

# The --- 453 Commercial Loan<sup>TM</sup> --- Program

A Simple Tax Deferral Strategy for Sellers and  
An Improved Financing Opportunity for Buyers  
A Powerful Combination!

Buying and Selling a Business or Property is a major decision and one that should be handled with care.

**For those who are selling**, it's time to capitalize on your success. Your business or investment property is probably one of your most valuable assets, and the sale proceeds are expected to be a major funding source for your retirement or other income needs. So it's very important that you retain the most you can after-tax and assure a desired income stream that is secure and predictable.

**For those who are buying**, this purchase can be the start of something great and it's important to get off to a great start and get the most value for your money.



## Introducing The 453 Commercial Loan Program

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### What Is the 453 Commercial Loan Program?

The 453 Commercial Loan Program provides a powerful combination that benefits both Seller and Buyer. It enables a simple tax deferral strategy for the Seller and the opportunity for improved financing terms for the Buyer.

This flexible program can improve the marketability of a business or property and be used as a great facilitator for various transactions.

### How does the 453 Commercial Loan Program Work?

It works by creating a means for the Seller to construct the sale transaction, or a portion thereof, as an installment sale for the tax advantages, but still keep it a lump sum cash transaction for the Buyer.

An Insurance Company or Bank is utilized as an intermediary to this transaction and acts as the lender to the Buyer and payment obligor to the Seller.

# *Simplicity & Security!*



## **Typical Client Profile**

The 453 Commercial Loan can accommodate any sale situation where there is sufficient cash available to structure and the Seller does not need all the sale proceeds at closing.

### **Examples:**

- A Seller is Retiring or Pursuing other Interests
- A Seller is Concerned about His/Her Taxes
- A Seller is Concerned about the Investment of His/Her Sale Proceeds
- A Seller is Not Interested in a Traditional 1031 Exchange
- A Seller is Concerned about the Security of any "Seller Financing"
- A Seller is Concerned about Asset Protection or Spendthrift Protection
- Multiple Owners/Sellers Who Each Want an Individual Exit Plan

The 453 Commercial Loan can benefit any Buyer who is purchasing a business or property from a Seller who fits the criteria stated above. Buyers must qualify under the guidelines set forth by each lending institution and this program does not change the underwriting requirements of the participating Insurance Companies or Banks.



## **Key Advantages**

Sellers are able to:

- Defer Some or All of the Taxable Gain - *For as Long as They Want*
- Invest Before Tax Proceeds – *As Much as They Want*
- Receive a Guaranteed Payment Stream of Income – *Designed However They Want*
- Earn a Competitive Rate of Return – *For as Long as They Want*
- Don't Pay Taxes Until the Proceeds Are Actually Received – *Whenever They Want*

## **Plus...**

The purchase of a business or property will become more attractive to more buyers because of this program's ability to potentially improve certain loan terms.

## **This Is A Strategy Where Everyone Wins!**

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A Powerful Solution for Individuals  
Selling and Buying Commercial Real Estate or Businesses

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