

# Raveis *Purchase*

## FREQUENTLY ASKED QUESTIONS

Raveis Purchase is the most convenient service for a home-seller in a hurry. William Raveis will purchase your home, enabling you to unlock your home equity so you can make a confident, non-contingent offer on your next home. You won't miss out on your next dream home!

When we buy your home, we handle renovations to help maximize your home's value and sell it for the highest price possible.

This is the ultimate in hassle-free home-selling from William Raveis. With Raveis Purchase, you can move forward at your own pace with peace of mind, however long the sale might take.

### **How does Raveis Purchase work?**

It really is as easy as 1, 2, 3:

1. We acquire your property for an initial payment of up to 80 percent of the current value of your home, unlocking the majority of your equity so you can settle any mortgages.
2. Once the home has been vacated, we prepare it for sale with our expert designers and our proprietary vendor platform, Raveis Refresh, and market it through our world-class network.
3. We sell your home for top dollar - and you, the seller, keep the upside.

### **How much does Raveis Purchase cost?**

We charge a base service fee that is typically 3-5 percent of the value of your home upon sale. The homeowner is also responsible for realtor commissions and carrying cost of the home while the home is being marketed by the Raveis Purchase program to the open market. All costs are netted out of the final proceeds of the open market sale.

The value we return to you may also exceed market expectations and result in additional proceeds, given the investment we make in making the property as marketable and attractive as possible to prospective buyers. This factor alone may make using Raveis Purchase cost-neutral from the home-seller's perspective.

Our goals are aligned with your goals: We want your home to sell for the highest price and as quickly as possible!

### **Is Raveis Purchase a loan?**

No, Raveis Purchase program is not a loan.

With Raveis Purchase, there are no monthly payments, no interest expenses, no fixed maturity date and no impact on your ability to obtain conventional financing on your next property because it is not a loan (no impact on DTI).

Unlike bridge financing, Raveis Purchase does not require a credit application or affect your credit rating.

As a Raveis Purchase participant, you will receive a competitive rate quote on your next property from William Raveis Mortgage.

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### **Does my home qualify?**

Yes. We serve all property types at all price points.

### **How is my property maintained after I've vacated it?**

All costs for operating and selling the home (for example taxes, lawn cutting, insurance, realtor commissions) are fronted by the Raveis Purchase Program and are netted out of the proceeds when the home sells.

### **How does Raveis Purchase differ from iBuyers programs?**

With Raveis Purchase, you, the home-seller, keep all the upside when the home is sold, unlike other iBuying programs that are looking to buy low, sell high and keep the profits for themselves. Not only do our properties typically outperform the broader market in terms of price, our expert renovation and staging services increase the likelihood of achieving a sale price beyond your expectations.

Secondly, properties at all price points and in all geographies are eligible for Raveis Purchase. Less than 5 percent of existing homes qualify for iBuyer programs.

Lastly, the service fees for Raveis Purchase are up to 75 percent less than other iBuyers' fees. That does not include the money you could leave on the table with iBuyers, because they keep all the value they create by preparing your home for sale.

### **Is there any cost or obligation to speak with a Raveis Purchase expert?**

Scheduling a consultation is free and comes with absolutely no obligation. To get started, visit [RaveisPurchase.com](https://RaveisPurchase.com) and fill out the contact form to schedule an appointment with an expert at your convenience. Our team members are always available to talk you through the process and address any questions or concerns you may have.

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