

ANNIEMAC
PRIVATE
EQUITY

Cash2Keys



CASH OFFER PLAYBOOK

HOW TO WIN YOUR NEXT REAL ESTATE DEAL



FREE DOWNLOAD

ANNIEMAC
PRIVATE
EQUITY

Cash2Keys

CHANGING
HOW REAL ESTATE
GETS DONE



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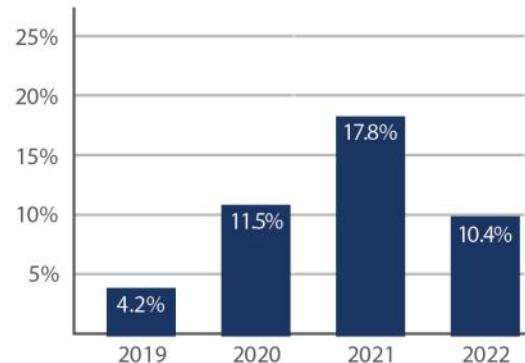
TODAY'S REAL ESTATE LANDSCAPE

Where Were We in 2021?

During 2021, we saw low interest rates in the 3% range which made buying a home more attractive but way more competitive. High demand led to limited inventory, multiple bids on one home, and more cash offers way over asking price. The housing market had a record year and reached the highest level of homes sold in the last 15 years. If you were a home seller during this time, you were sure to have benefited from this incredibly competitive market.

Homeowners saw the average home price increase over 20% through the third quarter compared to 2020 statistics from the Federal Housing Finance Agency. **In some housing markets, the price increase was almost at 40% of the original price.**

Home Prices



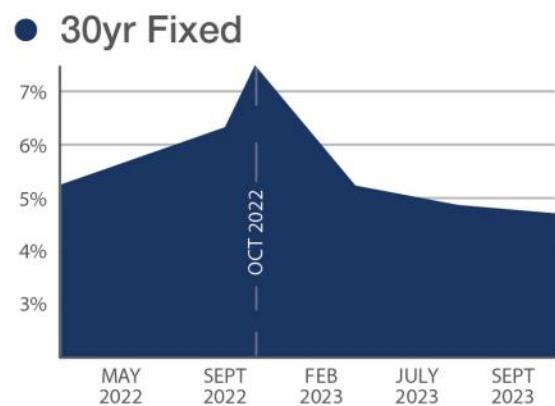
Homes were also sold at a record pace during 2021. Sellers had to field multiple competing bids and all-cash offers. Even homes that were run-down or needed a lot of work were selling way over asking price and in record time.

Opposite to sellers, buyers had a very hard time entering the housing market during this year. Mortgage rates were at a record low, making it difficult to find a home due to the lack of inventory. Competition was stiff and homebuyers were in a race against time and money to secure a home.

TODAY'S REAL ESTATE LANDSCAPE

Where Were We in 2022?

2022 was quite a different year compared to 2021. The Federal Reserve increased interest rates, causing mortgage rates to increase to as high as 7.5%. Inventory was still at a historic low, but it continued to increase due to the change in the housing market.



2022 marked the end of the low mortgage rates that sent the nation into a frenzy during 2021. A sudden increase in mortgage rates halted the housing market and many buyers paused their search on homes since they could no longer afford home prices they were considering a year ago.

During 2022, sellers feared that their homes would have difficulty selling because of the high mortgage rates and low number of buyers willing to buy at this time. Additionally, many sellers took their homes off the market which caused buyers to lack inventory creating a housing standoff. Despite this issue, home prices stayed the same, remaining high despite the lack of sales activity. **Houses are taking longer to sell compared to 2021, but there is still limited inventory, so buyers are willing to buy despite high interest rates.**

TODAY'S REAL ESTATE LANDSCAPE

Where Are We Now?

2023 is proving to be a better year than 2022 with interest rates dropping and demand returning. There is still limited inventory which means that home buyers need a way to secure their dream home before another buyer swoops in.

The market has shifted to a buyer-friendly market, but sellers still hold much of the power entering 2023. The market is expected to return to a more balanced position opposite to what we have seen in the past few years. Buyers are having an easier time buying homes due to less contingencies and offer concessions on behalf of sellers. Although buyers have a little bit more power, **many sellers hold low interest rate mortgages and are not under pressure to sell**. This causes inventory to stay at a low number.

A strong cash offer is key in this current market and will continue to be a great way to buy a home now and into the future. If you are still feeling priced out of the current market, **consider buying a home with AnnieMac Cash2Keys to level the playing field** and enter into the market with a fair shot at owning a home.

MAKE A WINNING OFFER ON YOUR DREAM HOME! BLOW AWAY THE COMPETITION WITH CA\$H

The market has changed significantly from 2021 to 2023. We understand that shopping for a new home can be, well...



The demand for homes is still high despite higher interest rates. Fewer homes available compared to the number of buyers in the market creates quite the competition among buyers. Most houses today are tough to hold onto and even tougher to afford if you play the bidding game.

You deserve better. We can provide a solution.

Since their start, AnnieMac's mission has always been to provide our clients with MORE, and they are certainly not stopping just because the market has shifted. Instead, they have partnered with us to offer two programs that not only empower you to beat the competition for the houses you want, but eliminate the stress and frustration that accompanies the typical home hunt.

INTRODUCING CA\$H OFFER & BUY NOW, SELL LATER

Two innovative programs that are designed to help both new home buyers and existing homeowners buy the homes of their dreams.



*Cash
Offer*

If you are shopping for your first home or are simply buying without a need to sell a home first, learn why **Cash Offer** is the perfect way to send your offers to the top of any seller's list - by offering them cold, hard cash up front.

**Buy Now
Sell Later**

If you are faced with the need to sell an existing house before buying a new one, learn how our **Buy Now, Sell Later** program can eliminate stress by allowing you to move into your dream home first, so you can relax and maximize your value on the old one.

Cash Offer

MAKE THE WINNING BID
ON A HOME QUICKLY
AND EFFICIENTLY.

Shopping for the home of your dreams can be challenging. Competition is fierce in today's market, and chances are that your offer is being pitted against at least a few other buyers bidding above asking price.

We want you to have a fair shot at owning a house your family will love. That is why we're excited to be able to provide **Cash Offer by AnnieMac Cash2Keys**, a powerful new way to pursue your ideal home by making a full cash bid. Nothing generates interest or conveys financial confidence to sellers or their agents like a strong cash bid. This program will help you make an offer that they simply cannot refuse.

BENEFITS OF A *Cash* Offer



Competitive Market

Demand for homes is not quite as high as 2021, but there is still plenty of competition in the market. Cash Offers are the best way to beat that competition.



More Confidence, Less Stress

Relax! Cash offers give you the power to buy and sell homes on YOUR terms.



Short Supply

Available homes are scarce and flying off the market, so make a best first impression with a strong cash offer.



Even the Odds

Don't be outshined by home buyers with deep pockets. Get a fair shot at your dream home with cold, hard cash.

HOW *Cash* Offer WORKS



1. Get Pre-Approved

Similar to a standard mortgage loan, an AnnieMac Cash2Keys Home Purchase Coordinator will guide you through a simple approval process.



2. Make an Offer

Find the home of your dreams and we will work together to make a cash offer they cannot refuse!



3. Choose Your Lender

Your client can work with or another lender of their choosing, to secure a mortgage for the offer amount.



4. Get Ready to Close

Once the seller accepts your 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!

To learn more about Cash Offer, visit
<https://thomasbickett.annie-mac.com>

Buy Now Sell Later

THE STRESS-FREE
WAY TO BUY A
NEW HOME BEFORE
SELLING YOUR
CURRENT ONE



If you are a current homeowner looking to move or upgrade, you know that it is tougher than ever to juggle the challenges of finding a new home while selling your existing one without running into contingency problems or timing issues that could leave your family with nowhere to live for days, weeks, or even longer.

Buy Now, Sell Later eliminates the need for current homeowners to sell before buying their new dream home. How? We buy the home so you can move right in while taking the time to comfortably sell your old one. Then, we sell that new home directly to you as soon as you are ready – easy.

HOW Buy Now *Sell Later* WORKS



1. Get Pre-Approved

Do not worry, we will guide you through this quick & effortless process.

2. Find the Perfect Dream Home

Work with your agent & choose wisely.

3. Let the Bidding Begin

Your agent will work with your AnnieMac Cash2Keys Home Purchase Coordinator to make the cash offer (along with the inspection terms and closing date) YOU want.

4. Your Offer is Accepted

Congratulations!

5. Closing Time

AnnieMac Cash2Keys closes on the home in preparation for selling it to you.

6. Move into Your New Home

No need to wait. With our simple rent accrual program, you can move in and start your new life immediately.

7. Sell Your Old Home

With your family and belongings out of the way, you can take your time to stage, host showings, and choose from sky-high offers.

8. Seal the Deal on Your Terms

Sign on the dotted line, and you are now the official owners of your new dream home!

To learn more about **Buy Now, Sell Later**, visit
<https://thomasbickett.annie-mac.com>

FREQUENTLY ASKED QUESTIONS

We get it! This is a lot of information to take in!
Let us try and eliminate any confusion.

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 after the due diligence period the transaction is sure to close based on the terms of the offer and the backing of AnnieMac Private Equity Cash2Key.

Q: What is the catch? What do I have to pay for the Cash Offer service?

A: You pay a small Cash Offer fee that is dependent on the transaction fees of your state.

Q: Can I use my own agent?

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

Q: Is an appraisal required?

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 Cash Offers available?

A: Cash Offers may not be available in all states and/or counties. Please contact us to confirm availability

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 will walk you through the steps of the transaction beforehand so you know what happens at every step of the transaction and what will be required of you. The HPC will also communicate with your agent.

The HPC does not work with you on your mortgage. You will work with your Loan Originator and Processor for all your mortgage needs.

REVIEWS FOR ANNIEMAC'S NEW CASH PROGRAMS



"I just wanted to express my appreciation for the opportunity to utilize AnnieMac's Cash Offer program. The lack of inventory in this current market made our home hunt extremely taxing. Each home we liked received many offers, leading to a bidding war. Given the opportunity to buy with this program, we were able to make offers as a full cash buyer and be a little more selective with our contract details.

In the end, our home hunt was a laborious process, but we found our perfect home. I believe that if it wasn't for the Cash2Key program we would have settled and overpaid for a home out of mere desperation. We are very appreciative of this opportunity and can only imagine how much this will benefit other prospecting buyers! Thanks again."

– *The Jacksons*



"It was really great to be among the first to use AnnieMac's Buy Now, Sell Later program. We were able to be competitive in the current market against other crazy offers that were being thrown around. We really enjoyed the ability to move into our next home right away and take our time to prepare our home for sale. We will be recommending this program to everyone we know looking to streamline their next home purchase. Thank you again for everything."

– *Jim R.*



"Just wanted to thank Tom Bickett and AnnieMac for all their help. Their Cash Offer Program enabled our client to offer cash for a home and better compete in this really tough real estate market. They were able to move into their new home in less than 30 days. AnnieMac made this a smooth enjoyable transaction."

– *Lillian & Joe (Real Estate Agents)*

You should have a fair chance at owning a home that will make you the happiest. We want to help you purchase the home with cash to give your offer the best possibility of being accepted.

Are you a homebuyer eager to avoid a bidding war with a cash offer? Talk to your real estate agent today and tell them about AnnieMac's innovative cash offer programs.



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