

## The 453 Commercial Loan™

**Sellers**, take as much cash as you want at closing and receive the remaining proceeds as an on-going payment stream. Defer the tax!

**Buyers**, get a reduced loan rate!

The 453 Commercial Loan™ provides a combination of a tax deferral strategy for sellers and a reduced loan rate for buyers.

If you're selling commercial real estate or a business you should learn about this powerful program!



[www.453loan.com](http://www.453loan.com)

CRAILHUNTLY®

# The 453 Commercial Loan™ Program



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A Tax Deferral Strategy for Sellers  
&  
A Reduced Loan Rate for Buyers

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# Simplicity & Security

**What is the 453 Commercial Loan?** The 453 Commercial Loan provides a powerful combination of a tax deferral strategy for the seller and a reduced loan rate for the buyer.

A Participating Bank is used as an intermediary to this transaction and acts as the lender to the Buyer and payment obligor to the Seller.

## How does it work– for the Seller?

- 1) A Seller can take as much of the sale proceeds as he/she needs or wants at closing and pay a proportionate share of taxes owed.
- 2) A Seller structures the remaining proceeds to be paid over time, at interest, and only pays a proportionate share of the remaining taxes as each payment is received.

## How does it work– for the Buyer?

- 1) A Buyer gets a reduced loan rate from normal street rates, as offered by the Participating Bank.
- 2) A Buyer gets title to the property and the Participating Bank assumes all ongoing obligations to the Seller.



## Typical Profiles

The 453 Commercial Loan can accommodate any sale situation where a Seller wants or needs some of the proceeds at closing and would like to receive the remaining proceeds, at interest, over time and defer the payment of taxes.



### A Seller who is:

- Retiring or pursuing other interests
- Concerned about taxes
- Concerned about the investment of proceeds
- Not interested in a traditional 1031 exchange
- Concerned about asset or spendthrift protection
- Looking to improve the asset's marketability to more buyers

### A Buyer who is:

- Purchasing a business or property from a Seller who fits the criteria above
- Able to meet the loan underwriting requirements of the Participating Bank

### Situations:

- Commercial real estate sale (land, office, retail, industrial, even vacation or second homes)
- Business sale
- Price gap exists between buyer and seller
- Multiple owners/sellers who each want a different exit strategy

## Key Benefits & Advantages

### Sellers

- Defer some or all of the taxable gain
- Receive an on-going payment stream
- Earn a competitive rate of return
- Don't pay taxes until you actually receive payments
- Improve marketability of the asset to more buyers

### Buyers

- A reduced loan rate below normal street rates
- May improve loan-to-value ratio

The 453 Commercial Loan is a trademark, copyright and patent-pending program of CraiHuntly LLC.

**Disclaimer:** The 453 Commercial Loan is subject to the terms and conditions of IRC Section 453 and the underwriting requirements of each lending institution. Information herein is not intended to be used, and cannot be used for the purpose of avoiding any tax penalties.

CraiHuntly or the Participating Banks make no promise, recommendation or representation as to the tax or legal consequences of using the 453 Commercial loan program in any particular transaction. All persons and entities are advised to seek independent tax and legal advice before utilizing the program.

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