

Buy your dream home at an **ultra-low** mortgage rate

With HomeLight Ultra™, you can assume a seller's current low-rate mortgage—and save hundreds of thousands of dollars over the lifetime of your loan.



HomeLight Ultra

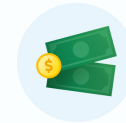
Mortgage assumption simplified



HomeLight does all the heavy lifting for you, from start to finish. We step in as your mortgage concierge to ensure a smooth process and a seamless close for your dream home.



Instead of covering the entire amount of equity in the home, we provide an option for buyers to receive a second mortgage to cover the gap between the down payment amount and the remaining equity.



Save tens of thousands of dollars per year and up to hundreds of thousands of dollars over the lifetime of your mortgage loan.

EXAMPLE TRANSACTION

How an assumable mortgage can save you thousands:

MORTGAGE LOAN AMOUNT: \$400,000

HOMELIGHT RATE

3.00%

7.50%

MONTHLY PAYMENTS

\$1,686

\$2,797

Save \$13,332 annually, ~ \$400k over 30 years

FAQs

How it works:

You can assume a seller's current mortgage at their existing low rate. For the remaining equity in the home, you will have an option to receive a second mortgage.

Program cost:

1% of the home's price, with a minimum fee of \$5,000

Program Eligibility:

HomeLight is currently able to work with buyers & sellers who qualify for and/or have FHA & VA mortgages.