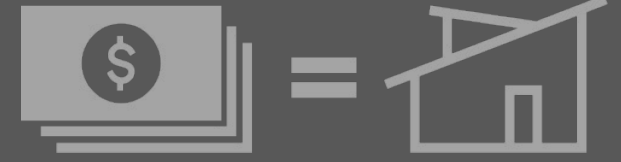


Learn how our

CASH OFFER LOAN

program can help you win
and close more deals.



NathanMortgage

What Is It?

- A program that turns your buyer into a cash buyer with conventional financing



Level The Playing Field

- Cash offers are 4X more likely to be accepted
- Save on average \$13,000 in multi-offer situations when compared to the highest offer
- Close in as little as 10 days after the offer is accepted



Why Our Program Is Exceptional

- Only requires 5% down payment – most others require 10% down
- Access to Wholesale Interest Rates and Prices
- Low Program Costs



How does it work?

- We approve your buyer with our lender Homepoint and Accept.inc
- You and your buyer find their dream home and make an offer
- Contact Nathan Mortgage – Accept.inc does a value check – Accept's turnaround time is approximately 6 hours even on the weekend
- You make an all-cash offer on the house



How does it work (continued)

- Closing can be in as little as 10 days
- Buyer can **move into the home immediately** after the close
- Nathan Mortgage refinances buyer into a conventional mortgage loan within the first 30 days



But What About The Appraisal?

- No appraisal is needed on the initial purchase – it will be part of the refinance
- Accept.Inc provides a value guarantee and will cover any gap in property value



But how much does it cost?

- Only 1% of the loan amount is paid to Accept.inc
- Low additional costs of refinancing—**title fees are lower** as title's work is immediately refreshed



SCENARIO: Cash Offer

UPFRONT COSTS

Purchase Price	\$500,000
5% Down Payment	\$25,000
Transaction Costs	\$3,849
<i>(Title, Taxes, Interest 30 days - \$2,049 - 5.25%)</i>	
1% of Loan Amount to Accept	\$5,000
Total Upfront Costs (Approx)	\$33,849



\$33,849

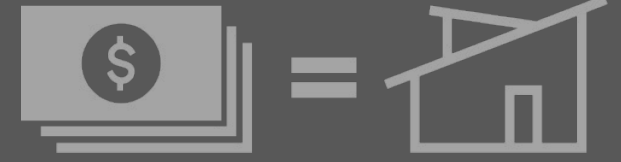
Who Qualifies?

Conventional Buyers

- ✓ Typical Credit Score 700+
- ✓ 5%+ Down
- ✓ Owner Occupied
- ✓ Second Home
- ✓ Non-owner-occupied



ANSWERS TO COMMON FAQ:



Borrower and Listing Agent have full control over negotiations and due diligence, including inspections.

NathanMortgage

ANSWERS TO COMMON FAQ:



Home closes with buyer's
name on the title and
a 1st lien for Accept.inc
on property

NathanMortgage

ANSWERS TO COMMON FAQ:



If a buyer loses their job or for some unforeseen reason can't qualify for refinancing, Accept.inc will buy the house at full value.

NathanMortgage

ANSWERS TO COMMON FAQ:



If the borrower chooses another mortgage lender other than Homepoint, they will be liable

for additional costs and fees.

Will lose Accept money-back guarantee.

NathanMortgage

CLOSING DISCLOSURE EXAMPLE

	Denver, CO 80205	Lender	Boa
Sale Price	\$750,000		
Loan Terms			
Loan Amount	\$600,000		
Interest Rate	4.875 %		
Monthly Principal & Interest	\$2,437.50		
	<i>See Projected Payments below for your Estimated Total Monthly Payment</i>		

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information		Transaction Information		Loan Information	
Date Issued	4/15/2022	Borrower	Jane J Doe	Loan Term	1 mo.
Closing Date	4/29/2022		210 Wendell Wells ST	Purpose	Purchase
Disbursement Date	4/29/2022		Aurora, CO 80015	Product	1 mo. Interest Only, Fixed Rate
Settlement Agent	Modern Closing, LLC	Seller	Sandy Samples	Loan Type	<input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input checked="" type="checkbox"/> Other - Cash
File #			1490 Main ST	Loan ID #	A220301342
Property	1490 Main ST Denver, CO 80205	Lender	Denver, CO 80205	MIC #	
			BoardRE Inc. dba Accept.jnc		
Sale Price	\$750,000				

Loan Terms	Can this amount increase after closing?
Loan Amount	\$600,000 NO
Interest Rate	4.875 % NO
Monthly Principal & Interest	\$2,437.50 NO
	<i>See Projected Payments below for your Estimated Total Monthly Payment</i>
Does the loan have these features?	
Prepayment Penalty	NO
Balloon Payment	YES - You will have to pay \$602,438 at the end of year 1

Projected Payments

Payment Calculation	Final Payment
Principal & Interest	\$2,437.50
Mortgage Insurance	<i>only interest</i>
Estimated Escrow	0
<i>Amount can increase over time</i>	+
	+
	415.00
Estimated Total Monthly Payment	\$2,852.50

Costs at Closing

Closing Costs	\$9,213.50	Includes \$6,500.00 in Loan Costs + \$2,713.50 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$159,213.50	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>

Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges		\$6,000.00			



Loan Costs	Borrower-Paid	
	At Closing	Before Closing
A. Origination Charges		\$6,000.00
01 % of Loan Amount (Points)		
02 Cash Offer	\$6,000.00	
03		
04		
05		
06		
07		
08		

B. Services Borrower Pays
01 Title - Closing
02 Title - Recording
03 Title - Settlement
04
05
06
07
08
09
10

Other Costs			
E. Taxes and Other Government Fees		\$276.00	
01 Recording Fees	Deed: \$48.00 Mortgage: \$153.00	\$201.00	
02 State Tax/Stamps	to Denver City and County	\$75.00	
F. Prepays		\$2,437.50	
01 Homeowner's Insurance Premium (mo.)			
02 Mortgage Insurance Premium (mo.)			
03 Prepaid Interest (\$81.25 per day from 4/29/22 to 5/29/22)		\$2,437.50	
04 Property Taxes (mo.)			
05			
G. Initial Escrow Payment at Closing			
01 Homeowner's Insurance	per month for mo.		
02 Mortgage Insurance	per month for mo.		
03 Property Taxes	per month for mo.		
04			
05			
06			
07			
08 Aggregate Adjustment		\$0.00	

I. TOTAL OTHER COSTS (Borrower-Paid)	\$2,713.50		
Other Costs Subtotals (E + F + G + H)	\$2,713.50		
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$9,213.50		
Closing Costs Subtotals (D + I)	\$9,213.50	\$150.00	
Lender Credits			

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$0	\$9,213.50	YES - See Total Loan Costs (D) and Total Other Costs (I) .
Closing Costs Paid Before Closing	\$0	\$0	NO
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$0	\$150,000.00	YES - You increased this payment. See details in Section K and L .
Deposit	\$0	\$0	NO

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$0	\$9,213.50	YES - See Total Loan Costs (D) and Total Other Costs (I) .
Closing Costs Paid Before Closing	\$0	\$0	NO
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$0	\$150,000.00	YES - You increased this payment. See details in Section K and L .
Deposit	\$0	\$0	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	\$0	\$0	NO
Cash to Close	\$0	\$159,213.50	

06	
07	
Adjustments	
08	
09	
10	
11	
Adjustments for Items Unpaid by Seller	
12 City/Town Taxes to	
13 County Taxes to	
14 Assessments to	
15	
16	
17	
CALCULATION	
Total Due from Borrower at Closing (K)	\$759,213.50
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$600,000.00
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$159,213.50

07	
08 Seller Credit	
09	
10	
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes to	
15 County Taxes to	
16 Assessments to	
17	
18	
19	
CALCULATION	
Total Due to Seller at Closing (M)	
Total Due from Seller at Closing (N)	
Cash <input type="checkbox"/> From <input type="checkbox"/> To Seller	

NathanMortgage™

powered by NMLS# 2191655

Your perfect mortgage,
on time and under budget.

Sign up today to get
updated information on
our Cash to Close program
and **help your clients
acquire their dream
homes.**



Nathan.Jennison@NathanMortgage.com

