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More options. More sales opportunities.

Designed for real estate agents




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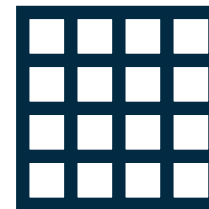


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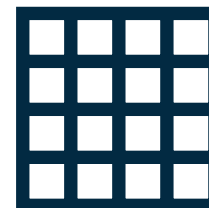
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**Change the
conversation with your
homebuyers.**



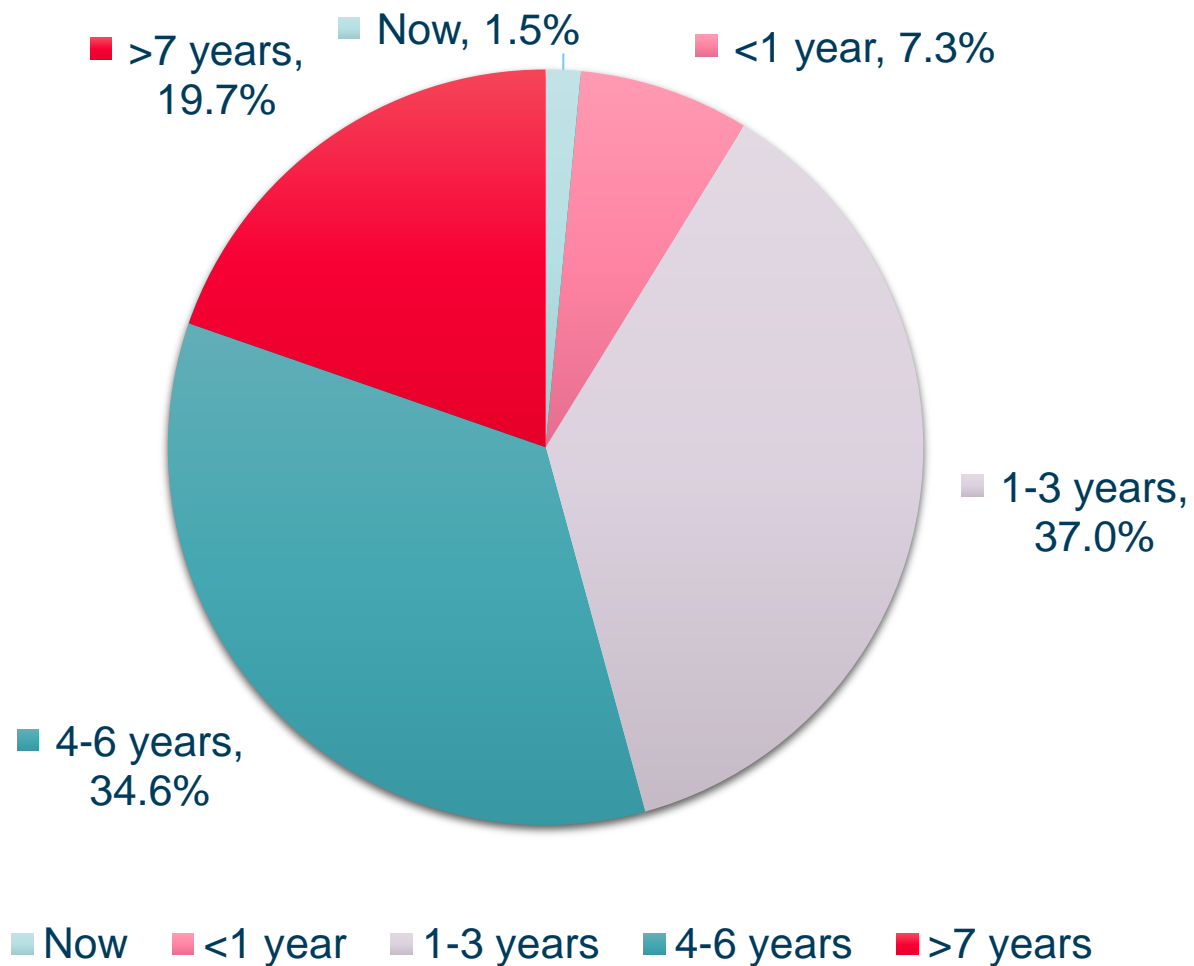


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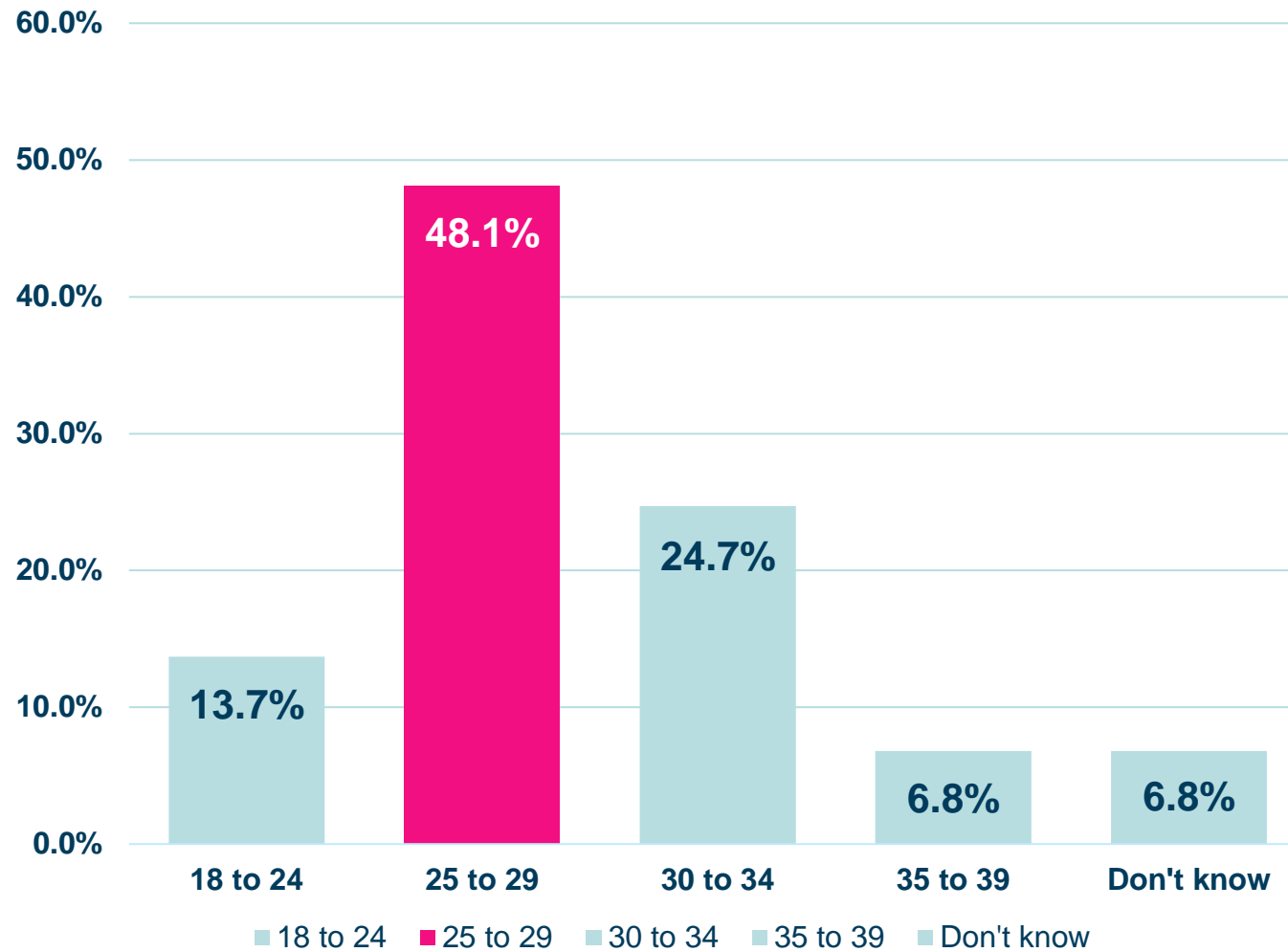
**Expand your buyer's
house-hunting options**

How soon do Gen Zers plan to buy a home?



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The age Gen Zers expect to buy a home



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Source: Homes.com, May 2020



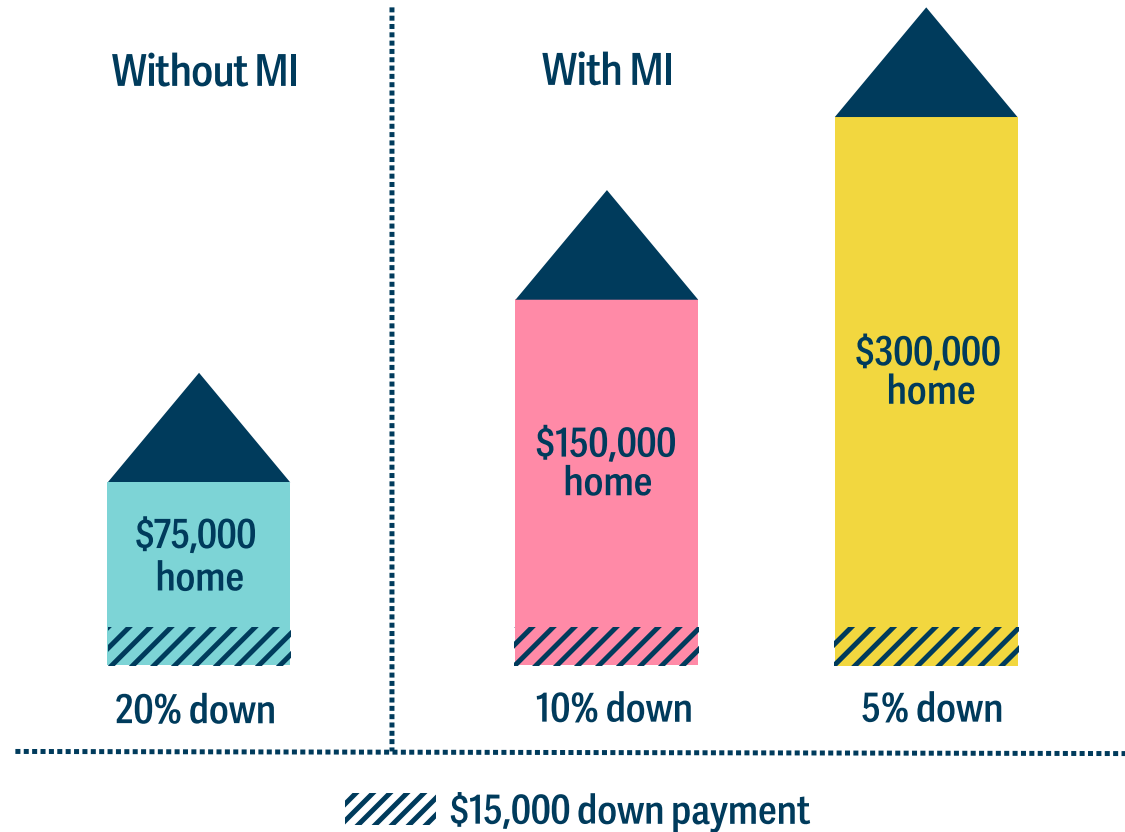
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**Meet Isaiah,
first-time homebuyer**

With a \$15,000 down payment, Isaiah can shop for...

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Less money down can mean
more sales for you
when you help buyers break into
new neighborhoods and price points



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Offer solutions





The dreaded appraisal gap



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The dreaded appraisal gap

\$400,000 Purchase price	Jasmine and John's original expectation (20% down)	Low appraisal with an additional down payment	Low appraisal with MGIC BPMI monthly
Appraised value	\$400,000	\$380,000	\$380,000
Down payment 	\$80,000	\$96,000 ¹	\$80,000
Loan amount	\$320,000	\$304,000	\$320,000
LTV	80%	80%	85%
MI premium ²	n/a	n/a	\$35/month
Additional cost at closing	n/a	\$16,000	n/a
Monthly MI	\$0	\$0	\$35
Monthly P&I + MI 	\$2,023	\$1,921	\$2,058

¹ \$20,000 difference in purchase price and appraised value + \$76,000 to bring loan amount to 80% LTV. ² MI premium based on rates as of 11/23/22 for Milwaukee, WI. Example is for illustrative purposes and meant only for mortgage and real estate professionals. Assumes a 6.5% interest rate on a 30-year fixed loan of \$320,000, owner-occupied, primary residence; 2 borrowers with 760 credit scores, 35% DTI ratio and 25% housing ratio.



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Consider all the options to
**resolve the appraisal gap and
close more loans**

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**It's about solving
problems.**



3

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**Show buyers the
benefits of fixer-uppers**

**Of homes bought last year,
1 in 4 was built in 1960 or earlier**



29%
of buyers who
purchased
previously
owned homes
said they
compromised
on the condition
of the home.



The MGIC logo is displayed in a dark blue, bold, sans-serif font. It is positioned on a light purple background that features a white geometric pattern of overlapping squares and rectangles, some with internal grid lines or diagonal lines.

Meet Maria,
buying her dream home

Options for Maria

Maria can afford to buy and renovate the fixer-upper of her dreams by using private MI

Maria's dream home	
Home price	\$375,000
20% down payment	\$75,000
5% down payment	\$18,750
The difference	\$56,250

Example is for illustrative purposes and meant only for mortgage and real estate professionals. Renovation costs are based on national averages.



3

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Expand your buyer's
house-hunting options by
**bringing fixer-uppers into
the mix**



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**Mortgage
insurance
means more
options.**

**AFFORD
MORE HOME
WITH MI**

**PUT LESS
MONEY
TOWARD A
DOWN
PAYMENT
WITH MI**

**BUY
SOONER
WITH MI**

**EXPAND
CASH FLOW
OPTIONS
WITH MI**

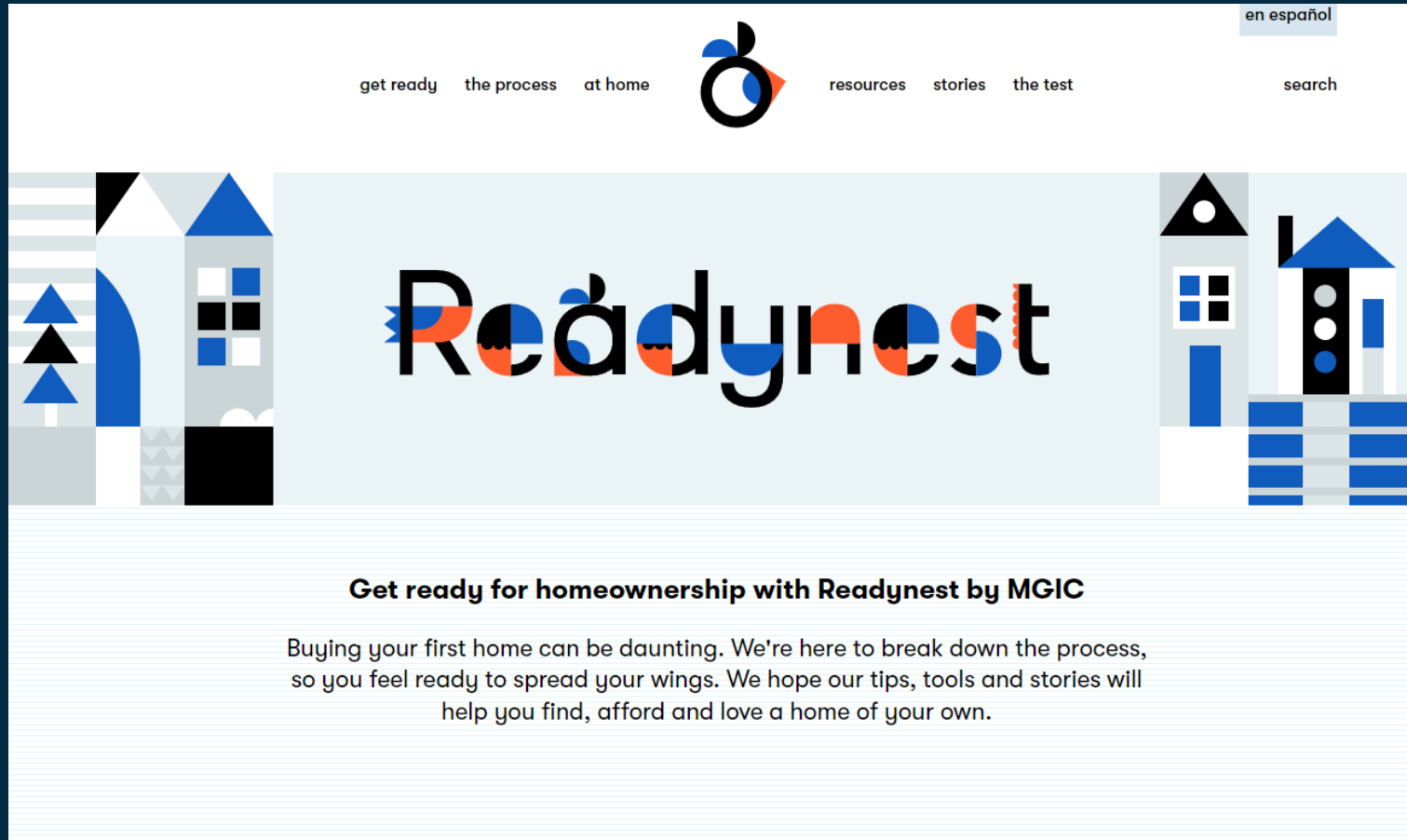


**MAINTAIN
FLEXIBILITY IN
HOMEBUYING
BUDGET
WITH MI**

**OVERCOME
A LOW
APPRAISAL
WITH MI**

Get buyers ready to spread their wings at readynest.com

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Get ready for homeownership with Readynest by MGIC

Buying your first home can be daunting. We're here to break down the process, so you feel ready to spread your wings. We hope our tips, tools and stories will help you find, afford and love a home of your own.

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Thank you!