

The New Equity Program

Unlock Your True Equity

When Selling Your Home

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Get Top Dollar For Your Home

The New Equity Program

Unlock Your True Equity When Selling Your Home

Getting the maximum value on the home you're selling can be difficult when you don't have the ability, or funds to do the necessary repairs and renovations. Fortunately, this new Equity Program provides the capital you need to pay contractors, and get the work done quickly. You'll never need to settle for less than top market value for your home!

What's Not To Like?

- ◆ No Out of Pocket Costs
- ◆ No Credit Checks
- ◆ Transferable Warranties
- ◆ Qualified Contractors

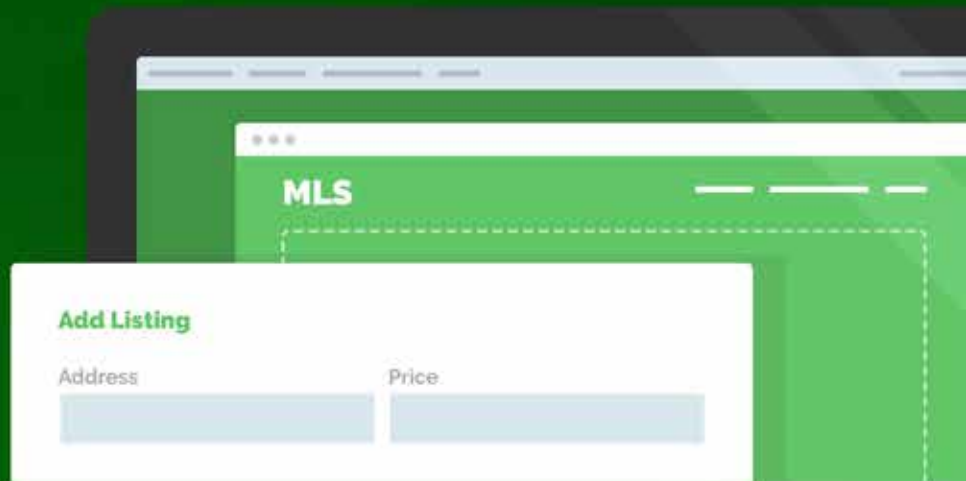


How it Works

List, Fix, Sell.

1 List Home

List your home with a realtor



2 Fix Home

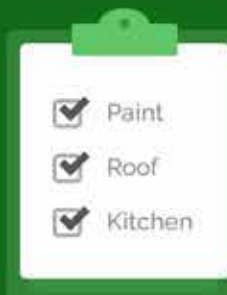
Create list of repairs



Pick qualified contractor



Get Estimates



Equity Program Handles the bills



3 Sell Home

Repairs paid from proceeds



Common Applications

Completing repairs and renovations
before placing your home on
the market

When to Use Equity

The expectations of homebuyers in today's market is causing homeowners to take a hard look at the issue of completing repairs and renovations before placing their home on the market.

Home Condition Issues in Today's Real Estate Market

The condition of a home when it's listed for sale is increasingly important for a number of reasons.

- Anyone who has lived in a home for any length of time knows that there are some repairs that haven't made it to the top of the "to do" list.
- Tastes change over time, probably more rapidly today than in the past.
- Today's homebuyers are much less likely to purchase a home that has things they want to "change over time."
- Homebuyers are looking for homes that have contemporary layouts and design; homes that they can move into and quickly decorate to make the home their own.
- As a result, most homes need repairs and renovations before they ever hit the market. That's the only way to get a home sold quickly and at top dollar.

Why Home Owners Use The Equity Program

To respond to the expectations of homebuyers in today's market, homeowners and their real estate agents are looking for ways to complete repairs and renovations. Here are the top reasons why homeowners want to use the Equity Program to update their homes.

- **Homeowners are short on cash.** Some homeowners don't have the money to pay for repairs before listing the home. Or, they may need their available cash for moving expenses or a down payment.
- **Homeowners either can't or don't want to use credit to pay for repairs.** This is especially true if the homeowner will finance their next home purchase. Increasing debt right before applying for a mortgage is never a good idea.
- **Homeowners are surprised by the cost of required repairs and renovations.** Some homeowners have some money to update their home, but they're not aware of the true costs, and don't have the money to fund everything that needs to be done.
- **Homeowners don't know who to hire to complete updates.** Choosing contractors to work on a home can be very confusing. The fear of ending up with an unfinished or shoddy job makes homeowners hesitant to do anything.

- **A divorce reduces the amount of funds available.** Divorces are never planned, and can catch homeowners with extremely long “to do” lists. In addition, the cost of establishing separate residences and other costs of divorce often make funding updates impossible.
- **A move to an assisted living or nursing home catches a family unprepared.** As we age, it’s typical that home repair items are ignored. In addition, if an older person or couple have lived in a home for a long time, the odds that it will need renovation before going on the market is high. This situation is further complicated if children live some distance from their parents. They don’t know reliable contractors and can’t stay in their parents’ location to oversee the work.
- **Children must settle a parent’s estate.** When a parent dies, decisions need to be made about the disposition of the parent’s home. The same issues exist as when an elderly parent moves to an assisted living or nursing home.

In all of these situations, real estate agents and the homeowners, or the homeowner’s family, are delighted to use this program. Finding a way to quickly update the home before it goes on the market, then pay for that work from the proceeds of the sale is just what they need.



TESTIMONIALS

Equimaxit came to our rescue so to speak, they were like our Angel. We got \$100,000 more than we would have.

J Cross - Home Owner

Equimaxit saved the day, they came in as the hero, provided the funds to get the work done so the house could sell.

D Mills - Realtor

Equimaxit really helped us in a tough situation by funding major repairs that were desperately needed to sell our house.

B McEwing