

What is The Game Changer?

The Game Changer is an exclusive loan program offered through Boss Mortgage that allows qualified buyers and homeowners to secure interest rates 1.5%–2.0% below current market averages. It's designed to make homeownership more affordable by partnering with an investor who shares in a small portion of your home's future appreciation — instead of charging you a higher interest rate today.

How does it work?

You get a lower monthly payment and lower total interest costs, which improves your cash flow and buying power. In exchange, a small investor share is recorded as a lien on the property. If your home appreciates in value, the investor receives a portion (capped at 2% per year). If the home doesn't appreciate or goes down in value, the investor gets nothing.

Is this a shared ownership or equity program?

No. You remain the sole owner of your home. The investor does not go on title and has no control or ownership rights. The arrangement is simply a lien that may be paid off when you refinance or sell the home.

What happens if I sell or refinance?

When you sell or refinance, the investor's lien is paid off using the home's appreciated value (if any).

If your home hasn't appreciated, you owe the investor nothing beyond your normal loan payoff.

If it has appreciated, the investor earns their capped share (maximum 2% per year of growth).

What if I stay in the home for 30 years and never sell?

There's no requirement to sell or refinance. You can keep the loan for the full term just like a traditional mortgage. The investor's lien remains in place until you choose to pay off the mortgage or sell the property.

Is this available everywhere?

Currently, Boss Mortgage has exclusive access to The Game Changer in Oregon, Idaho, and Colorado, with expansion plans coming soon.

What's the catch?

There's no hidden catch — just a tradeoff. You get an ultra-low interest rate and lower monthly payments today in exchange for sharing a limited, capped portion of future appreciation. It's a smart option for buyers and homeowners who value cash flow, affordability, and flexibility.

What are the qualification requirements?

Minimum credit score: 680

Maximum loan-to-value (LTV): 90%

Primary residences only (no second homes or investments)

Available in Oregon, Idaho, and Colorado

Can I use this for a refinance?

Yes! The Game Changer is available for both purchases and refinances. Many homeowners are using it to drop their rate, eliminate mortgage insurance, or pull out cash — all while keeping their payments manageable.

How much can I really save?

That depends on your loan size and current rate. In many cases, clients save hundreds of dollars per month and tens of thousands in total interest over the life of the loan — far outweighing the small investor share later.

What if my home doesn't go up in value?

Then you win twice — you saved money every month and owe nothing extra to the investor when you sell or refinance.

Why is this called "The Game Changer"?

Because it literally changes the game in today's high-rate environment. Instead of waiting for rates to drop or stretching your budget, this program lets you own your home now, like a Boss.

Who should I talk to for a personalized quote?

Contact your Boss Mortgage loan officer or visit www.bossmortgage.com to request a custom Game Changer comparison and see exactly how much you can save.

The Game Changer is a low-rate mortgage program available in Oregon, Idaho, and Colorado exclusively through Boss Mortgage, LLC (NMLS #2547821, NMLSconsumeraccess.org, an Equal Housing Lender). All loans are subject to credit approval, property eligibility, and program guidelines. Borrower must occupy the subject property as the primary residence and meet criteria including a minimum FICO score of 680 and maximum 90% LTV. Interest rate reduction estimates are based on current market averages and will vary. The Game Changer pairs a below market-rate mortgage with a simple option agreement. In exchange for a rate reduction of up to 1.50 percentage points compared to traditional rates, Genrae earns a capped share of the home's future value growth, typically settled at sale, refinance, or the 30-year term. Genrae only benefits if the property value increases. Recapture of the funds for rate reduction may be due upon sale or refinance of the home during the first 36 months. Complete loan terms and guidelines provided at initial inquiry and available upon request.