



Talking to Clients in a Changing Market

# Who's right for Divvy— right now.

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Reduced Purchasing Power	Fear of Commitment	Reduced Cash Flow	Fear of Lost Liquidity	Low Economic Confidence
<p><b>PAIN POINT</b></p> <p>HIGH INTEREST RATES</p>	<p><b>PAIN POINT</b></p> <p>HIGH INTEREST RATES</p>	<p><b>PAIN POINT</b></p> <p>HIGHER COST OF LIVING</p>	<p><b>PAIN POINT</b></p> <p>HIGHER COST OF LIVING</p>	<p><b>PAIN POINT</b></p> <p>ECONOMIC UNCERTAINTY</p>
<p><b>THEY ARE...</b></p> <p>Frustrated that higher mortgage rates are putting their dream homes out of reach</p>	<p><b>THEY ARE...</b></p> <p>Afraid of getting locked into a mortgage with a high interest rate</p>	<p><b>THEY ARE...</b></p> <p>Feeling the squeeze of inflation, and are hesitant to take on additional monthly expenses</p>	<p><b>THEY ARE...</b></p> <p>Afraid to use their savings when cost of living is increasing and a recession is possible</p>	<p><b>THEY ARE...</b></p> <p>Overwhelmed by market changes and economic trends, and feel more comfortable waiting it out</p>
<p><b>DIVVY SELLING POINT</b></p> <p>With Divvy, your purchase price is pre-set for the next 3 years— which means you can move into your dream home now and <b>secure your mortgage after waiting out the market.</b></p>	<p><b>DIVVY SELLING POINT</b></p> <p>With Divvy, getting on the path to homeownership is a low risk option because your pre-set price doesn't change no matter how much your home appreciates—and you always have the <b>freedom to walk away*</b>.</p>	<p><b>DIVVY SELLING POINT</b></p> <p>With Divvy, you get stability without overspending because <b>every cost is 100% predictable</b>—from your monthly rent to your home purchase price—for a full 3 years.</p>	<p><b>DIVVY SELLING POINT</b></p> <p>With Divvy, you'll hold onto more of your savings because <b>your initial payment is just 1-2%</b> of your home's purchase price, and Divvy covers the initial closing costs.</p>	<p><b>DIVVY SELLING POINT</b></p> <p>With Divvy, a low initial payment and <b>built-in savings that stay yours*</b> put the security of homeownership within reach no matter where the market goes.</p>



\*You have the option to end your lease early (with a 60-day notice) and keep the savings you built with Divvy, minus a relisting fee for your home. (The relisting fee is a percentage of the initial purchase price, equal to 2% of the initial purchase price.)