Our Proposal for 1244 Topeka Dr, Saginaw, TX

Sold directly to us, no realtors · October 31, 2026

Thank you for talking with us. **This isn't an offer. It's a well thought out proposal: $440,000** for your home, **$25,000** to you the day we sign, your mortgage paid plus $500 every month, every repair on us, and cash in full by February 2028. That's about $30,000 above the ~$410,000 your home comes to at the area average of $101/sq ft, with no agent fees.

Our Proposal: Rent Now, We Buy Later

recommended · most money for you

$440,000

From our last conversation, owner financing seemed like a concern. So instead, we're proposing rent to own: you keep the deed, we take care of the house, and you get paid cash at the end.

Price	$440,000, locked in today
Money up front	**$25,000** to you when we sign. It's yours to keep.
How long	January 1, 2027 to February 28, 2028 (14 months). We're **flexible** on the take-over date.
Every month	We pay your full mortgage payment **plus $500**. The mortgage part can go straight to you or straight to your lender — your choice.
Repairs	We take care of **everything** like it's our own house. No repair calls, no repair bills, no landlord headaches for you.
Ownership	The deed **stays in your name** the whole time until we close. Nothing transfers until you're paid in full.
The final sale	We pay **cash** by February 28, 2028. Could be a couple weeks early, not much more, since that's when most of the cash is available. The money is coming from an annuity (about $500,000) and we can show you proof now. No bank loan needed, so no risk of a loan falling through.

How the $440,000 gets paid to you

Up front when we sign	$25,000
Extra $500 a month × 14 months	$7,000
Loan paid down by our monthly payments (estimate)	$9,909
Cash at the final sale (estimate)	$398,091
Total	**$440,000**

What you get (estimate): about **$137,000** after your mortgage is paid off. That's about **$30,000 more** than a quick sale, plus $25,000 in your hands right away and no repair costs while you wait.

Market check (MLS, Oct 29, 2026): similar 4–6 bed homes nearby average **$101/sq ft**, about **$410,000** for your 4,064 sq ft. The one recent sale (1229 Topeka Dr) took **264 days**. 5 of 7 homes for sale have cut their price, and 6 of 7 are listed below $400,000. **These are all listed homes sold through realtors**, so sellers still pay agent fees out of those prices ($20,500–$24,600 at 5–6% on $410,000). Full report: cloudcma.com/live/ead22df3a65bd21014438c429b789005

If you need to sell right away: we can also buy outright for **$410,000**, closing early January 2027 ($4,100 deposit, 7–10 day inspection). You'd walk away with about $107,000 (estimate), **about $30,000 less**, with no $25,000 up front and no monthly payments. It's what we can do right now in a tough market. Please don't take it the wrong way.

About the "what you get" numbers: these are estimates. We need a copy of your latest mortgage statement to give you the exact amount.

Numbers marked "estimate" are based on what we know about your mortgage today. We'll confirm them with your latest mortgage statement. This is a summary to talk through, not a contract. Once you say yes, a Texas real estate lawyer will write up the agreement and a title company will handle the closing.