

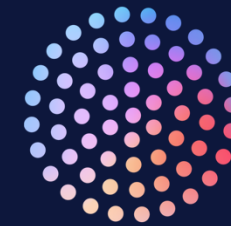
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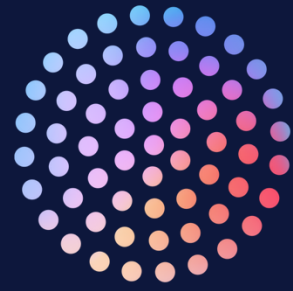
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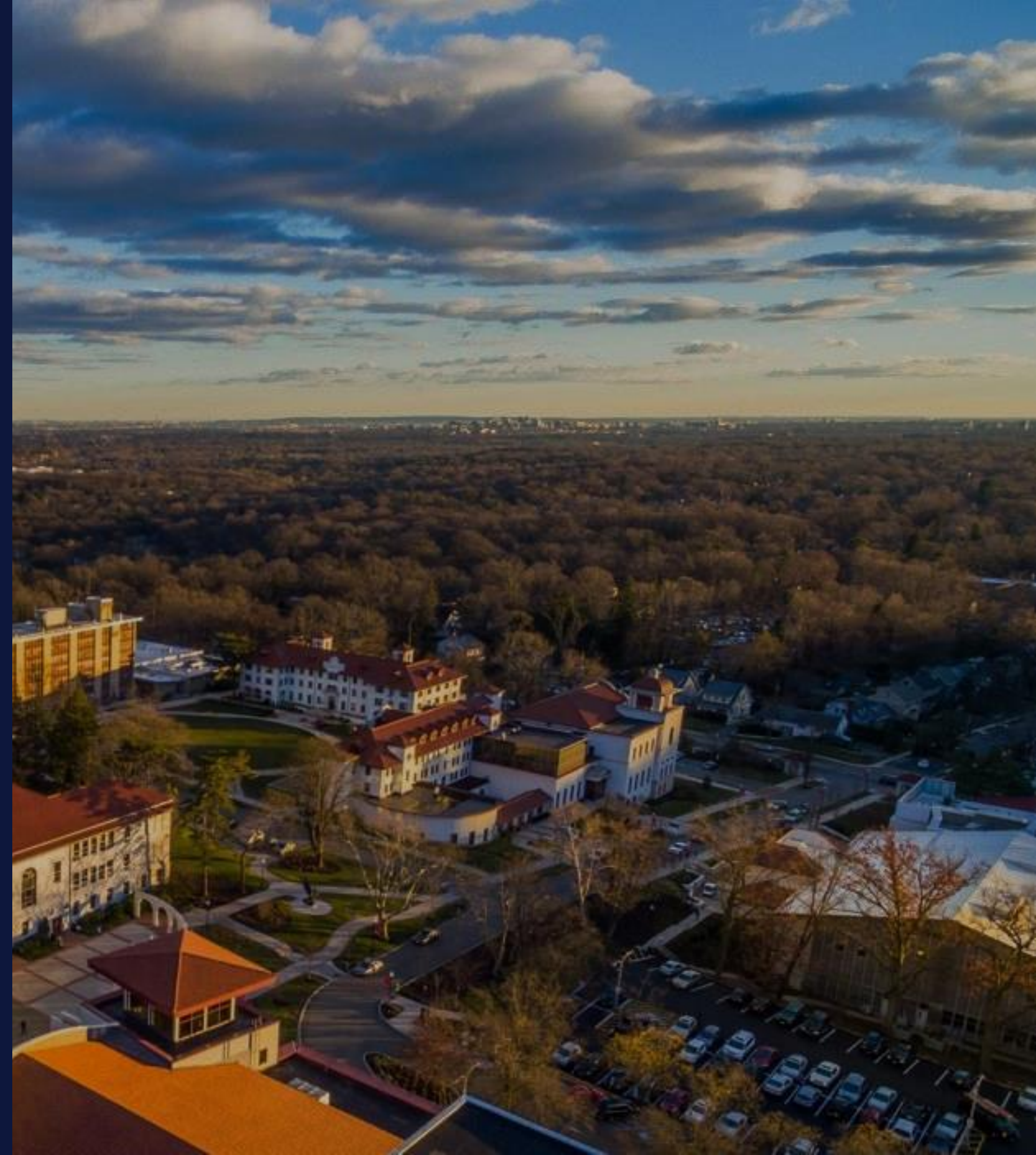
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How to Build the Strongest Offer



My Role as Your Trusted Mortgage Advisor...

- Provide great customer service
- Competitive rates
- Efficient loan approval
- Close on time
- Manage buyers mortgage debt post-closing to ensure always in the best product



What Are Your **Biggest** Challenges?

- Competing Against Cash Offers
- Waiving Appraisals
- Contingent Buyers
- Equity Tied Up in Current Residence

We Have the Solutions!





**Compete Against Cash
Offers With
Home Buyers Edge**

Solution: Home Buyers Edge

- **Pre-Qualification:** Informal, verbal review
- **Pre-Approval:** Verifying a buyer's credit/ income/ and assets
- **Home Buyers Edge:** A mortgage underwriter completes a formal review of the buyer's financial documentation



Home Buyers Edge

- Provides the buyer, seller, and listing agent increased confidence in the buyer's eligibility.
- Gives leverage against cash offers, competing offers with a large down payment, or equal offers that have only been pre-approved.
- It's important to communicate to your buyers how important it is to be approved by an underwriter to strengthen their offer.
- Buyer is fully approved by an underwriter, subject to an appraisal.





Waive Appraisals With Value Assurance



Solution: Value Assurance

- **Value Assurance works great in tandem with Home Buyer's Edge.**
- Buyers can waive their appraisal with the seller with no mortgage risk.
- We will still obtain an appraisal.
- Appraised value has **ZERO** effect on your buyer's mortgage terms.



Value Assurance

- If the property is valued for less than the sale price, we will cover any required mortgage insurance as a one-time payment to PMI company at closing.
- Provides a safety net for buyers willing to waive their appraisal contingency.
- Works great for buyers that were reluctant to waive their appraisal contingency with the seller (seeking advice from family/friends that never had to waive appraisal).
- Minimum 20% down payment to be eligible, single-family/ condo, minimum 720 credit score.



Success Story:

A buyer in New Providence was approved for Home Buyer's Edge and Value Assurance, allowing them to fully waive their appraisal, and we knocked a CASH BUYER out of attorney review!



Tools to Overcome Sales Contingencies

Home Sale Assured and
Our Bridge Loan Programs



Do You Have a Contingent Buyer?

Buyers are contingent for two reasons:

Income

Inadequate income to carry multiple properties

Assets

Insufficient funds to cover down payment and closing costs

House Rich, Cash Poor





Contingent Buyer? Home Sale Assured



Solution: Home Sale Assured

- Cash offer/Backup contract provided by our affiliate
- Eliminate total housing expense on departing residence for underwriting purposes.
- Costs \$2,500, value is locked-in/ guaranteed once fee is paid.
- Timing to pay fee/ obtain contract: after completion of home inspection.

Buy Now, Sell Later!



Home Sale Assured

- Buyer has 120 days from the time they close on new primary residence to sell current home.
- If the home is not sold/ closed in 120 days, our affiliate purchases the home and immediately relists the home with YOU.
- **90% of the profit from the sale will go back to your client.**
- Gives you leverage with your client for price reductions if the listing price is too high.
- If current residence has UST, septic, open permits, use with caution



Success Story:

Client qualified without a contingency to sell, had adequate funds for down payment and closing costs, but needed to put down 30% to qualify. Used the Home Sale Assured program to eliminate his current housing payment, which allowed him to put down only 20%; saved him \$25k in Cap Gains tax





Equity Tied Up in Current Residence? Bridge Loans

Solution: Bridge Loans

Do you have a client who currently owns a home and wants to purchase their next home, but lacks the funds needed to cover their down payment and closing costs?

Bridge loans help buyers access equity on their current property to use for a down payment/ closing costs on a new property.



Success Story:

A client was moving from Ohio and purchasing in New Jersey.

We used a bridge loan for them to tap into \$100,000 of equity to increase their down payment, which allowed us to put the buyer into a better purchase mortgage program and drop their rate by 1%, saving the buyer \$1,300 a month.



Conclusion

Home Buyers Edge + Value Assurance =

Offers That Can Compete With Cash!

Home Sale Assured + Bridge Loan =

**Contingent Buyers Who Are No Longer
Contingent and Able to Submit
Competitive Offers!**



Combine all of our tools to address today's market challenges and let us help you
build the strongest offer for your client!

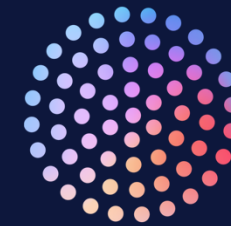
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