



Same home. Lower payment. No price cut.

A SMARTER WAY TO MOVE STANDING INVENTORY



KEEP LIST PRICES INTACT

Move the buyer's payment instead of the price.



WIDEN THE BUYER POOL

A lower payment brings more qualified buyers.



MOVE INVENTORY

Turn standing homes into closings.

PREPARED FOR



NEW LEAF
BUILDERS

CLEAR HOME LOANS

A DIVISION OF ASPIRE HOME LOANS, LLC

NMLS #1955132 • Christa Votaw, NMLS #1111313

6615 Vaught Ranch Rd, Suite 200, Austin, TX 78730

Equal Housing Lender • www.nmlsconsumeraccess.org • aspirehomeloans.com/legal



Fix the payment. Without cutting the price.

Two ways to the same \$5,025 monthly payment on a \$968,500 home. Only one protects your bottom line.

CUT THE PRICE

-\$91,676
off every home

- ✗ Resets the list price on every home you have left
- ✗ Harder to hold price on the next one
- ✗ Gone for good

VS.

BUY A PERMANENT RATE

\$32,030
per home • 4.134 points

- ✓ Price stays at \$968,500
- ✓ Lower payment without a discount
- ✓ Exposure only on homes not delivered

2.9×

A price cut costs nearly three times as much — and resets the list price on every home you're still selling. Same payment for the buyer: across your 4 homes, you keep \$238,584.

WHAT YOUR BUYER SEES — PER HOME

FINANCED AT	RATE	APR (EST.)	PAYMENT (P&I)	MONTHLY SAVINGS	ANNUAL SAVINGS
CLEAR standard rate (9/29/2026)	7.75%	7.819%	\$5,551	—	—
Your permanent rate block	6.75%	6.811%	~~\$5,551~~ \$5,025	\$526	\$6,312

THE EXAMPLE BEHIND THIS TABLE. \$968,500 price, 20% down (\$193,700), a \$774,800 loan, 30-year fixed. Principal and interest only; taxes, insurance and any mortgage insurance are extra. Assumes 780 credit, owner-occupied single-family

primary residence, conventional 30-year fixed, 20% down, 30-day lock. Comparison is CLEAR's own 30-day-lock par pricing on 9/29/2026, not a survey average.

THE PART MOST BUILDERS HAVEN'T HEARD



Because the rate is bought as a bulk trade before any buyer exists, it is treated differently from a seller concession. Depending on the loan program and investor guidelines, it may not count toward your buyer's interested-party contribution limit — which can leave room for closing-cost credits on top. Treatment is confirmed on each loan.



Give me the homes you have standing. I'll bring back every option and its real cost — no obligation.

Christa Votaw

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Disclosures. Not a commitment to lend. Each rate above is 360 monthly payments at the figures shown. The builder pays the points. Depending on loan program and investor guidelines, a forward commitment may not count toward interested-party contribution limits — confirmed on each loan. A temporary 2-1 on top is a seller contribution and does count. Pricing changes daily. Subject to credit approval; not all buyers qualify. Buyers are free to choose their own lender. APR

is estimated using CLEAR Home Loans' standard fees, 15 days of prepaid interest; your actual fees, APR and payment may differ. CLEAR Home Loans, a Division of Aspire Home Loans, LLC • NMLS #1955132 • Christa Votaw, NMLS #1111313 • 6615 Vaught Ranch Rd, Suite 200, Austin, TX 78730 • Equal Housing Lender • www.nmlsconsumeraccess.org • aspirehomeloans.com/legal

Homes that have been sitting. Stop cutting the price.

The national builders solved standing inventory years ago — not with discounts. They buy the rate down in bulk, before a single buyer exists. It's called a forward commitment.

IN ONE SENTENCE

You pay for a block of below-market pricing today, on the homes you choose — and qualified buyers who lock within the commitment period get that rate for the life of their loan.

FOUR STEPS

- 
1 Pick the homes
Your standing inventory and a target rate.
- 
2 Fund it up front
Points on the pool, priced on the day.
- 
3 We lock the trade
Capital Markets executes the bulk trade.
- 
4 Buyers lock in
A permanent rate for the life of the loan.

THE QUESTION EVERY BUILDER ASKS — “WHAT IF THEY DON'T ALL SELL?”

YOU FUND	3 HOMES CLOSE	EST. REFUND
\$128,120 A block covering 4 homes like this one.	\$96,090 Used on the 3 homes you delivered.	~\$32,030 On the home you didn't sell by the deadline, net of pair-off.

Unused points are refunded, net of pair-off. Pair-off is little to nothing if rates are flat or higher, and can be significant if rates decline. You're only exposed on the homes you don't deliver, so size the block to what's already standing. Figures use the per-home example on the previous page (\$968,500 price, 20% down, 4.134 points per home); Capital Markets prices the trade on the trade date.

 A rate is a headline. It pulls traffic to the entire community, not one address.	 Buyers shop the payment, not a discount. This moves the number they actually feel.	 Homes sell with no price cut, so your list prices hold across the community.
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*“A price cut is a private conversation with one buyer.
A rate is a headline that pulls traffic to the entire community.”*

— CHRISTA VOTAW, NATIONAL SALES DIRECTOR

Want more year-one relief? Add a temporary 2-1 on top for about \$17,832 more per home. That part is a seller concession and counts toward the buyer's limit. Either way, the buydown is disclosed in the purchase contract and the appraiser treats it as a financing concession.



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