

Cash Buy Reserve Client Packet

A guide to understanding
Cash Buy Reserve

**YOUR HOMES SOLD**
GUARANTEED REALTY.®

Our Name is Our Promise

POWER BUYERS

"In today's market, buyers who can pay cash win more and pay less than buyers using a traditional mortgage. YHSGR Power Buyer is here to empower people to become cash buyers and get the home of their dreams."

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CASH BUY RESERVE ROADMAP

Get Pre-Funded

Your agent will work with your loan officer to get you approved (up to 7 day process). We will issue a pre-funded letter allowing you to start shopping with cash immediately.



STEP 1



Make a Cash Offer

Shop as you normally would and when you are ready to make a winning cash offer on your dream home your agent will review the terms and client agreement with you. Once signed, your agent will write a cash offer that is 4x more likely to win. If the offer is accepted, you will submit your program deposit. Your program deposit will be returned when you buy your home back.



STEP 2



Move Into New Home

You can move in the day we close on your new home! Daily Ownership Cost (DOC) begins once we close on your new home. The DOC daily rate is outlined in your terms letter. It's a daily rate that is prorated, so you will only pay for the days you live in your new home before buying it back from us.

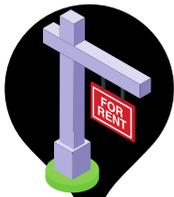


STEP 3



Close on New Home

Once you secure your mortgage you will buy your new home back from us. Your program deposit will be refunded to you at closing after netting out the program fee and DOC.

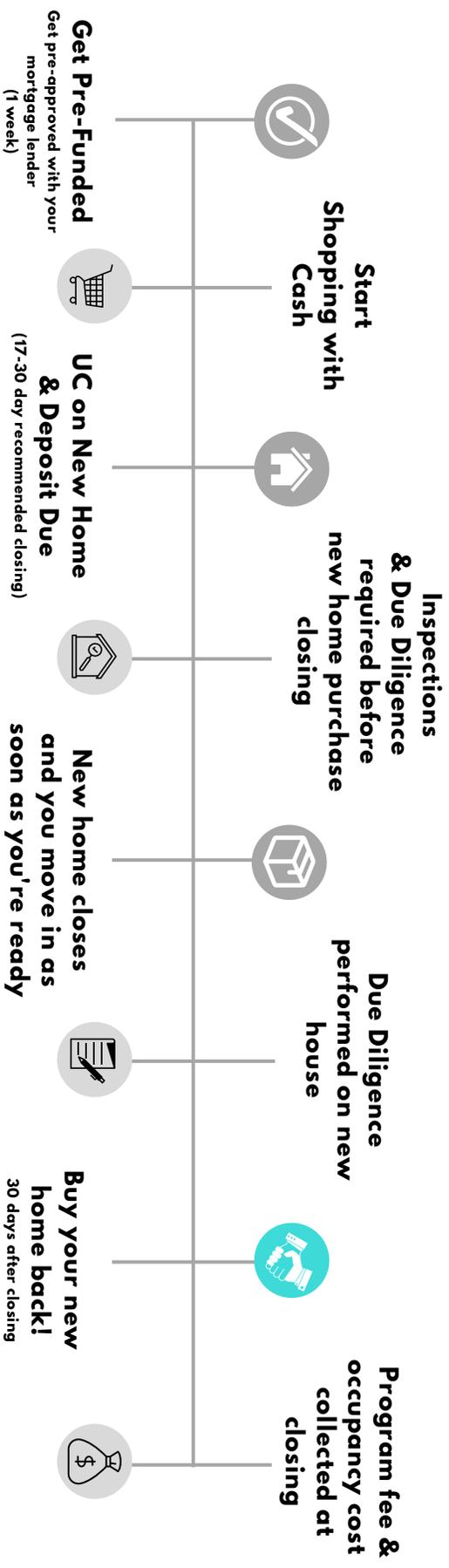


STEP 4

CASH BUY RESERVE COST SUMMARY

	Cash Buy Reserve Associated Costs
<p style="text-align: center;">Costs</p>	<ul style="list-style-type: none"> • Program Fee: 1% of the new home purchase price. • Daily Ownership Cost : A daily, prorated rate that is based on the program’s carrying costs for your new home. The daily rate that is specific to your new home will be presented in the terms letter prior to making a cash offer.
<p style="text-align: center;">Deposit</p>	<ul style="list-style-type: none"> • Program Deposit: The greater of 2.5% of the new home purchase price (4% for houses over \$1M), or the earnest money amount written in the purchase contract will be paid to the program as a deposit. • The program deposit is returned when you buy back home from the program, or if you cancel the purchase during the due diligence period.
<p style="text-align: center;">Timing</p>	<ul style="list-style-type: none"> • Program Deposit: Paid within 48 hours of going under contract on your new home. • Program Fee: Collected when you buy back your new home from the program. <ul style="list-style-type: none"> ◦ Netted out of program deposit when you buy back your new home from the program. • DOC: Starts accruing when the Cash Buy Reserve Program closes on the purchase of your new home. <ul style="list-style-type: none"> ◦ Netted out of program deposit when you buy back your new home from the program.

CASH BUY RESERVE TIMELINE



CASH BUY RESERVE CHECKLIST

1. Start approval

- Your agent or lender introduces the Cash Buy Reserve Program to you.
- Your agent or lender submits an application on our platform to alert our team of your interest and check eligibility for the program.
- Get in touch with your lender to begin the approval process as soon as possible.
- To get pre-funded, your lender will fully underwrite your mortgage pre-approval, which will make the loan process much easier once you find your dream home.

2. Get pre-funded

- Your loan officer will notify us when you are through underwriting and fully approved
- Once fully approved, you are pre-funded to shop with the power of cash!
- We will send the pre-funded letter, terms letter, and client agreement for your review.

3. Discuss the terms & client agreement

- Review the terms letter and client agreement with your agent. It will outline the program fee, deposit, and daily ownership costs (DOC).
- Return signed terms letter and client agreement to gain the power of writing a cash offer.

4. Writing an offer

- Once you find your dream home, have your agent let us know you will be writing an offer by texting or calling us in advance.
- Your agent will use the offer guide provided to write an offer. They will draft the purchase contract only.
- Your agent will send us your offer for review and approval.
- Once signed, your agent will submit the offer and proof of funds to the listing agent.
- If the listing agent has proof of funds questions, please have them call our proof of funds line at (855) 424-0963.

5. Under Contract

- Your agent will notify our team and your loan officer when an offer is accepted.
- Your agent will draft the client buy back contract using the provided offer guide. Then they will send it to us for review and approval before sending it to you.
- Once you are under contract, within 48 hours you will pay the program deposit and Cash Buy Reserve will pay earnest money towards the transaction to the title company.
- Ensure you review all relevant resolutions and disclosures associated with the transaction. Then have your agent forward it to us for signature.

6. Prepare for cash closing and move into home

- Your agent will perform standard agent closing duties and verify closing documents. Then will arrange to acquire and provide keys for you!
- You can move in the day we close on your new home!

7. You buy back your home

- Once you have secured mortgage financing, have your agent let our team know immediately. They will amend your buy back closing date so that you can buy your home back ASAP.
- Your agent will perform standard agent closing duties and verify closing documents.
- Our team will send you a final invoice and refund the program deposit and any unused portion of the DOC collected at or after the buy back closing.
- You close and enjoy your new home!



Who we are

We want everyone who's looking for their dream home to have a fair shot and not deal with the ever-present issue of being beat out by cash offers. Today's real estate market is fast-paced and competitive with more offers submitted than ever before – YHSGR Power Buyer gives you that needed edge by allowing you to make all-cash offers with no contingencies.

With YHSGR Power Buyer, we believe in building a stronger community and we know that starts at home. We're always here to lend a helping hand to our buyers and agents so that they can enjoy the home shopping process and not let the lack of cash get in their way.

Thank You.



Your YHSGR Power Buyer Team Contact Information:

www.YourHomeSoldGuaranteed.com