



The Buy Before You Sell Program for Builders



✉ builders@homelight.com

☎ +1 888-913-5507



BUY BEFORE YOU SELL

Why Builders Use HomeLight



Eliminate contingencies



Increase conversion velocity



Keep buyers moving



Better buyer experience





BUY BEFORE YOU SELL

Built for Sales Teams & Loan Officers



Simple referral
process



No doc collection
needed



We handle client
communication



Works with their
partners





Be the hero for your clients every time



Contingency Buster

Remove clients' pending sale contingency before they submit an offer and help them win their next home.



Equity Unlock

0% bridge loan giving buyers access to **up to 90%*** of the value from their departing residence.



DTI Hero

Omit the departing residence mortgage liability directly on their debt-to-income ratio.



Agent Choice

Clients work with any real estate agent and can list their departing residence after closing on their new home.



*Dependent on borrower's financial profile, equity position in departing residence, and based on loan officer's incoming residence estimates on purchase price, down payment, and client income and liabilities; subject to change.

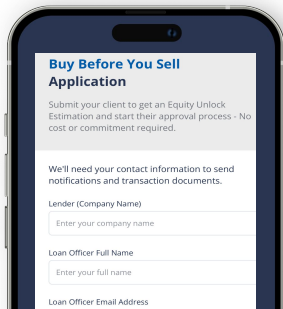


BUY BEFORE YOU SELL

24 Hour Full Approval

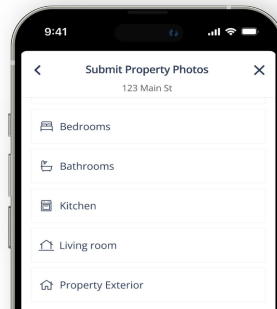
1 Submit Application

Submit your client's departing residence for approval through the Buy Before You Sell application.



2 Property Review

HomeLight coordinates directly with the client to collect photos of their property so we can complete our review and provide a conditional approval.





BUY BEFORE YOU SELL

We handle the complexity so your team can focus on selling homes



Step 1: Submit a Buyer

Send via landing page, email, or phone



Step 2: We Qualify & Prepare

- HomeLight works directly with the client
- We collect details, photos, and confirm eligibility
- HomeLight approves their home so they can move forward without contingency



Step 3: Buyer Shops & Goes Under Contract

- No home sale contingency
- Stronger offers, smoother deals



Step 4: Close on New Home First

- Use equity or remove DTI constraints
- No delays tied to selling



Step 5: Sell Departing Residence

- Lists after closing at full market value
- Works with any agent

*Fees subject to change; additional fees may apply

*Minimums apply if the final sale price of the current home is less than \$375,000



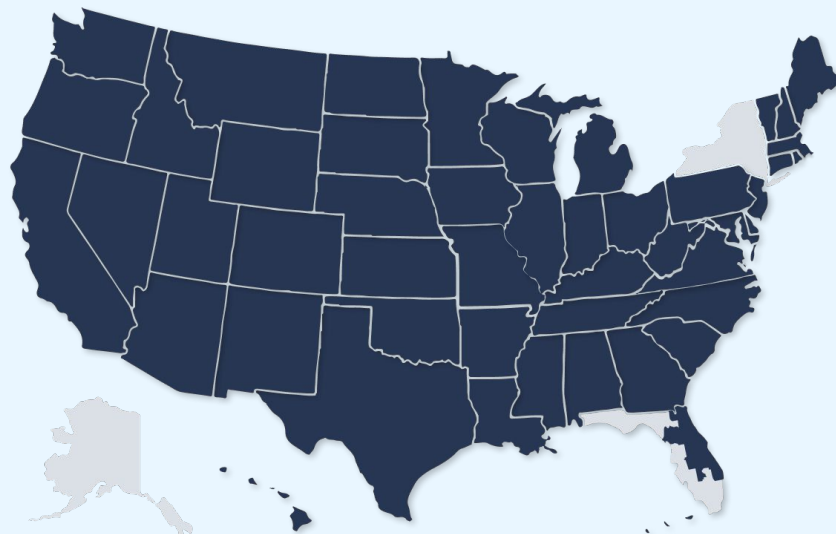
BUY BEFORE YOU SELL

Buy Before You Sell is currently available nationwide*

*Coverage Exclusions

Buy Before You Sell is currently available nationwide with the following exceptions:

- Alaska
- Galveston, TX
- New York
- Specific counties in western and southern areas of Florida**



 Available now

**For a full list of Florida available zip codes, visit: <https://bit.ly/4ITgml>



Two HomeLight Solutions to Help Your Clients

1

Buy Before You Sell



Equity Unlock

Clients will have access to the equity of their departing home before they sell



Contingency Removal

We remove clients' pending sale contingency before they submit an offer and help them win their next home.



Close First

Clients can buy their next home first and move in their own terms.





Two HomeLight Solutions to Help Your Clients

2

DTI Drop



Remove Mortgage from DTI

Excludes the client's mortgage from debt-to-income.



No Equity Needed

No equity or home sale required to qualify



Helps Qualification

Increase purchasing power and loan eligibility





BUY BEFORE YOU SELL

How to Get Started

- [Submit a Client here](#) or via the [Builders page](#)
- Send scenarios early (*no contract needed*)
- Submit [Contact Us Form](#) on Builder page
- Call or email Builder Relations



builders@homelight.com




+1 888-913-5507





Thank You!



 builders@homelight.com

 +1 888-913-5507