

Now Introducing:

Cash Offer

Your New Way to Make the Winning Bid on Your Dream Home



Don't Lose Your Dream Home to Other Offers!

Shopping for the home of your dreams isn't easy. Competition is fierce in today's market, and chances are that your offer is being pitted against a dozen other buyers bidding way above market value, or something even more enticing to sellers...cold, hard cash.

Our affiliate AnnieMac Cash2Keys, wants you to have a fair shot at owning a house your family will love. That's why we've created **Cash Offer**, a powerful new way to pursue your ideal home. Nothing generates interest or conveys financial confidence to sellers or their agents like a strong cash bid, and this program will help you make an offer that they simply can't refuse.

How it works:

- 1. Get Pre-approved**
Your AnnieMac Cash2Keys Home Purchase Coordinator will guide you through a simple approval process.
- 2. Make an Offer**
Find the home of your dreams and AnnieMac Cash2Keys will make a cash offer on the home.
- 3. Choose Your Lender**
Choose AnnieMac Home Mortgage to finance your loan and AnnieMac Cash2Keys will refund your service charge - or work with a lender of your choosing. It's your call!
- 4. Get Ready to Close**
Once the seller accepts the offer, you simply pay the earnest money deposit, schedule the home inspection, and start the processing of your mortgage.
- 5. Seal the Deal**
Sign on the dotted line and celebrate - the home of your dreams is finally yours!

Contact Us Today To Learn More!



Scott Miller
Branch Manager
NMLS#: 225340
Phone: (952) 224-2062
Cell: (612) 812-0655
swmiller@annie-mac.com
scottmiller.annie-mac.com



Rachel Robole
Mortgage Loan Originator
NMLS#: 2273539
Phone: (952) 353-9485
Cell: (952) 686-4988
rrobole@annie-mac.com



AnnieMac Home Mortgage 9531 West 78th Street Suite 310, Eden Prairie, MN 55344

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Frequently Asked Questions

Q: What is an AnnieMac Cash2Keys Cash Offer ?

A: With a Cash Offer approval, your purchase contract is accompanied by a Cash2Keys Cash Offer Addendum, which allows you to make a Cash Offer with no mortgage contingency. After a short due diligence period where you can have a home inspection and appraisal, the *Cash Offer* becomes non-refundable and the seller knows that it will close.

Q: Why are cash offers better than an offer with mortgage financing?

A: Sellers love *cash offers* and prefer them to financed offers. With an AnnieMac Cash2Keys *Cash Offer*, the seller knows that their transaction will close based on the terms of the offer and the backing of AnnieMac Private Equity Cash2Keys. If there is a problem with your mortgage, Cash2Keys will step in and close with cash, then resell to you for the same price.

Q: How do I get started on an AnnieMac Cash2Keys Cash Offer?

A: Apply with an AnnieMac Home Mortgage Loan Officer. After you complete your application, AnnieMac will guide you towards your pre-approval.

Q: What's the catch? What do I have to pay for the AnnieMac Cash2Keys Cash Offer service?

A: You pay a 2% Cash Offer fee that can be refunded at your closing when you close directly from the seller and use AnnieMac Home Mortgage and Community Title. If your offer is not accepted, there is no fee.

Q: Where do you get the cash to purchase the home for me?

A: We fund from our operating account and warehouses line established with partners.

Q: Can I use my own agent?

A: Yes. Buying a home is a truly personal process. Only you can pick the best agent to guide and advocate for you.

Q: Who controls the negotiations?

A: Just like a typical purchase, you and your agent have control over the negotiations and your due diligence (including inspection).

Q: Who pays for the home inspection and the appraisal?

A: You do.

Q: Is an appraisal done?

A: AnnieMac Home Mortgage requires an appraisal in many transactions. If you choose another lender, they will likely require an appraisal in most transactions.

Q: Where are AnnieMac Cash2Keys Cash Offers Available?

A: In the states of NJ, CO, TX, MN, PA, and FL. Additional areas coming soon.

Q: What does the AnnieMac Cash2Keys Cash Offer Process look like?

A: These are the main steps in a *Cash Offer* transaction:

1. **Get pre-approved.** Work with AnnieMac Home Mortgage to submit your income and asset documentation for a full review. If you are pre-approved, you are assigned a Home Purchase Coordinator that will work with you and your agent.
2. **Cash Offer Agreement.** Your Home Purchase Coordinator will discuss the steps and what is required of you upfront. They will give you this information in writing, and there will be an agreement with AnnieMac Cash2Keys to submit a cash offer on your behalf.
3. **Make a cash offer.** Find the home you'll love. Your real estate agent will spring into agent to draft and submit the offer and your Home Purchase Coordinator will provide the Cash2Keys Cash Offer Addendum.
4. **Secure your home.** When the seller accepts your offer, your agent can arrange for the home to be inspected and the property can be appraised. You will review your disclosure documents, submit your earnest money deposit (3% of the purchase price on a primary residence), and review your home inspection.
5. **Close on your new home.** Your mortgage will be processed and you will close on your new home, backed by an AnnieMac Cash2Keys Cash Offer.
Or...
6. In the unlikely event that something impacted your mortgage, Cash2Keys will step into the contract per the terms of the Cash2Keys addendum and purchase with cash to reserve it for you. You will purchase your home from Cash2Keys as soon as your mortgage is ready, for the same price you contracted. In states that require a real estate transfer tax, you will be required to pay all of the transfer tax for this second transaction

ANNIEMAC PRIVATE EQUITY CASH 2 KEYS | CASH OFFER FAQs

Q: Who is the Home Purchase Coordinator and what do they do?

A: The Home Purchase Coordinator works for AnnieMac Cash2Keys and is a specialist in *Cash Offer* and *Buy Now, Sell Later*. You are assigned a dedicated Home Purchase Coordinator and may speak with a different Home Purchase Coordinator if your dedicated HPC is unavailable.

The HPC is there to educate you on *Cash Offer* or *Buy Now, Sell Later*. They walk you through the steps of the transaction beforehand so you know what happens during every step and what will be required of you. The HPC will also communicate with your agent. The HPC does not work on your mortgage. You will work with your Loan Officer and Processor on the mortgage.

Q: Can I get an inspection? What happens if the inspection comes back with issues?

A: Yes, the cash purchase contract executed between AnnieMac Cash2Keys and the seller allows for an inspection. You and your agent have complete control over negotiating any issues uncovered in the inspection that you choose to address with the seller. We will not purchase a home unless you and your agent are satisfied with its condition.

Q: How do we make money?

A: We charge a *Cash Offer* fee that is typically 2% of the purchase price. If you purchase directly from the seller and use AnnieMac Home Mortgage and Community Title to purchase your home, the 2% *Cash Offer* fee is refunded in full. We either make money on the *Cash Offer* fee, or we refund the *Cash Offer* fee to you and make money on the mortgage and title.

Q: When do I pay the Cash Offer Fee?

A: You pay an earnest money deposit and incorporated *Cash Offer* fee within 2 days of getting under contract.

Q: Are AnnieMac Home Mortgage interest rates higher when used to finance a home using Cash Offer or Buy Now, Sell Later?

A: No! The same low interest rates are used for *Cash Offer* and *Buy Now, Sell Later* with no additional points.

Q: Does AnnieMac Cash2Keys work with buyers looking to buy investment properties?

A: Not currently. AnnieMac Cash2Keys is dedicated to making homeownership attainable and only works on transactions for a primary residence for *Buy Now, Sell Later*, and primary or second home for *Cash Offer*.

Q: Is AnnieMac Cash2Keys an iBuyer?

A: No. Cash2Keys empowers you to make a *Cash Offer* on your home.

Q: Do I have to use AnnieMac Home Mortgage when I use Cash Offer or Buy Now, Sell Later?

A: You do not need to use AnnieMac Home Mortgage. But we hope that you do and will give a significant discount at closing when you do.

Q: How long does it take to get an AnnieMac Cash2Keys Cash Offer pre-approval?

A: With a full submission of application and credit with income, employment, and asset documentation, underwriting pre-approval times are currently 48-72 hours.

Q: If I am already pre-approved with a lender, do I need a pre-approval from AnnieMac Home Mortgage?

A: Yes, the AnnieMac Cash2Keys *Cash Offer* pre-approval is a separate approval.

Q: What happens after I am pre-approved with AnnieMac Cash2Keys?

A: You will be assigned a Home Purchase Coordinator. The Home Purchase Coordinator will discuss the process with you and provide you with a written *Cash Offer* agreement that lays out the steps and specific requirements. You will then shop for your new home with your Realtor®.