



# WORRIED ABOUT PUTTING 5% DOWN?

NEO HOME LOANS MAKES IT POSSIBLE FOR BUYERS TO GET THEIR OFFERS ACCEPTED WITH LOW DOWN PAYMENTS - HERE'S HOW

## CONTINGENCIES

Make an offer with little to NO contingencies by getting fully pre-approved up front.

## SPEED

Fewer contingencies = a faster closing = an offer almost as good as cash!

## CALLING LISTING AGENTS

When pre-approval alone is not enough, a verbal assurance from the lender can seal the deal.

## APPRAISAL SHORTFALLS

NEO Home Loans plans for these up front. If the appraisal comes in low, there is a plan in place so your purchase does not get derailed.

It's possible to  
WIN in today's  
housing market  
even with a low  
down-payment!



### Jody Amend

Mortgage Advisor  
NMLS#257825

(303) 904-4950

[jody@amendteam.com](mailto:jody@amendteam.com)  
[jodyamend.neohomeloans.com](http://jodyamend.neohomeloans.com)

