





A Consolidation, Extension, and Modification Agreement (CEMA) is your MVP play to consolidate two mortgage loans into one, extend the term, and modify the interest rate—all in one cost-effective play. It's like scoring a touchdown and the extra point in one play!

Benefits of a Purchase CEMA?

- Reduced Closing Costs
- Buyer & Seller Savings
- Minimal Paperwork

Why Choose a Purchase CEMA?

• Maximize Property Appeal

\$1,895

With Purchase CEMA

- Add Value for Buyers & Sellers
- Score Before the Competition

Comparison

Sale Price= \$1,000,000Seller Mortgage Balance= \$600,000Buyer Mortgage Amount= \$700,000Mortgage Tax:= 1.925%in Brooklyn= 1.925%

Without Purchase CEMA

\$13,445



Why Choose Us for Your CEMA Game Plan?

At Reliant Home Funding, we're the playmakers when it comes to CEMA transactions. Our experienced team will guide you from the huddle to the end zone, ensuring you achieve your homeownership goals.

Contact our team today to discover how our Tax Tackler can benefit you.



Check out our Understanding Purchase CEMAs Video!

relianthomefunding.com/tax-buster-program

Recording, payoff and attorney handling fees subject to change

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