

# National-Note-Buyer.com – Who Are These Guys?

National-Note-Buyer.com is a subsidiary of T J Stewart, a financial consulting firm located in Eaton, IN. The firm has been involved in the finance industry since 1980 serving clients coast to coast. The firm specializes in the liquidation of privately created notes or paper typically created as seller carry back paper with the sale of real estate or a small business etc. For years small business sales have been largely financed by the seller and as of late many real estate transactions have also included seller carry back financing. Once created this paper or these notes generate a monthly payment back to the note holder or seller. Often these note holders need to recoup the total lump sum of cash remaining on these notes instead of receiving the monthly payments. That is when they try to sell this paper and our firm, [www.National-Note-buyer.com](http://www.National-Note-buyer.com) is one of the places they turn to, to liquidate these holdings to cash.

In addition to real estate mortgage notes and small business seller carry back notes and estate notes there is a growing demand for the sale of “Buy Here/Pay Here” auto sales loans and leases. These auto loans and leases are financed initially by a credit line from the dealer and once a certain level is reached, the dealer needs to free up some cash and seeks to sell the portfolio. These portfolios typically range from at least \$50,000 to \$20 million or so in net principal balances. Since all financial markets fluctuate daily as to market yields etc. and since all this paper once created has set terms and a set APR and APY etc. these notes typically have to be discounted to meet the given yield the market place demands.

The brittle financial market conditions as of late mean marketing any paper has to be performing paper for the most part. Few, if any, current investors are interested in paying good money for defaulted paper, be it mortgage or standard chattel note, just to try and foreclose on the hypothecated asset securing the debt. Investors today want performing paper that is discounted to market yields with adequate security and a proven payment history.

So if you are interested in buying real estate notes or hard money loans or cash flows or mortgage note buyers or business note buyers or commercial note buyers or promissory note buyers or mobile home note buyers you’ve come to the right place.

National-Note-Buyer.com will provide the note holder with a free appraisal of the market value of the paper they hold. If the bid is satisfactory and will the cooperation of all parties the paper can be underwritten and liquidated in anywhere from a week to three week period of time. National-Note-Buyer.com will purchase the paper in the bid or will have one of their investors purchase the paper and normally from a non-recourse position.

National-Note-Buyer.com can be a principle or a broker and can work with other brokers to liquidate this paper and bring it to cash. **If you are receiving payments on some paper you hold and would like a cash quote, please contact us at your convenience.**

We can be reached toll free at **866-935-3100** or by email at [ts6947@ymail.com](mailto:ts6947@ymail.com) . We look forward to serving you in the near future.

***In short, if it gives you payments, we can give you a lump sum of cash for it in a couple weeks.***

Contact [www.National-Note-Buyer.com](http://www.National-Note-Buyer.com) with any questions you may have about buying or selling a note. We look forward to serving you in the near future.

Thanks for your time,

A handwritten signature in blue ink, appearing to read 'T J Stewart', is placed over a light purple rectangular background.

T J Stewart, Founder & CEO

[www.National-Note-Buyer.com](http://www.National-Note-Buyer.com)