



SELL & STAY

A FICO-Free Way To Tap Your
Equity Without Moving

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About Us

Our Mission

We want to help people by providing a new and flexible way for them to release their equity. Life doesn't always go as planned, and when the financial hits begin to add up, getting out of the hole can be tough. The current equity release options out there aren't set up to help the people who really need it. We want to help homeowners get a fresh start so they can live life on their terms, while keeping their options open.

Why We Created Sell & Stay

Millions of Americans are property rich and cash poor. As a result of the credit crisis, lenders have strict requirements that disqualify many of the homeowners applying for re-financing. Without viable alternative options, they are forced to sell their homes and move. You shouldn't have to sell your house in a panic. You deserve the chance to get your life in order and establish some financial stability. We created Sell & Stay to provide homeowners with a new way to release their equity, without having to move, or who aren't ready to move.

Sell & Stay

Sell & Stay, the first commercialized residential sale leaseback program in the USA, allows homeowners to sell their home, then lease it back. Unique to Sell & Stay, homeowners have the ability and flexibility to buy back their home or move at any time, releasing the full equity of their home. On top of that, our program doesn't have many of the barriers that are associated with other equity extraction options like HELOC loans or reverse mortgages.



How It Works

- 1. Get qualified:** Once you complete our qualification form, you will be notified if your home qualifies. A team member will reach out within 2 days to discuss the next steps.
- 2. We create a custom contract:** We agree on a funding amount, rental price, buyback price, and initial lease term.
- 3. We buy your home, and you get your equity:** We execute the sale and lease agreements. Closing takes 30 days, but can expedite if necessary.
- 4. You can carry on living at home:** You continue to live in your home, paying a monthly rent. You can buy back your home, or move, at any time.
- 5. You buy back your home:** Buy back your home for the buyback price.
or
You decide to move: We put your house on the market, once sold, you move and receive the sellout value.

The Details

Once our proposal is accepted, EasyKnock will send you the purchase and sale agreement and the lease agreement. We always advise our customers to consult an attorney. We will send an inspector to the property to check for any maintenance issues. EasyKnock will also run a title report and address any concerns. Upon closing you'll receive your cash.

You can access the remainder of your equity if and when you decide to move. Once a buyer is found and the home is sold, you'll receive the remainder of your equity, minus any accrued rent and fees.



Sell & Stay Example:

Scenario: The Smiths own a house worth \$240,000 and they have a mortgage with a current balance of \$80,000. They want to invest money into starting a new business, but they are behind on their mortgage and have a below average credit score.

Solution: EasyKnock will buy the Smith's home for \$150,000, paying off the mortgage, allowing the Smiths to walk away from the closing with \$70,000 in cash. The Smiths then become tenants for two years. At any time during the lease term, they can buy the house back for \$160,000 OR request the house be listed with a local realtor and sold at fair market value.

Once sold, the Smiths would then receive the net sale proceeds over \$160,000 (e.x $\$240,000 - \$160,000 = \text{proceeds of } \$80,000 - \text{transaction costs}$).cash. The Smiths then become tenants for two years. At any time during the lease term, they can buy the house back for \$160,000 OR request the house be listed with a local realtor and sold at fair market value. Once sold, the Smiths would then receive the net sale proceeds over \$160,000 (i.e $\$240,000 - \$160,000 = \text{proceeds of } \$80,000 - \text{transaction costs}$).



Glossary

Home Equity: The market value of your property minus the mortgage balance and/or liens.

Equity Release: Providing a homeowner or other property owner with funds derived from the value of their property, while offering the right to use the property.

Funding Amount: EasyKnock's total initial payment (including paying off mortgage balances).

Annual Inflation Premium: A 2.5% increase that may be applied to yearly rent or buyback price to account for inflation.

Lease Termination Option: A clause in the EasyKnock lease contract allowing the homeowner to sell, buyback, or continue to rent their home.

Buyback Price: Your price to buy back your home at any time, calculated by adding the funding amount and the greater of the CPI or annual inflation premium.

Sellout Value: The amount of money you receive after your house sells, calculated by subtracting the buyback price and closing costs from the estimated sale price. The sellout value is an estimate, as we do not know what price the home will sell for.

Closing Costs: The cost of transferring your property either to EasyKnock, or to the next buyer May include but not limited to: attorney fees, origination fees (the cost of opening a bank account), title transfer fees (state fee for transferring ownership), title insurance, real estate broker commission, filing fees.



Frequently Asked Questions

Who is Sell & Stay for?

Sell & Stay is for single family homeowners who need to access their home equity, but do not want to, or are not ready to move. We can currently help homeowners with homes valued at at least \$150,000 with at least 50% equity in their homes, regardless of credit score.

How much rent will I pay?

We aim to have you pay “market rent.” Market rent is based on the rent being paid for similar homes in your area.

What is the lease term length?

A year is the standard minimum lease length. You can renew your year lease with three months’ notice.

How long does it take to close?

Typically, it will take 30 days to close. However, we can expedite if necessary.

What documents are used in a Sell and Stay transaction?

The “Sell” is governed by a purchase and sale agreement, and the “Stay” is governed by a residential lease.

During the Sell and Stay process, who handles the paperwork?

We use lawyers to draft our agreements, which are then sent to you. You or your lawyer will be responsible for reviewing the documents. We highly recommend you use a lawyer too!

How do I buy back my home?

The lease includes an “Option Agreement” allowing you to buy back your home at



Frequently Asked Questions

What if I decide I want to move?

Our Lease has an Option Agreement has language allowing you to authorize the sale of your house at any time. You will have the ability to control the timing, asking price, and real estate agent, if you'd like. If a sale is finalized prior to your lease end date, you are able to terminate the lease early. The price that your home sells for, less the buyback price and closing fees, will be entitled to you.

If I decide to buy back the property, who handles inspections, appraisals and financing options?

We are happy to refer you to our partners. Your lawyer is also able to assist with this.

What if I default on my lease?

You will be given written notice of the default and the opportunity to fix the problem (aka cure the default). If you do not cooperate and cure the default (fix the problem), we may be forced to evict. Even if your lease ends with an eviction, we will still give you the net sale proceeds after deducting the back rent, legal expenses and selling costs. Please note, we will sell the property using an auction-sale process, to prevent conflicts of interest and ensure transparency around this sale.

Who gets the value if my home appreciates during the lease term?

You any appreciation above our annual premium; as the buyback price is fixed, you receive the net sale proceeds minus fees.

Who handles the home maintenance?

The tenant is responsible for maintenance including cutting the grass, snow removal and appliance repairs.



Frequently Asked Questions

Who pays the property taxes?

EasyKnock will pay the property taxes.

Is there a property manager?

You will not have a local property manager.

Do I need to hire an attorney?

A lawyer is not needed, but recommended.

Do I need insurance?

We recommend all tenants consider renters insurance.



Next Steps

Visit www.easyknock.com to qualify and learn more about Sell & Stay.

Call us at 844-888-9213 Monday - Friday 9:00 AM - 5:00 PM ET

Email hello@easyknock.com.



"Through Sell and Stay, EasyKnock purchased our house, and we now have the money to build our new home. We can stay in our current house until our new home is ready. The people at EasyKnock are honest and easy to work with." If you need the equity out of your home but aren't ready to move, EasyKnock's your answer."

- Ty & Tammy



"The process was great, fast and easy. Tried my hardest to find something wrong with EasyKnock but I couldn't. I appreciated being accommodated to make the deal that I wanted."

- Mike



Appendix

Sell & Stay Matrix

Program Description		Sell and Stay allows you to tap your home equity by selling, and then staying in the home as a tenant. Essentially, you become the renter of the home. As a add benefit, your lease will have a provision allowing you to buy back the home at a set price to be agreed upon upfront, providing you flexibility going forward. And we can close in 30 days or less.				
Program Highlights		<ul style="list-style-type: none"> • Home value \$200,000 ~ \$3,000,000 • LTV 60% or less • Single family home 				
		Initial Purchase Price (% of Market Value)				
Market Value	10%	20%	30%	40%	50%	60%
\$150,000	\$15,000	\$30,000	\$45,000	\$60,000	\$75,000	\$90,000
\$200,000	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000
\$250,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
\$300,000	\$30,000	\$60,000	\$90,000	\$120,000	\$150,000	\$180,000
\$350,000	\$35,000	\$70,000	\$105,000	\$140,000	\$175,000	\$210,000
\$400,000	\$40,000	\$80,000	\$120,000	\$160,000	\$200,000	\$240,000
\$450,000	\$45,000	\$90,000	\$135,000	\$180,000	\$225,000	\$270,000
\$500,000	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
\$550,000	\$55,000	\$110,000	\$165,000	\$220,000	\$275,000	\$330,000
\$600,000	\$60,000	\$120,000	\$180,000	\$240,000	\$300,000	\$360,000
\$650,000	\$65,000	\$130,000	\$195,000	\$260,000	\$325,000	\$390,000
\$700,000	\$70,000	\$140,000	\$210,000	\$280,000	\$350,000	\$420,000
\$750,000	\$75,000	\$150,000	\$225,000	\$300,000	\$375,000	\$450,000
\$800,000	\$80,000	\$160,000	\$240,000	\$320,000	\$400,000	\$480,000



Sell & Stay Matrix

\$850,000	\$85,000	\$170,000	\$255,000	\$340,000	\$425,000	\$510,000
\$900,000	\$90,000	\$180,000	\$270,000	\$360,000	\$450,000	\$540,000
\$950,000	\$95,000	\$190,000	\$285,000	\$380,000	\$475,000	\$570,000
\$1,000,000	\$100,000	\$200,000	\$300,000	\$400,000	\$500,000	\$600,000
\$1,050,000	\$105,000	\$210,000	\$315,000	\$420,000	\$525,000	\$630,000
\$1,100,000	\$110,000	\$220,000	\$330,000	\$440,000	\$550,000	\$660,000
\$1,150,000	\$115,000	\$230,000	\$345,000	\$460,000	\$575,000	\$690,000
\$1,200,000	\$120,000	\$240,000	\$360,000	\$480,000	\$600,000	\$720,000
\$1,250,000	\$125,000	\$250,000	\$375,000	\$500,000	\$625,000	\$750,000
\$1,300,000	\$130,000	\$260,000	\$390,000	\$520,000	\$650,000	\$780,000
\$1,350,000	\$135,000	\$270,000	\$405,000	\$540,000	\$675,000	\$810,000
\$1,400,000	\$140,000	\$280,000	\$420,000	\$560,000	\$700,000	\$840,000
\$1,450,000	\$145,000	\$290,000	\$435,000	\$580,000	\$725,000	\$870,000
\$1,500,000	\$150,000	\$300,000	\$450,000	\$600,000	\$750,000	\$900,000
\$1,550,000	\$155,000	\$310,000	\$465,000	\$620,000	\$775,000	\$930,000
\$1,600,000	\$160,000	\$320,000	\$480,000	\$640,000	\$800,000	\$960,000
\$1,650,000	\$165,000	\$330,000	\$495,000	\$660,000	\$825,000	\$990,000
\$1,700,000	\$170,000	\$340,000	\$510,000	\$680,000	\$850,000	\$1,020,000
\$1,750,000	\$175,000	\$350,000	\$525,000	\$700,000	\$875,000	\$1,050,000
\$1,800,000	\$180,000	\$360,000	\$540,000	\$720,000	\$900,000	\$1,080,000
\$1,850,000	\$185,000	\$370,000	\$555,000	\$740,000	\$925,000	\$1,110,000
\$1,900,000	\$190,000	\$380,000	\$570,000	\$760,000	\$950,000	\$1,140,000
\$1,950,000	\$195,000	\$390,000	\$585,000	\$780,000	\$975,000	\$1,170,000
\$2,000,000	\$200,000	\$400,000	\$600,000	\$800,000	\$1,000,000	\$1,200,000

