



Johns Creek
MORTGAGE

NMLS #2320634



Buy Before You Sell and Bridge Strategies for Today's Market



Heartland Realty School | GREC Approved School #8071 | Course # 79563 | 3 Hrs CE

Course Objectives

Explain Buy Before You Sell and bridge-style equity programs

- Identify eligibility, equity limits, timelines, and fees
- Analyze client scenarios and transaction sequencing
- Apply risk management and ethical considerations

Compliance & Educational Disclaimer

Educational use only – not a commitment to lend

- Program terms, availability, and examples subject to change
- Information provided for instructional purposes only
- Clients should consult licensed lending professionals



**Buy
Before
You Sell**



Experience | Expertise | Superior Quality | Johns Creek Mortgage LLC | NMLS #2320634

The Gift of Buy Before You Sell

From registration to new purchase closing — we do the heavy lifting



You now have access to the **modern bridge solution** needed to move forward on your client's new purchase!

We're solving a problem that more than half of your clients face when buying a new home.

56%

of repeat buyers use funds from their departing residence for their down payment.*

*Based on the [2021 NAR Profile of Home Buyers and Sellers](#)

BUY BEFORE YOU SELL

The Gift of Buy Before You Sell



Goodbye pending home sale

Save your clients money by removing their pending sale contingency before they submit their next offer



Unlock a 0% interest bridge loan for their down payment

The **Equity Unlock** gives clients access to **up to 70% CLTV** of their departing residence



Help your clients purchase first

Remove clients' departing residence mortgage liability from their debt-to-income ratio



The benefits of the Buy Before You Sell program for your clients

Many of your clients need to tap into their current equity to purchase their next home. With Buy Before You Sell, **they can do just that** — and have a **better possible outcome** on their transaction.



Unlock a portion of equity from their current home



Maximize the sale price of their current home



Make a strong offer on their next home, and save money with **no home sale contingency**

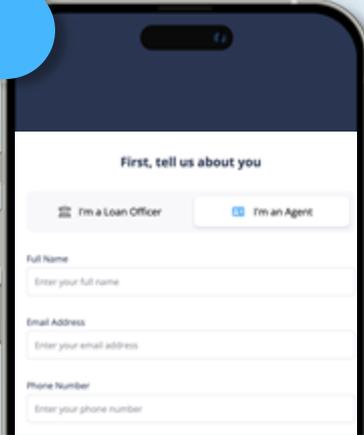


Avoid renting and moving twice

BUY BEFORE YOU SELL

24 Hour Full Approval

1



First, tell us about you

I'm a Loan Officer I'm an Agent

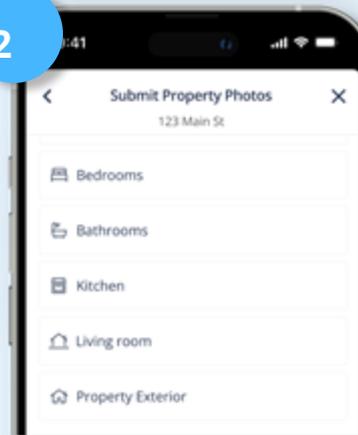
Full Name
Enter your full name

Email Address
Enter your email address

Phone Number
Enter your phone number

Submit your client's departing residence & preferred loan officer's information to the Buy Before You Sell application.

2



Submit Property Photos

123 Main St

- Bedrooms
- Bathrooms
- Kitchen
- Living room
- Property Exterior

After submission, your loan officer will receive a link to submit 10+ photos of your client's property. They may also forward this link to you and/or Client to complete.

BUY BEFORE YOU SELL

Sample Transaction



Step 1: Departing Residence Approval

Expected Sales Price: \$500k

Mortgage Balance: \$250k

Equity Unlock: \$100k



Step 2: Shop Contingency Free!

Client shops for their new home with a contingency-free offer and a 0% interest bridge loan in their back pocket.



Step 3: Close on new home/mortgage!

New Purchase: \$600k

Down Payment: \$100k (Equity Unlock)



Step 4: Sell at Full Market Value!

List the home and sell it at full market value within 120 days of new home purchase

2.4%* program fee to be paid by the client at home sale

*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

Discover where Buy Before You Sell is currently available

Alabama

Arizona

Arkansas

California

Colorado

Connecticut

Delaware

Florida

Georgia

Hawaii

Idaho

Illinois

Indiana

Iowa

Kansas

Kentucky

Louisiana

Maine

Maryland

Massachusetts

Michigan

Minnesota

Mississippi

Missouri

Montana

Nebraska

Nevada

New Hampshire

New Jersey

New Mexico

North Carolina

North Dakota

Ohio

Oklahoma

Oregon

Pennsylvania

Rhode Island

South Carolina

South Dakota

Tennessee

Texas

Utah

Vermont

Virginia

Washington

West Virginia

Wisconsin

Wyoming



Available now

Exclusions:

Galveston, TX
Key West, FL
Washington, DC



Property Requirements

The Property

- **Eligible properties: single-family home, townhome, or condo****
- Cannot be greater than 5 acres
- Must have access to public roads and utilities (water, electricity)
- Must be zoned as residential
- Not in an age-restricted community
- Not a short-sale or pre-foreclosure
- Not subject to any leases, including tenancy, oil/gas/mineral rights
- Departing residence cannot be part of an active new construction community
- **Incoming Residence must have a Certificate of Occupancy if it is a new construction**
- No Active Foreclosures or Bankruptcies
- Not a Log Home
- Not a Non-warrantable Condo

The Home

- **We can provide Equity Unlock amount up to \$2M**
- Square feet: 750-5,550*
- Home value
 - Less than \$100,00 are ineligible
 - Less than \$150,000 will be subject to further review
- **At least 1 bedroom and 1 bathroom**
- Any lien on the home from solar financing or leasing must be fully paid
- Solar lease does not need to be fully paid off but we need to account for the payoff in the econ model
- Not occupied by tenants during or after the purchase
- No leasehold, no outstanding life estates, trusts will need trust agreement to review before approval
- **No VA, FHA, or reverse mortgages on incoming residence**
- **If the Departing Residence or Incoming Residence is a second home or investment property, the transaction is NOT eligible**

Repairs & Renovations

- No ongoing renovations affecting bathroom, kitchen, drywall, or landscaping
- No major defects in or ongoing repairs or upgrades to foundation, framing, roof, plumbing, electrical, HVAC, fireplace, and chimney

Listing & DOM

- Expected days on market is less than 90 days list-to-pending
- Properties listed for more than 150 days in total are ineligible.

*Exceptions can be made if the size of the property is conforming for the area

**Condos & HOAs require additional approval

BUY BEFORE YOU SELL

Frequently Asked Questions



What does the program cost?

The program fee is 2.4% of the final sale price of the current home. Minimums apply if the final sale price of the current home is less than \$375,000.

If your client chooses to utilize their own cash rather than tapping into their home equity to buy their new home, they can leverage Buy Before You Sell: **DTI Drop™**. The fee is 1% of the final sale price of the current home. Minimum fee of \$5,000 applies.

How does the Equity Unlock work?

It's a 0% bridge loan through HomeLight Home Loans Inc. your clients can use as a down payment on their new purchase.

Do we need an inspection on the departing residence?

Yes. Once they go under contract, an inspection will need to be scheduled for homes over 5 years old, unless recent inspection within 3 months.

What can the Equity Unlock be used for?

Down payment, closing costs, mortgage coverage, moving expenses & listing prep.

**Fees subject to change; additional fees may apply*



REALTOR® Role – Buy Before You Sell

Educate clients on strategy and risks

- Coordinate lender and transaction timelines
- Manage pricing and DOM expectations
- Ensure disclosures and ethical compliance

Case Study: Buy Before You Sell

Buyer must purchase before selling

- Competitive market environment
- Instructor discussion: strategy fit and guidance



QUESTION

For December 2025:

According to Zillow, what is the average Days On Market for a home in Carroll county?

46





TIME FOR A 15 MINUTE
BREAK

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Bridge Loans

What is Bridge Financing?

Bridge financing helps borrowers make a non-contingent offer by leveraging equity in their current home.

- Short-term loan
- No monthly payments
- Balloon payment due when home sells



Program Features

Up to 75% LTV on
\$250K–\$1.5MM primary
residence

Up to 65% LTV on
\$1.5MM–\$2MM primary
residence

Up to 60% LTV on loan
amounts up to \$1MM
for second
homes/investments

Balloon payment due in
12 months (6 months
for investment
properties)

Bridge financing only
available with new
home purchase
financing

Bridge Loan Example

Borrower finds dream home for \$1.5MM.

Current home worth \$1MM with \$300K mortgage.

Bridge Loan:

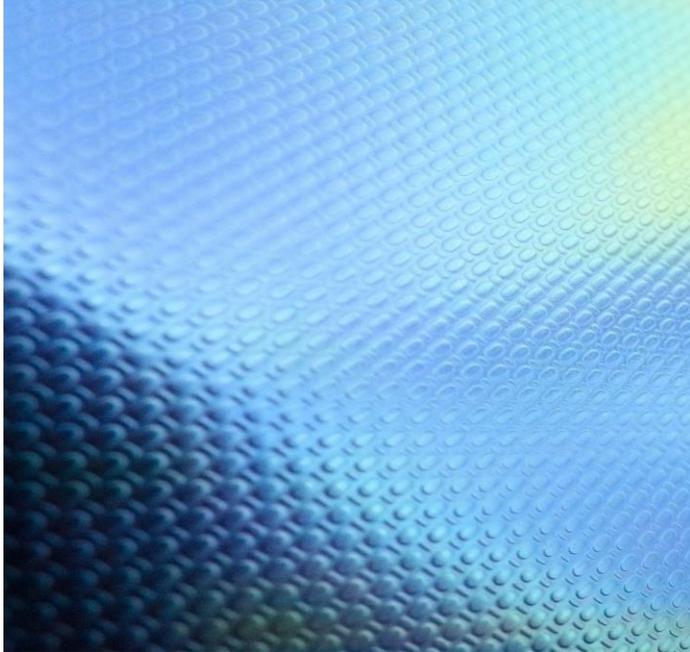
- Pay off existing mortgage: \$300K
- Cash out equity: \$400K
- Total bridge loan: \$700K

New Home Financing:

- Purchase price: \$1.5MM
- Down payment from bridge + cash: \$650K
- New mortgage: \$850K



Benefits to Borrowers



Make competitive, non-contingent offers

Buy a new home before selling current one

Access equity for down payment

Avoid rushing the sale of the departure home

One-time balloon repayment at sale

Bridge Loan Risks & REALTOR® Role

Risk if home does not sell as expected

- Potential cash flow pressure
- Importance of pricing, timing, and disclosure





Second Lein Loans: HELOC & 7/1 ARM Bridge Loan

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Program Overview

This bridge loan program is offered as either:

- Standalone HELOC (1st or 2nd lien)
- 1st lien 7/1 ARM

Designed to help borrowers access equity while transitioning between homes.



HELOC Option

Key HELOC Terms:

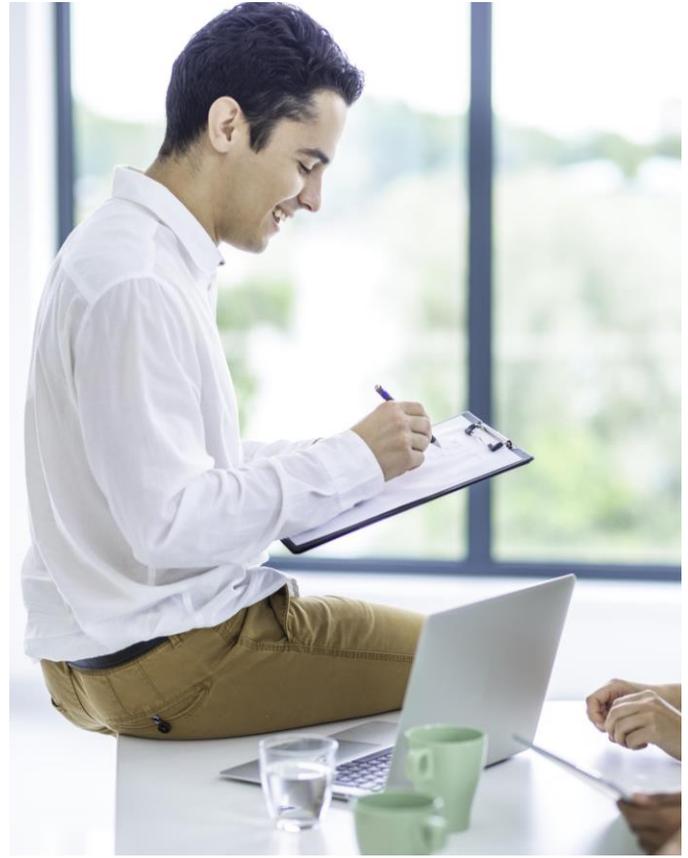
- 25-year total term
- 10-year interest-only draw period
- 15-year repayment period (P&I)
- No prepayment penalty
- Available as 1st or 2nd lien



7/1 ARM Option

Key 7/1 ARM Terms:

- 30-year fully amortizing term
- Fixed for first 7 years, then adjusts annually
- No prepayment penalty
- Maximum loan amount up to \$1.5MM



Loan Guidelines

Program Requirements:

- Maximum LTV/CLTV: 80%
- Full documentation required
- Full appraisal required
- Manual underwriting
- Fees can be 2%-2.5% plus traditional closing costs

Loan Amounts & Turn Times

- **Maximum Loan Amounts:**
- HELOC: \$200,000
- 7/1 ARM: \$1,500,000
- **Turn Times:**
- Average processing time ~21 days





Case Study: Equity Constraints

Limited equity available

- Higher purchase price on new home
- Instructor discussion: appropriate solution



Putting It All Together

- **Buy Before You Sell** = Strategy
- **Bridge Loans** = Short-term solutions
- **HELOC Bridge Loans** = Specific equity tools
- **Traditional contingent purchase**

Comparing Buy Before You Sell, Bridge Loans & Traditional Comparison

Feature	Buy Before You Sell	Bridge Loan / HELOC	Traditional Contingent Purchase
Purchase before selling	Yes	Yes	No
Home sale contingency	Removed	Often removed	Required
Equity access	Program-based equity unlock	Loan against existing equity	Equity available only after sale
Impact on offer strength	High	Moderate to high	Low in competitive markets
Carrying two mortgages	Often avoided	Possible	Not applicable
Timing flexibility	High	Moderate	Low
Risk if home doesn't sell	Program protections may apply	Borrower bears risk	Sale must occur first
REALTOR® coordination required	High	High	Moderate

Course Summary & Q&A

Why This Matters

Buy Before You Sell and bridge strategies help clients overcome timing and equity challenges, allowing them to buy confidently in competitive markets.

Better Client Outcomes

Agents who understand these solutions can guide clients through complex transactions, reduce risk and improve overall results.

Applying the Right Strategy

Choosing between Buy Before You Sell, bridge financing or a traditional contingent offer requires evaluating equity, timing and market conditions.



QUESTION

For November 2025:

**According to Zillow,
what is the median
home sold price in
Carroll County, GA?**

\$351,333





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