

# cash offer program



Our Cash Offer Loan Program lets you present a cash offer—giving you the edge in a competitive market while keeping financing available.

Make a cash offer but reserve the right to finance and do not waive your right to an appraisal.

We'll order a rush appraisal with a completion date of 5 business days.

Close with traditional financing or use our funds and refinance into a rate/term loan after closing if needed.

## Need to win a bidding war?

**Cash offers are more attractive to sellers and often beat financed offers, even at higher priced.**

### BENEFITS

**Faster Closing** – Close in as little as 7 days with no financing delays.

**Stronger Negotiation Power** – Sellers prefer cash offers and may accept a lower price for the certainty of closing.

**No Financing Contingency** – Gain seller confidence with a secure deal.

Buyers are pre-underwritten to satisfy all underwriting conditions.

**MY CITY  
HOME LOANS**  
NMLS #2468515  
616. 622. 4022  
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ADVERTISEMENT – These figures are supplied as examples. The rate is based on a 740 or better FICO credit score and subject to change. Taxes, insurance, PMI, and an escrow account may be required along with additional monthly expenses such as a HOA. Each loan is unique and should be discussed with your My City Home Loans, Inc. mortgage originator to see what you qualify for. This is not a commitment to extend credit. All loans are subject to underwriting approval. Terms, conditions, and restrictions are subject to change based on an applicant's eligibility and market conditions. My City Home Loans, Inc offers Equal Housing Opportunity NMLS#2468515 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)) Request more info at 616-622-4022 [info@mycityhl.com](mailto:info@mycityhl.com)

