



BUY YOUR NEXT HOME FROM A POSITION OF STRENGTH

Equity Unlock Strategy



REAL SCENARIO – REAL NUMBERS

Current Home Value: \$1,000,000

Current Mortgage Balance: \$435,000

STEP 1: UNLOCK YOUR EQUITY

Access up to 85% of your current home value

- 85% of \$1,000,000 = **\$850,000**
- Less current mortgage: \$435,000

→ **Available Funds: \$445,000**

→ **\$445,000 available for
down payment, closing costs,
or debt payoff**



Sean Tyll Sr

NMLS 1971251

540-798-7907

Styll@emortgagecapital.com

STEP 2: BUY BEFORE YOU SELL

New Purchase Price: \$1,000,000

Use your unlocked equity to:

- Increase your down payment
- Cover closing costs
- Pay down debt at closing
- Use some or all toward the new purchase

✓ **Your current mortgage** and bridge loan do NOT count against DTI on the new purchase

BUILT-IN EXIT STRATEGY

- 🏠 Guaranteed home purchase window up to 4 months
- ✓ Buy without a home-sale contingency
- ✓ Avoid rushed listings
- ✓ Clean DTI qualification timeline
- ✓ Stronger negotiating power
- More control and certainty

The E-Mortgage Capital Advantage

Your equity becomes leverage – not a limitation.