



- ■ ■ Win your dream home *in any market* with an all-cash offer

YOUR ALL-CASH POWER PLAY

MAKE AN UNBEATABLE OFFER

- ✓ Cash offers are 4x more likely to win the home¹
- ✓ Win the right home at the right price
- ✓ Save an average \$13,000 in multi-offer situations when compared to the highest offer²
- ✓ Get the best mortgage solution for your situation

NO HIDDEN FEES WITH AN ALL-CASH OFFER

- ✓ Close in as few as 10 days with a short-term cash loan from Accept.inc
- ✓ Money back guarantee from Accept.inc if you are unable to refinance into a conventional mortgage³
- ✓ Use your preferred real estate agent



CASH OFFERS ARE 4x MORE LIKELY TO WIN THE HOME

“ASK ME ABOUT CASH COMPETE TODAY!”



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1: Source: Redfin: <https://www.redfin.com/news/most-effective-bidding-war-strategies-2020-2021/>

2: Source: Accept: <https://accept.inc/>

3: See Accept.inc's Cash Buyer Program Agreement for details and terms

NathanMortgage™

Homepoint Cash Complete powered by Accept.inc

HOW IT WORKS

Get cash approved. Get a qualified credit pre-approval letter from Homepoint and a preliminary cash offer approval letter from Accept.inc. Start home shopping!

Make an all-cash offer. Make an all-cash offer on a home with a short-term cash loan from Accept.inc., who will provide you with an estimated home valuation before your appraisal with Homepoint.

Close with cash, and then with Homepoint. Close your cash home purchase loan from Accept.inc in as little as 10 business days. Then, your independent loan originator will assist you in completing the request to Homepoint for a conventional refinance mortgage. (This is how you'll pay off the cash loan).

Enjoy your new home. Once you close with cash you can move in— which could be as soon as 10 days after you make the all-cash offer.



PROGRAM DETAILS

Homepoint Cash Complete is a program offered in collaboration with Accept.inc, a lender focused on short-term cash loans for home purchases.

Buyers will need to qualify for a conventional mortgage with Homepoint to refinance the Accept.inc home purchase transaction into a conventional loan product.

Buyer will be responsible for at least a 5% down payment + 1% (of the loan) solution fee at the cash closing.

Available for owner occupied, second home, non-owner-occupied properties.

Must have an acceptable appraisal between cash closing and the Homepoint closing. Buyer will be responsible for covering any gap of a low appraisal.*

Every cash offer is backed by Accept.inc Money Back Guarantee.*

Pilot now available in California, Colorado, Minnesota, Oregon, and Washington VA, FHA and USDA loan products are not program eligible

Maximum of 1 Accept.inc financed property per homeowner

Final loan approval by Accept.inc and/or Homepoint is not guaranteed, and is subject to their respective underwriting and eligibility criteria which may change from time to time

*See Accept.inc's Cash Buyer Program Agreement for details and terms



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