

THE 6 STEPS TO SUCCESSFUL ASSUMPTIONS

#1: Connect with your AssumeList-trained subscriber agent

Make sure the Agent is an AssumeList subscriber who has participated in our comprehensive assumption training.

#2 Sign Your Buyer Representation Agreement

Once your buyer representation agreement is signed, your agent can provide you access to AssumeList for free.

#3 Have a strategy talk with your agent to run your initial searches

- Your agent will help you search ON-market under "Assumable Search."
- Your agent will also guide you through an OFF-market property search.
- You'll talk through both the ON-market and OFF-market options and strategies.
- Your agent will explain the EASY BUTTON option and why it helps win offers.

#4 Connect with your AssumeList preferred lender

Your AssumeList preferred lender is trained in our "Primary PLUS Secondary" strategy:

- The lender will pre-approve you for a primary mortgage AND run through secondary lending scenarios for closing the cash gap.
- The lender will issue a primary mortgage pre-approval letter.
- This pre-approval letter will make your assumption offer **more attractive by reassuring sellers that you are 100% qualified** to fulfill the servicer's creditworthiness assessment.

#5 Identify listings (or off-market properties) you like and go shopping!

- Now that your paperwork is squared away, you're ready to submit offers!
- Clearly define your needs and wants. And go shopping!

#6 Make a DEAL!

- Follow your agent's advice on preparing a competitive assumption offer that wins the deal.
- We recommend using the AssumeList EASY BUTTON option to speed up and strengthen the approval process.
- Rapidly respond to servicer requests for information.
- Close on your property and plan your housewarming party!