



Home buying made easy.

January 2024





Goals:

- Provide your clients with a great home buying option
- Close more deals in 2024
- Earn more commission with less administrative work

Life can change quickly. Traditional homeownership doesn't keep up.

Traditional model

Big down payment (10-20%)

Mountain of debt

Significant buy/sell costs

Own all the maintenance

Feel locked in for years

Acre model

Just 5% up front

No debt

No transaction costs

We have your back

Live in the home forever ... or don't
Either way, it's a great outcome



A photograph of a light blue house with white trim and a wooden deck. On the deck, there are two wicker chairs and a small round table. The sun is shining through the trees in the background, creating a bright, warm atmosphere. The text "Acre is homeownership for how we live today" is overlaid in the center of the image.

Acre is homeownership
for how we live today



Agenda

- **How it works**
- **Who it's for**
- **Referring your clients**

**How does this
work?**



How it works

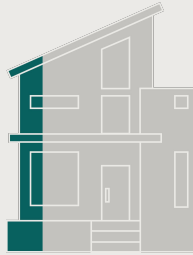
Let's make this easy.



Get approved to
buy with Acre



Find a great home



Buy the home



Share in the upside
of home appreciation



Keep your options
open



Buyer qualification criteria

Credit qualified (660+) → *soft credit check*

Funds available for 5% up front – could come from:

- Home sale
- Gift funds
- Cash/investments

Gross income ~3x the target monthly payment

- Remember to include small business / side hustle income

Note: co-signers are just fine!



Home qualification criteria

Type: Attached and detached homes (not condos)

Age: generally 1990 build or newer

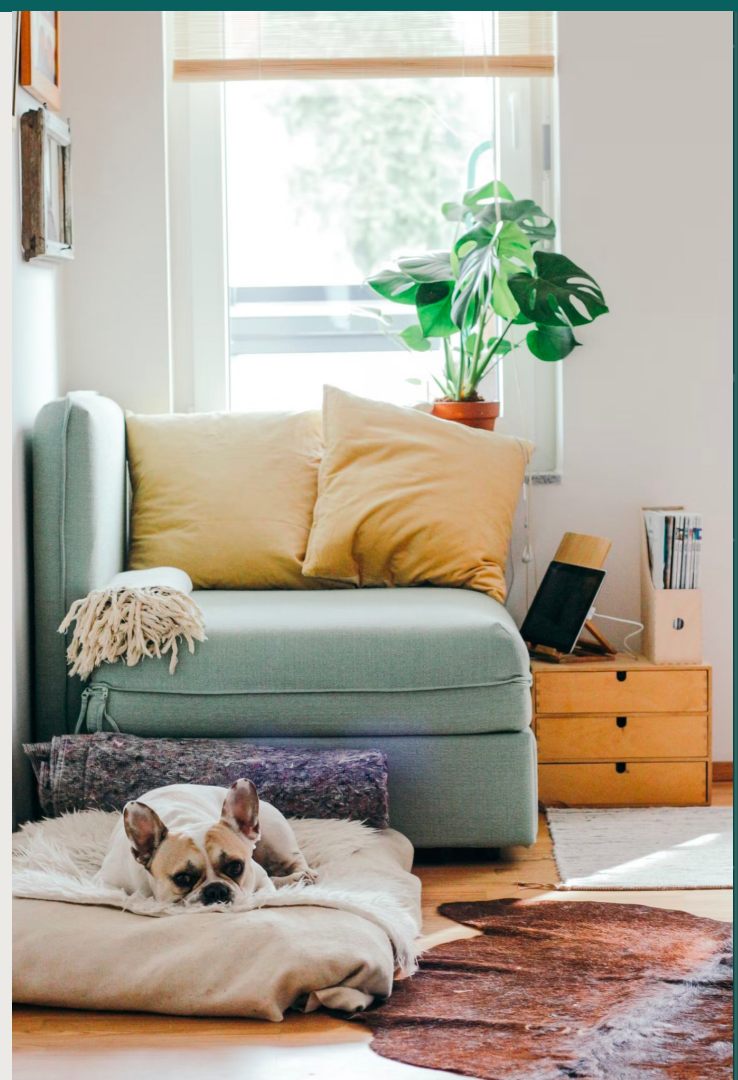
Price: generally \$300k to \$750k

Size: think “**middle of the bell curve**,” for example:

- 3-5 bedrooms
- 2-4 bathrooms
- 1250-3500 sq ft

Location:

- The Triangle, from Hillsborough to Knightdale, from Wake Forest to Fuquay-Varina
- Desirable neighborhoods with high **typicality**



Find or submit a home at www.acrehomes.com/homes

Questions? We're here to help. Call [\(919\) 759-5756](tel:9197595756) or [book a virtual meeting](#)



Homes How It Works FAQ More ▾

Sign In

Get Started

Search All Homes



Any Value Share

Beds & Baths



Sort: Time on Market: Newest ▾



4 beds • 3 baths • 2929 Sq. Ft.

103 Wise Oak Lane, Garner, NC, 27529

From

\$4,002 / mo

Value Share

\$27,007



4 beds • 2.5 baths • 2590 Sq. Ft.

1314 Magic Hollow Road, Durham, NC, 277...

From

\$4,286 / mo

Value Share

\$30,400



5 beds • 3 baths • 2670 Sq. Ft.

201 Fawnwood Acres Drive, Apex, NC, 275...

From

\$4,410 / mo

Value Share

\$31,500



5 beds • 3.5 baths • 2409 Sq. Ft.

4702 Kia Drive, Knightdale, NC, 27545

From

\$4,160 / mo

Value Share

\$30,000



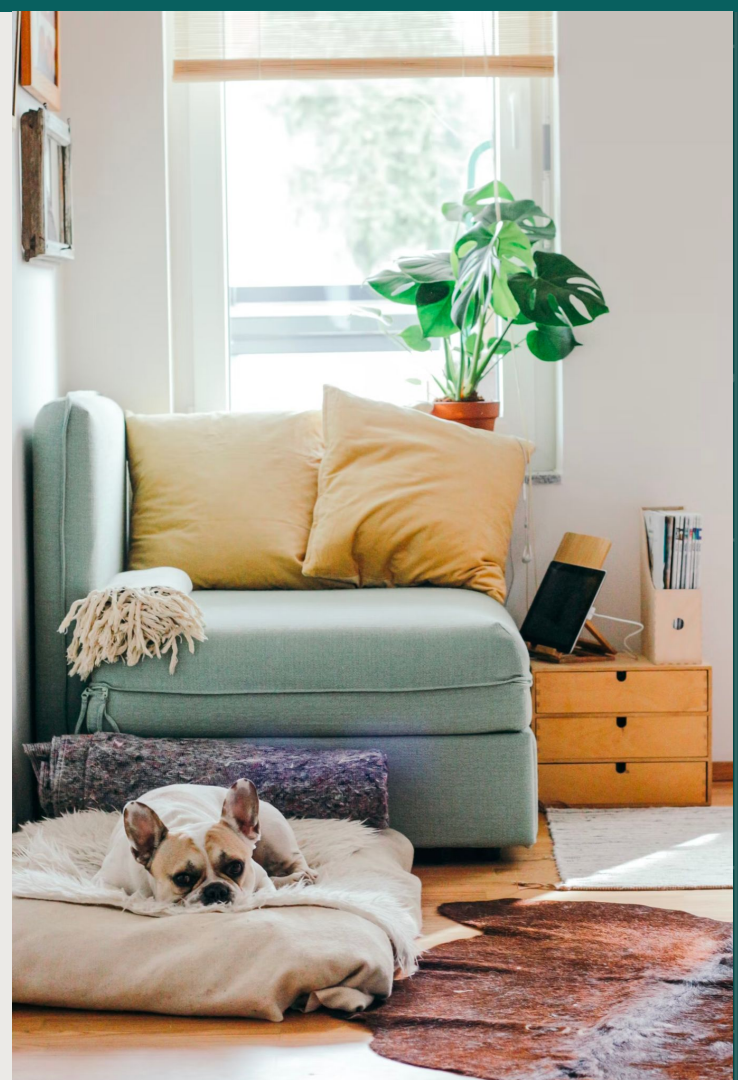
Better process for buyers and agents

We work together to craft a **compelling cash offer**

Acre, not your client, is on the hook for earnest money/due diligence

Acre handles transaction coordination

You keep the commission – **and we'll give you an extra 0.5% on your first Acre transaction!**



Choose your Acre strategy

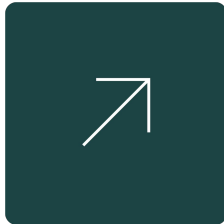


Saver - More savings

10% share of the appreciation

5% up front, no closing costs

Lowest possible monthly payment



Boost - More upside

50% share of the appreciation

5% up front, no closing costs

Still lower monthly than a mortgage

Sure but how much savings?

\$500,000 purchase, 5% down, 4% annual appreciation, 3-year hold

30-year mortgage (6.7% interest rate)

Appreciation and additional equity **\$78,849**

Buy and sell costs **-\$54,995**

Gift coffee mug from the bank **\$2**

\$23,856



Acre Boost

50% appreciation share **\$31,216**

Buy and sell costs **\$0**

Monthly payment and maintenance savings **\$10,737**

\$18,097 savings!

\$41,953



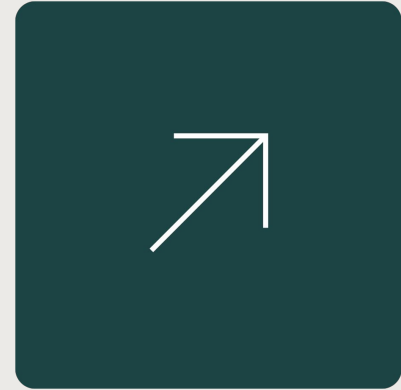
Your client decides the next step



or



or



Stay with Acre

Your payment is fixed for 3 years,
and you can extend after that

Buy the home

You can choose to purchase
the whole home

Transfer or cash out

Move your Value Share to
another home or to your bank
account



Who is this for?



Think about 3
buyer types

Move-up

Non-traditional income

Transitory

Move-up buyers



Typical obstacles

“Rates are still too high.”

“I don’t want to give up the rate I have now.”

“I’d like to keep my current home, but I can’t really buy unless I sell.”

“Still not sure what is going to happen in the market.”

“Inventory is still low.”

Acre solution

Lower monthly payment

Not a second mortgage

Only put in 5% up front, not 20%+

No debt = downside risk protection

Competitive cash offer



Non-traditional income buyers



Typical obstacles

“I have great credit and income, but the bank won’t give me a loan.”

“The bank gave me a loan, but the rate is terrible.”

“I’m taking a lot of risk in my business. I don’t need to take on risk in my home.”

Acre solution

Simple approval process

Everyone gets the same pricing

No debt = downside risk protection

Keep options open for a mortgage later

Transitory buyers



Typical reasons for moving

First-time homebuyers

Relocating for work

Specific location need
(e.g., school)

Acre solution

Better financial outcome than a mortgage over 3-5 years

Seamless transition to the next home



**How do I refer
clients?**



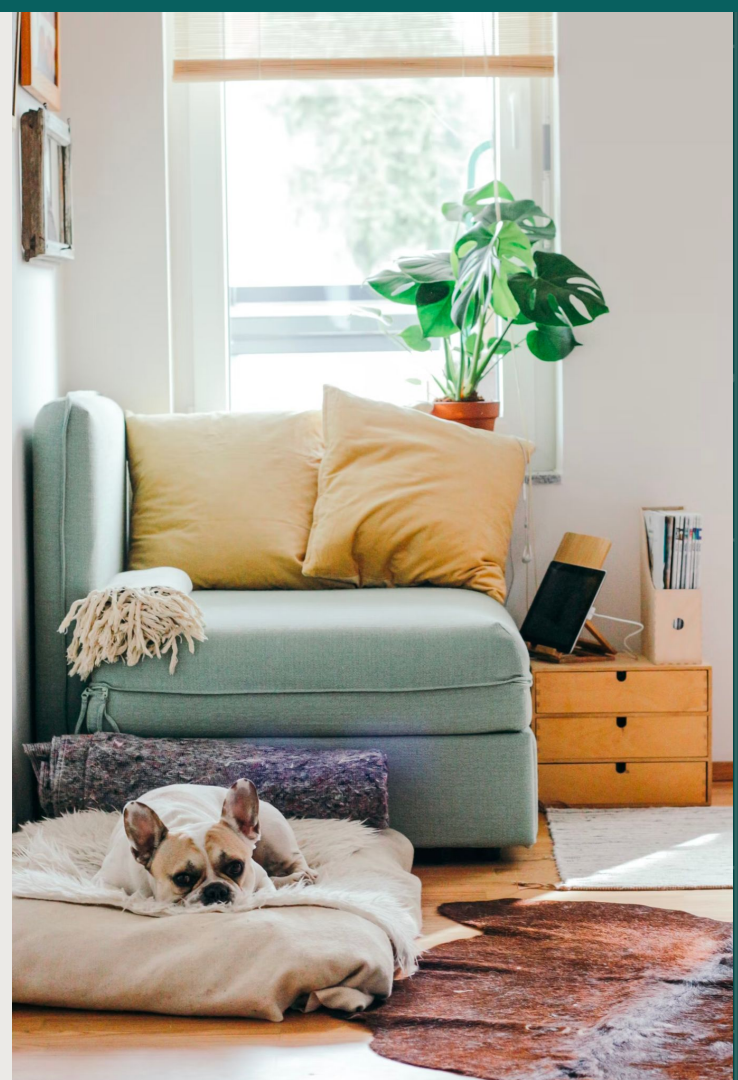
Just reach out

Call/text: 919-759-5756

Email: support@acrehomes.com

Book a meeting: acrehomes.com/book

IG: @acre.homes



Please take 1 minute now to give us your feedback



