



## Frequently Asked Questions

### What is Forward?

Forward enables you to unlock your home equity so you can make a strong, noncontingent offer on your next home before you sell your current house.

Forward also allows you to avoid living through renovations, showings, and the uncertainty of a traditional sales process.

With Forward, you can move at your own pace with peace of mind.

### How does Forward work?

1. Zoom Casa acquires your property for an initial payment of up to 75% of the current value of your home, unlocking the majority of your equity and enabling you to pay off any mortgages.
2. Once you move out, Zoom Casa prepares your home for sale with our expert designers and proprietary vendor platform.
3. Zoom Casa resells your home for top dollar and you keep all the upside.

That's right - you keep all the upside!

### What does Forward cost?

We charge a base service fee that is typically 3% of the value of your home upon resale.

Since we are paid as a percentage of the resale value of your home, our incentives are totally aligned to ensure that your home sells for the highest price and as quickly as possible.

It is also important to remember that since Zoom Casa prepares your house for sale and you keep all the upside, you may realize additional proceeds upon resale in excess of what you would have realized if you sold your home in its current condition, which may offset the costs of the Forward program. For instance, as of December 31, 2020, homes prepared for sale by Zoom Casa sell for 6.4% more than as-is value and twice as fast as the broader market. You keep all that upside.





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### **If I want to wait to pay until my home sells, do you charge interest or other fees?**

No, the cost is the same if you want to pay upfront or when your home sells - there is no interest or additional cost. However, if you'd like to wait to pay until your home sells, you need to have sufficient equity in your home to qualify.

### **Are virtual options available given COVID?**

Yes, we're happy to conduct virtual consultations and provide solutions that maintain your safety. Many clients prefer our Forward program for this very reason - you don't have to live through renovations or showings. You can unlock your home equity, buy your next home, and we take care of preparing your old home for sale.

### **Is Zoom Casa a contractor? May I use my own contractor?**

Zoom Casa operates an exclusive platform of the best local vendors who work with our designers and project managers to turn your house into your dream home. You may use your own vendors provided they are qualified (licensed as required by law and carry prudent insurance coverages).

### **Is there any cost or obligation to speak with a Zoom Casa expert?**

Scheduling a consultation with Zoom Casa is free and comes with absolutely no obligation. To get started, enter the address [www.zoomcasa.com](http://www.zoomcasa.com) into your browser and schedule an appointment with an expert at your convenience.

### **Is Zoom Casa a real estate brokerage or agent?**

No, Zoom Casa is not a real estate brokerage. We partner with leading real estate professionals nationally to deliver solutions that make homeownership effortless.

### **Is Zoom Casa available in my market?**

Yes, Zoom Casa services are available in all 50 states, Puerto Rico, and D.C.

### **Does my home qualify?**

Yes, Zoom Casa serves all property types at all price points. Properties with values less than \$150,000 or more than \$3,000,000 are eligible, but may be subject to custom terms.





# CASH BUYER PROGRAM

## Frequently Asked Questions

### Can we waive the appraisal and inspection contingencies?

When using *Cash Buyer*, your client may determine agreeable contract terms. This includes waiving the appraisal and inspection contingencies if you so choose. Please note that if your client waives appraisal and/or inspection contingencies and they are not able to perform, they may lose their earnest money deposit.

When using *Cash Buyer +*, Zoom Casa may waive the appraisal and inspection contingencies in our sole discretion.

### What happens if the buyer can't get a loan?

When using *Cash Buyer*, your buyer assumes the risk of forfeiting their EMD if they cannot fund their purchase in accordance with the scheduled closing date.

When using *Cash Buyer +*, your buyer assumes the risk to cover any losses incurred by Zoom Casa in purchasing, holding, and reselling the property they intended to purchase if your client does not repurchase the property.

### What if the home doesn't appraise for what we expected?

When using *Cash Buyer*, your buyer assumes the risk of forfeiting their EMD if they cannot fund their purchase in accordance with the scheduled closing date. This would include their inability to make up for out-of-pocket costs they'd incur should the appraisal come in low.

### What if my client's offer is not accepted and they want to write an offer on a different property?

The *Cash Buyer Program* can be utilized on multiple properties until your buyer's offer is accepted.

### What properties qualify?

Properties located in the United States in fair or better condition with as is values between \$150,000 and \$3,000,000

### How quickly can we get started?

We can get your client set up within a few hours.

