

B4U**sell**  
POWERED BY RPM MORTGAGE  
A DIVISION OF LendUS. 

1. **Solidify relationships & expand client network**
2. **Perceived Value**
  - Differentiator
  - Your lending program: Your Program, **powered by RPM**
3. **Real Value**
  - Listing Enhancement Loans at 0.01% to help you win more listings
  - Bridge loans to create inventory, and minimize inconvenience to your clients
  - Specific Loan Advisor, **tied to you!**
4. **Ensures You Keep The Listing for 6 Months**

# THREE OPTIONS



## **ENHANCE**

B4USELL

Enhancement Loan



## **BUY**

B4USELL

Bridge Loan



## **APPROVED**

B4USELL

Qualify for the next home

ENHANCE BEFORE YOU SELL

RPM  
MORTGAGE

## The Details

- 0.01% interest rate, NO points, with a 6-month term
  - *6-month extensions available, upon RPM's review, rate goes to 10% & 1 pt.*
- \$15k - \$50k loan amounts - 2nd Position Only
- 680 FICO
- 70% “Combined” Loan to Value (CLTV) via AVM
- Allowed even when the client DOES NOT need new financing
- No monthly payments
- **No restrictions of any kind on the work that is done to the home – entirely at the discretion of client & realtor**
- Must sign listing agreement with certified realtor prior to closing

# HOW THE LISTING ENHANCEMENT LOAN WORKS

1

Realtor & client determine the needed improvements

2

Client signs listing agreement with realtor

3

Client applies for Enhancement Loan & receives approval within 48 hours

4

Client receives Enhancement Loan proceeds in an average of 15 days

5

Complete all necessary home enhancements

6

The realtor lists the home, and sells it for top-dollar!

**BUY BEFORE YOU SELL: BRIDGE**

**RPM**  
MORTGAGE

## The Details

- 680 Minimum Credit Score
- 70% “Combined” Loan to Value (CLTV)
- \$50k Min Loan - \$400k Max (facilitates 20% down on new \$2MM purchase) - 2<sup>nd</sup> Position Only
- Client must work with RPM for the bridge & new purchase loan (no exceptions)
- 6% rate, 6-month loan term, 1 pt. fee, interest only payments
- Must sign listing agreement with certified realtor prior to closing



# HOW THE BRIDGE PROGRAM WORKS



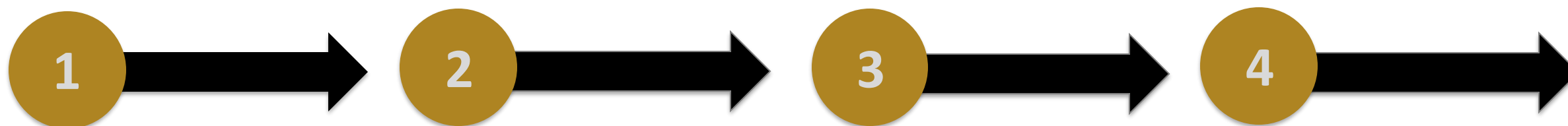
**APPROVED BEFORE YOU SELL**

**RPM**  
MORTGAGE

## The Hardest Part of Buying Before Selling is *QUALIFYING*

- Many people have enough equity for a Bridge, but cannot qualify for the new home when counting the debt of the old home
- We have loan products that will exclude the debt of the home being sold, so that the clients are qualified based on the payment of the new home
- Use this program with our Bridge – create inventory that would not otherwise exist
- We fully underwrite the loan in advance, giving you peace of mind

# HOW THE APPROVED B4USELL PROGRAM WORKS



1  
Client applies through real estate brokerage's website

2  
Client is Advanced Approved™, and can qualify for loans that exclude the debt of the home being sold

3  
Your client makes an offer on their dream home!

4  
Close quickly, since the loan was underwritten in advance!

- Both the Enhancement & bridge loan get recorded against the property, and must be in 2<sup>nd</sup> position
- Clients can use BOTH the Enhancement & the bridge loan, OR each one standalone
- With the B4USell program you have a solution for every circumstance!
- Whenever your client says they want to sell then buy, call your RPM Loan Advisor!
- After this webinar a quiz will be sent, and you must pass to officially be certified
- How do I work with my clients on this to get them access?





THANK YOU

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