

HomeLight Cash Offer™

Access the power of cash – for **free** – so you can win your dream home and save money.

Shelia Gasson with Compass



Certainty

Get your calendar and write your closing date in pen. HomeLight approves and underwrites both you and the home you're making an offer on so your offer is backed by our purchase guarantee. That makes your offer *more certain than cash*.



Speed

21 day close, guaranteed. That's more than twice as fast as the national average.* Still not fast enough? We've got you covered and can close in as few as 8 days.**



Strength

3x more likely to win versus an offer with a loan.***



Savings

You'll have an edge in negotiations so you can buy your home on your terms.

Move on your timeline

We commit to a 21-day close for free — there are no program or lender fees. Once you're Cash Offer approved, if anything goes wrong we'll use our cash to make it right.

Need to move faster? No problem. We'll buy your home for you in as few as 8 days for an Express Fee.**

1 Get approved

We do all of the work up front to qualify you so you're prepared to buy the house you fall in love with. Already found the one? Don't worry, [we can approve you in just 24 hours](#).

2 Make an offer (and win!)

Since your offer is guaranteed by HomeLight's cash, it'll stand out, even in the most competitive scenarios.

3 Set a guaranteed closing date

Unlike other offers, a HomeLight Cash Offer guarantees a closing date. We put our own money behind our promise.

A simpler, more certain way to buy

	HomeLight Cash Offer	Traditional Mortgage
Buying process	Buy with a HomeLight backed cash offer — you can waive your financing and appraisal contingencies and guarantee your offer to the seller.	Risk losing to other buyers' cash offers and start again, or overbid to compensate for a financing contingency and uncertain closing date.
Application process	Simple, 30 minute online application.	A multi-step process that occurs both online and off.
Approval timeline	24 hours	Up to 21 days
Closing on your home	Write the closing date in pen, it's guaranteed.	Risk losing the deal due to financing contingencies or delayed loan funding.
Lender fees	No fees when using HomeLight Home Loans	Typically 1-2%

*Based on the Ellie Mae 2021 Origination Insight Report.

**If you close in fewer than 21 days, we charge an Express fee. The fee is dependent on your market, the lender you use, and the number of days we own your home. Please visit homelight.com/cash-offer/terms for details.

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