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SELL FOR MORE WITH

The Seller Advantage

Your Guide to a High-Value Exit

Retire on your terms

WRITTEN BY
THE TRUE VALUE GROUP

Chapter 1: Sell For More

Selling a small business today isn't as simple as finding a buyer with cash. Banks are slow, underwriting is strict, and traditional buyers often struggle to secure financing. That's why more owners are turning to **100% seller financing**—a deal structure where the buyer pays you over time.

It's not just a workaround. It's a strategy that can help you:

- Sell faster
- Command a higher price
- Reduce taxes
- Generate predictable monthly income
- Stay protected with collateral you already understand

For many owners—especially those nearing retirement—seller financing is the smartest exit strategy available.



Transforming your retirement strategy into predictable monthly income is a major advantage.

For owners stepping away from daily operations, you'll inherently avoid rising utility costs,

equipment repairs, and labor challenges. Passive owners find unique value in more favorable deal structure, greater tax efficiency and, obviously, greater financial return year over year.

The benefits are more compelling with detail. Let's take a deeper look at how this strategy strengthens your position from the very first step of the sale

Chapter 2: Seller Financing Explained

Seller financing means the buyer purchases your business using a **promissory note** instead of a bank loan. You receive monthly payments (principal + interest) over a set term—usually 3 to 7 years.

Key components include:

- **Sale Price**
- **Down Payment (optional)**
- **Interest Rate**
- **Term Length**
- **Collateral (the business itself)**
- **Personal Guarantee (common in small business deals)**

You're essentially stepping into the bank's role—but with far better security, because you already know the business inside and out.

We are in a lending environment where banks are cautious and buyers are capital-constrained. Seller financing is now one of the most powerful tools for achieving a high-value, low-friction exit. For many small business owners, it's more than an alternative—it's the smartest path to a profitable transition

Chapter 3: Why Sellers Earn More With Seller Financing

Here's the part most owners don't realize:

Seller-financed deals almost always produce a higher total payout.

Why?

1. **Higher Sale Price**

Buyers pay more when you provide the financing. A \$600K cash deal often becomes a \$750K seller-financed deal.

2. **Interest Income**

Just like a bank, you earn interest—often tens of thousands of dollars over the term.

3. Lower Taxes

Payments spread over multiple years will significantly reduce your tax burden compared to a single large lump-sum event.

4. Faster Closings

No bank underwriting. No SBA delays. No financing contingencies.

You get more money, more control, and fewer headaches.



Today's small-business market faces several constraints. Laundromat owners have discovered that offering **100% seller financing** is an effective way to increase business value. This shift presents a major advantage for owners in high-utility markets.

The biggest barrier for most buyers isn't interest in the business. It's **capital**. Banks typically require 20–30% down, plus working capital reserves, plus equipment collateral that laundromats often can't fully satisfy due to depreciation. Even strong operators with solid credit struggle to meet these requirements

For owners nearing retirement, the financing advantage becomes even more meaningful.



The same structure that attracts more buyers can also create a predictable, long-term income stream that supports a smooth transition into the next chapter of your life.

Chapter 4: The Retirement Advantage is Monthly Income You Can Count On

For owners nearing retirement, seller financing turns your business into a **5-year income stream** instead of a one-time payout.

Benefits include:

- **Predictable monthly payments**
- **No more payroll, repairs, or rising utility costs**
- **No market volatility like stocks or real estate**
- **Income secured by the business you already understand**

It's essentially a **long-term retirement plan** rooted in the business you've built for years.



This is a strategy that helps you stay in control of the deal, set terms that match the business's cash flow, and turn your hard-earned equity into predictable monthly income. It's a programmatic maneuver that boosts your total payout and creates a smoother transition for everyone involved.

And here's the part many may miss: when you remove the down-payment barrier and eliminate the SBA bottleneck, you open the door to operators who are ready to move fast and pay a (monthly) premium for the opportunity.

Which brings us to the next key question: **why do buyers love seller financing so much in the first place?**

Chapter 5: Why Buyers Love Seller Financing (And Why That Helps You)

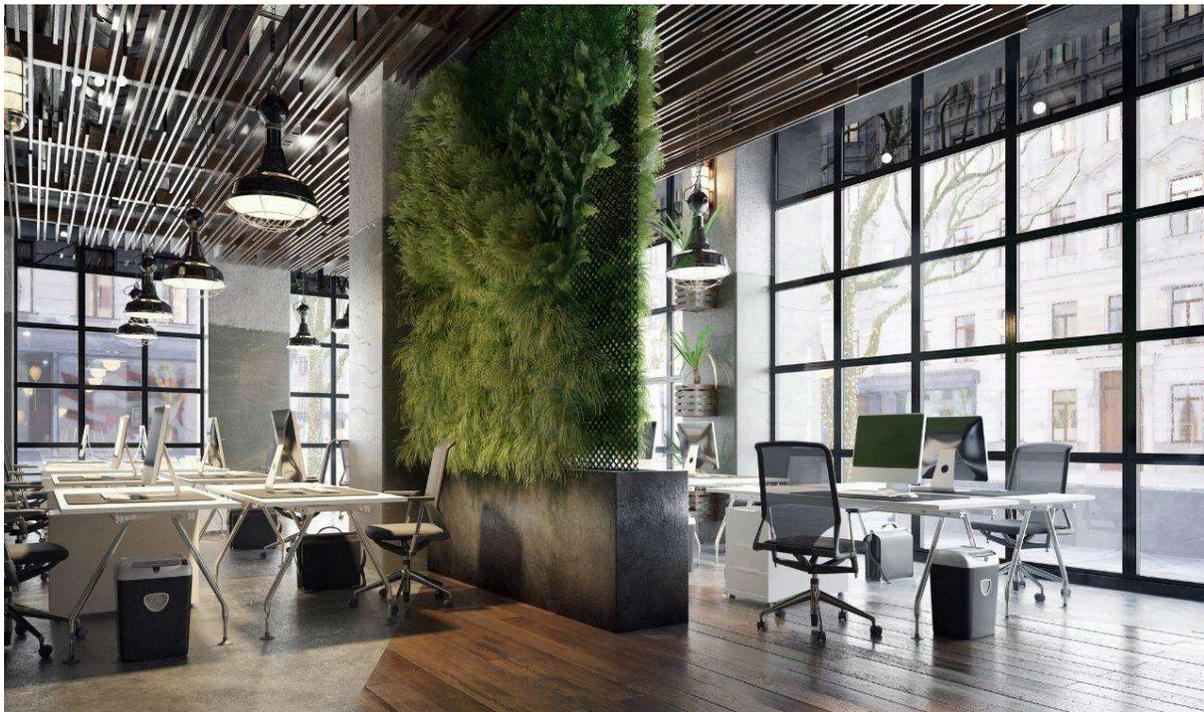
Buyers prefer seller financing because:

- Banks often require 20–30% down
- SBA loans take months
- Underwriting is strict for cash-flow businesses
- Many buyers don't have large down payments

When you offer seller financing, you instantly:

- Expand your buyer pool
- Speed up negotiations
- Reduce deal friction
- Increase your leverage on price and terms

More buyers = better offers.



The strength of this strategy becomes even more clear when you consider how well it safeguards your interests throughout the transaction. Seller financing is more than a buyer-friendly tool; it's a risk-managed framework designed to protect the owner's equity,

secure predictable income, and maintain control long after the sale.

From collateralization to personal guarantees and structured remedies, the protections built into these agreements ensure your retirement strategy remains stable and secure. In the next chapter, we'll explore exactly how seller financing keeps the seller firmly protected.



Chapter 6: How Seller Financing Protects You

Many owners worry that seller financing is risky. In reality, it's one of the most secure ways to sell a business.

Here's why:

1. The Business Is the Collateral

If the buyer defaults, you can take the business back—often improved, with new equipment or higher revenue.

2. Personal Guarantees

Buyers typically sign a personal guarantee, giving you additional protection.

3. Down Payments (Optional)

Even with 100% financing, you can require the buyer to cover closing costs, deposits, or inventory.

4. You Control the Terms

Interest rate, payment schedule, and protections are all negotiable.

You're not handing over the keys and hoping for the best—you're structuring a secure, income-producing asset.

Category	100% Seller Financing (5-Year Term)	Traditional Sale (\$650K Lump Sum, 30% Down)
Total Money to Seller	\$725,000 (higher sale price)	\$650,000 (fixed, lower cash price)
Monthly Income	Yes — steady payments for 5 years (ideal for retirement)	None — one-time payout only
Interest Earned	Yes — tens of thousands in interest over the term	None
Risk Level	Low — secured by the laundromat you already know	Low — cash at closing
Utility Costs	Buyer takes over rising utilities immediately	Seller must keep operating until closing
Tax Flexibility	Income spread over 5 years (potentially lower tax burden)	Income spread over 5 years (potentially lower tax burden)
Retirement Fit	Excellent — predictable income replaces unpredictable utility bills	Moderate — requires managing a lump sum
Total Payout Difference	\$725K + interest	\$650K flat
Net Advantage to Seller	\$75K+ more than the lump-sum option	Lower total payout

A Simple Example: Cash Sale vs. Seller-Financed Sale

Option 1: Cash Sale

- Sale Price: \$650,000
- Total Received: \$650,000
- Taxes: Paid all at once

- No ongoing income

Option 2: 100% Seller Financing

- Sale Price: \$725,000

- Term: 5 years

- Interest: ~7%

- Monthly Payment: ~\$14,366

- Total Received: ≈ \$861,000

Difference:

You earn **\$211,000 more** by offering seller financing.

That's the power of acting like the bank.

Chapter 7: Your Power Is Strategic Advantage

Seller financing is ideal if these are applicable. Try checking them off as you go:

- You want a higher sale price
- You prefer steady monthly income
- You are nearing retirement
- You want to avoid bank delays
- You are selling a cash-flow business
- You want to attract more qualified buyers
- You prefer a smoother, faster closing

It's not just a deal structure—it's a strategy for maximizing the value of your business. You'll also maintain control, reduce tax impact, and create predictable income.

By offering 100% seller financing, the retiring owner immediately expands their buyer pool. You are now including operators who have the skill, experience, and motivation to run the business but lack the immense down payment required by banks.

This broader pool creates competition, which directly strengthens the seller's negotiating position. It also supports a higher sale price.

In industries where utility costs are volatile and margins can fluctuate seasonally, buyers are far more willing to pay a premium when the seller provides a financing structure that aligns with the business's cash flow.

If you're considering selling your business, seller financing may be the most profitable decision you ever make.