer); requires attorney review.
Wraparound Mortgage	A seller-carried note that 'wraps' around the seller's existing mortgage. The seller continues paying the original lender from the buyer's monthly payments. More complex than either pure seller financing or subject-to.
Lease-Option	A lease agreement that gives the tenant a right (not an obligation) to purchase the property at a defined price by a defined future date. Part of the rent often credits toward the future purchase price.

None of the above constitutes legal, tax, or financial advice. Every owner situation is specific; talk to your own professionals before signing anything.

CLOSING THOUGHT

Property condition determines what financing is available. Financing determines who can buy. The buyer pool determines the price. Know your condition honestly, and the right exit path becomes obvious.

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