

# Motor Inn – Buyer Financing Overview

This example financing structure has been prepared for qualified buyers considering the acquisition of the Motor Inn in Huntingdon, Pennsylvania. The following illustrates a potential acquisition scenario utilizing both conventional financing and seller participation.

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## Property Overview

The Motor Inn is a 48-room hospitality property situated on approximately 12.72 acres across three parcels in Huntingdon County, Pennsylvania. Located between Route 22 and Route 26 and near Raystown Lake, the property benefits from strong seasonal tourism traffic and excellent visibility. The property currently operates seasonally and generates approximately \$700,000 in annual gross revenue, while also offering future upside through additional amenities and redevelopment opportunities, including attached restaurant space currently not in operation.

## Example Financing Structure

Source	Amount	Percentage
Bank First Mortgage	\$1,939,000	70%
Seller Second Mortgage	\$554,000	20%
Buyer Cash Down Payment	\$277,000	10%

## Seller Financing Terms

Loan Amount	\$554,000
Interest Rate	5%
Payment Structure	Interest-Only
Term Length	5 Years
Balloon Payment	Due at Maturity
Lien Position	Second Mortgage
Estimated Monthly Payment	~\$2,308/month

<b>Estimated Annual Payment</b>	~\$27,700/year
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## Estimated Debt Service

<b>Debt Type</b>	<b>Estimated Monthly Payment</b>
Bank First Mortgage	~\$12,500
Seller Second Mortgage	~\$2,308
<b>Total Estimated Monthly Debt Service</b>	<b>~\$14,808</b>

## Benefits to Buyers

- Reduced upfront capital requirements compared to traditional financing structures.
- Preserves buyer liquidity for renovations, operational reserves, or expansion opportunities.
- Attractive seller participation may help facilitate acquisition and improve financing flexibility.
- Existing operations and staffing create a potential turnkey investment opportunity.
- Strong location near Raystown Lake and major travel corridors supports long-term hospitality demand.

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This financing illustration is for marketing and informational purposes only and does not constitute a lending commitment or guarantee of financing terms. Actual loan terms, interest rates, underwriting requirements, and approvals are subject to lender review and buyer qualifications.