MAKE AN ALL-CASH OFFER

CASH

BUY YOUR DREAM HOME WITH CASH

Win the house. Move in sooner.

How NAF Cash makes an all-cash offer on your behalf, how you buy the home back with your mortgage, the costs, the loan requirements and when it makes the most sense.



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Marchand

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START HERE

TIRED OF LOSING TO CASH OFFERS?

In a tight market, sellers often choose the **cash offer**, even when it isn't the highest. Cash means no financing contingency, no appraisal risk and a faster close. For buyers using a mortgage, that can mean losing house after house.

NAF Cash, an affiliated company of New American Funding, levels the playing field. NAF Cash buys the home **with cash**, you move in, and then you buy it back with your mortgage at the original price plus a convenience fee.

I've been helping families into homes since 1993, first as a Realtor and now as a mortgage lender. Read this, then call me. I'll tell you whether NAF Cash makes sense for the homes you're looking at.

Brian

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WHAT NAF CASH IS

A cash offer now. Your mortgage later.

NAF Cash is an **affiliated company of New American Funding**. It purchases the home you choose with cash, so your offer looks like any other cash offer to the seller. Then you buy the home from NAF Cash using your mortgage.

ALL-CASH OFFER	BUY BEFORE YOU SELL	OFTEN PAY LESS
No financing contingency for the seller to worry about.	Move into your new home before selling your current one.	Cash offers sometimes win below asking price.

GOOD TO KNOW: You're never required to use NAF Cash to get a mortgage with New American Funding. It's an option for when it helps you win.

WHO NAF CASH FITS

Built for buyers competing in a tough market.

USUALLY A GOOD FIT

- You've lost offers to cash buyers
- You're a first-time buyer in a competitive area
- You need to buy before you sell
- You want to move in quickly
- You're pre-approved and ready to go
- The home is in a multiple-offer situation

KNOW GOING IN

- There's a **convenience fee**
- You need **mortgage pre-approval** first
- Not every property is eligible
- Price limits may apply
- You still need to qualify for your loan
- Availability varies by area

REAL TALK: If you're not competing against cash buyers, a strong financed offer may be all you need. I'll help you decide which approach fits the house.

HOW IT WORKS IN 5 STEPS

From pre-approval to keys.

1. **GET PRE-APPROVED**
   Start with me. We confirm your loan and your budget.

2. **FIND YOUR HOME**
   Shop with the confidence of a cash buyer behind you.

3. **NAF CASH MAKES THE OFFER**
   A strong all-cash offer is placed to purchase the home.

4. **MOVE IN**
   Settle in right away. No waiting on a sale first.

5. **BUY IT BACK & CLOSE**
   Close your mortgage and buy the home from NAF Cash.

GOOD TO KNOW: Your agent works with you and NAF Cash through the offer and closing. I'll coordinate the timeline with everyone.

CASH OFFER VS. FINANCED OFFER

Why sellers often prefer cash.

	NAF CASH OFFER	TRADITIONAL FINANCED OFFER
FINANCING CONTINGENCY	None	Usually included
APPRAISAL RISK FOR THE SELLER	None	Possible
CLOSING SPEED	Fast	Typically 30–45 days
HOW SELLERS SEE IT	Like any cash offer	Depends on the buyer's loan
BUYING BEFORE YOU SELL	Yes	Often requires a sale contingency

WHY THIS MATTERS IN THE CAPITAL REGION

In popular towns and price ranges, multiple offers are common. A cash offer can be the difference between winning and starting the search over.

WHAT IT COSTS

The price you buy back at, plus a convenience fee.

You buy the home from NAF Cash at **the original purchase price**, plus a **convenience fee** that can usually be rolled into your financing. You'll also have normal mortgage closing costs.

ORIGINAL PRICE

No markup on the home itself.

CONVENIENCE FEE

The cost of the cash offer service. I'll show you the exact amount.

CLOSING COSTS

Standard mortgage costs apply when you buy it back.

IS THE FEE WORTH IT?

If NAF Cash helps you win a home below asking, or one you'd otherwise lose, the fee may pay for itself. If you're not competing with cash, it may not. I'll run the numbers on any home you're considering.

GOOD TO KNOW: All fees will be disclosed in writing before you commit.

LOAN REQUIREMENTS

Flexible options to help you qualify.

CONVENTIONAL

- Minimum credit score of 620
- Down payment as low as 3% for first-time buyers

VA

- Minimum credit score of 620
- Down payment as low as 0% for eligible veterans

PRE-APPROVAL COMES FIRST

Because NAF Cash relies on you buying the home back, you'll need a full pre-approval before an offer is made. That protects you and the process.

GOOD TO KNOW: Requirements are current as of October 2026 and can change. Other loan programs may be available. Ask me.

BUYING BEFORE YOU SELL

One move, not two.

If you already own a home, the hardest part of moving is timing. Sell first and you might have nowhere to go. Buy first and your offer usually depends on selling. NAF Cash helps break that cycle.

MOVE ONCE

Move straight into your new home, then sell the old one.

NO SALE CONTINGENCY

Your offer doesn't depend on your current home selling.

SELL EMPTY

An empty home is easier to show and stage.

LESS STRESS

No rushing to pack or temporary housing.

GOOD TO KNOW: Your current home and payment still factor into qualifying. I'll show you how both homes fit while you sell.

QUESTIONS TO ASK BEFORE YOU START

Know the details before you shop.

1 IS MY TARGET AREA ELIGIBLE?
NAF Cash availability varies by area and property type.

2 WHAT'S THE PRICE LIMIT?
There may be a maximum purchase price.

3 WHAT'S THE EXACT FEE?
Get the convenience fee in writing.

4 HOW FAST IS THE BUY-BACK?
Know the timeline for closing your mortgage.

5 WHAT IF MY LOAN CHANGES?
Ask what happens if your approval changes.

6 HOW DOES MY AGENT FIT IN?
Your agent should understand the process from the start.

REAL TALK: There are no bad questions here. I want you to understand exactly how it works before you make an offer.

COMMON MISTAKES THAT DELAY CLOSING

Most of these are easy to avoid.

1. **SKIPPING FULL PRE-APPROVAL**
   NAF Cash needs a solid approval first.

2. **NEW CREDIT AFTER THE OFFER**
   Your buy-back still requires qualifying.

3. **CHANGING JOBS**
   Talk to me before you switch employers.

4. **UNEXPLAINED DEPOSITS**
   Large deposits need a source.

5. **NOT INVOLVING YOUR AGENT EARLY**
   Your agent should know the plan from day one.

6. **ASSUMING EVERY HOME QUALIFIES**
   Check eligibility before you fall in love.

7. **IGNORING THE FEE**
   Know the total cost before you commit.

8. **STARTING TOO LATE**
   Get approved before you start touring homes.

REAL TALK: Almost every one of these is avoidable with a 15-minute conversation before you apply. That's the cheapest time to fix a problem.

12 · GET ORGANIZED

DOCUMENT CHECKLIST

Have these ready, and the process moves a lot faster.

- [ ] Pay stubs covering the last 30 days
- [ ] W-2s for the last 2 years
- [ ] Tax returns, if self-employed or required
- [ ] Bank statements, last 2 months, all pages
- [ ] Government-issued photo ID
- [ ] Social Security number for each borrower
- [ ] Gift letter, if family is helping
- [ ] DD-214 or COE, if using a VA loan
- [ ] Mortgage statement, if you own a home now
- [ ] Your agent's contact information

Every situation is a little different. I'll give you the exact list for your scenario before you gather anything.



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BOOK 15 MINUTES

EQUAL HOUSING OPPORTUNITY

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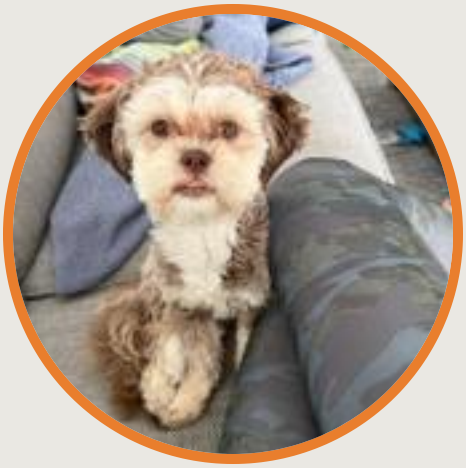
PENNY'S CORNER

A few words from our Chief Belly-Rub Officer.



PENNY SAYS

CHIEF BELLY-RUB OFFICER

Losing a house to a cash offer is the worst. I know the feeling. Someone once got to the last piece of chicken first.

With NAF Cash, your offer looks just like cash to the seller. Get pre-approved with Dad first, then go win your house.

CONNECT WITH PENNY ON FACEBOOK

Tips, updates and plenty of Penny.

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