



## Score with a **Purchase CEMA!**

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

### Comparison

Sale Price = \$1,000,000  
 Seller Mortgage Balance = \$600,000  
 Buyer Mortgage Amount = \$700,000

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Mortgage Tax: = 1.925%  
 in Brooklyn

Without Purchase CEMA  
**\$13,445**

With Purchase CEMA  
 \$1,895  
 CEMA Transaction Fees  
 \$1,500

**CEMA Net Savings**  
**\$10,050**

## 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.

**(888) 338-6125**

Check out our Understanding Purchase CEMAs Video!

[relianthomefunding.com/tax-buster-program](http://relianthomefunding.com/tax-buster-program)