

## Buy with cash

# Make a winning, cash offer today.

Real estate transactions can be really stressful. You're either competing with other buyers or worried about settling for the seller's terms and timeline. The thought of losing a home you love or being out-negotiated often leads to overpaying and bad decisions. But now there's an alternative.

Homeward designed *Buy with cash* to strengthen your offer so that you can win the home you want on your terms.





## Shop with confidence

Be ready to make a cash offer as soon as the home you want comes on the market.



## Get the best terms

Strengthen your offer and increase your bargaining power by guaranteeing a fast, on-time close.



## Win in a tough market

Stand out in a multiple offer situation with a cash offer that removes every major contingency.



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## Buy with cash for no cost

#### Convenience fee

Often rolled into mortgage

Our standard convenience fee is 1.9%. But when you use Homeward Mortgage, we credit all of that back to you at closing, reducing your cost to buy with cash to **0%**.



#### Rent

Deferred until closing

We prorate your rent by day, so you only pay for the time you need.

## How does it work?



## 1. Get approved

Homeward will approve you for a specific amount so you can start shopping and be ready to make an offer as soon as the home you want comes on the market.



#### 2. Make a cash offer

Homeward works with me, your agent, to make a cash offer on your new home. Cash offers are three times more likely to beat financed offers and receive 2%-5% discounts in non-competitive situations.



#### 3. Win the home

After the seller accepts your offer, Homeward works with me to finalize the purchase. You'll have a few tasks to complete, too, including paying your earnest money deposit, scheduling an inspection and signing mortgage disclosure statements.

## 4. Move into your new home

We'll close on your home as soon as the title is ready. You can move in the very next day and rent from Homeward until you buy it back.

## 5. Buy back your new home

Once your mortgage is finalized, you'll close on your new home by buying it back from Homeward.