

Take the stress out of selling

Frictionless financing to defer all home sale expenses until closing.*



- ✓ **Unsecured** personal line of credit up to \$50,000
- ✓ **No impact to credit** score when applying
- ✓ **Freedom to use** any contractor or home improvement vendor
- ✓ **Conveniently repaid** at time of closing**



Learn more at:
[**nexthomerefresh.notablefi.com**](https://nexthomerefresh.notablefi.com)

*Results may vary. NextHome and Notable Finance, LLC do not guarantee or warranty any results. Subject to the terms and conditions of your loan agreement with Notable Finance, LLC. NextHome is not providing loans as part of NextHome Refresh. NextHome Refresh loans are provided by Notable Finance, LLC, NMLS# 1824748 and are made or arranged pursuant to a California Finance Lenders Law license. Loan eligibility is not guaranteed and all loans are subject to credit approval and underwriting by Notable. Rules and exclusions apply. Subject to terms and conditions (notablefi.com/terms).

**Interest and fees apply. Loan funds, interest, and fees are due upon loan acceleration, twelve months after origination, termination of your listing agreement, or the date on which Notable otherwise suspends your loan for any reasons stated in your loan agreement, whichever occurs sooner. Subject to the terms and conditions of your loan agreement with Notable Finance, LLC.



NextHome Refresh is fast, flexible, and easy to use

1

Check your offer in minutes

Fast application

- The entire application takes less than 5 minutes
- Access to funds is instant upon approval
- No impact to credit score when applying, no liens placed on the property

2

Use funds for home prep

Flexible use of funds

- Use any contractor or shop at any home improvement vendor
- Receive a debit card for convenient spending
- When cards are not accepted, make a bank transfer or have a check mailed directly to the vendor

3

Repay easily at time of closing

Easy repayment

- Nothing due until the home closes (or 12 months)*
- Interest applies only on funds spent
- As home closing nears, instructions on how the loan can be repaid at closing will be provided



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Every listing needs a touch of improvement

From staging and painting to flooring and minor repairs, every property has pre-listing needs. **NextHome Refresh covers all these improvements and more**, ensuring a property is not only market-ready but also enhanced for optimal appeal.

Most popular uses

Staging	Photography	Flooring
Painting	Kitchen Cabinets	Cleaning Services
Inspection	Landscaping	Moving & Storage

Other common uses*

New Appliances	Furniture	New Windows
Countertops	New Carpet	Solar Panels
Electrical Work	Carpet Cleaning	Roofing
Plumbing Repairs	Hardwood Refinishing	Siding
New Furnace	Organizing & Decluttering	Powerwashing
Mold Remediation	Lighting	Garage Door Repair
HVAC Repair	Grout Repair	Driveway Paving
Insulation	Closet Renovation	Pest Control
Backup Generator	Architectural Plans	Trash Removal
Tile Repair	Masonry Work	Fencing
Drywall Repair	Design Consultations	Deck Repairs
Pressure Washing	Fixtures	Pool Maintenance

The possibilities are endless — sellers can even submit an invoice for a temporary stay if they need to relocate during renovations!



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*Examples provided for illustrative purposes only. Other services that improve the value of the listed property may be eligible.

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Take the stress out of selling

Up to \$50K to cover home sale costs deferred to close of escrow

- | | |
|--------------------------------|--|
| ✓ Countless uses | Staging, painting, flooring, repairs, moving, storage... |
| ✓ Easy application | See what you qualify for in minutes, from any device |
| ✓ No impact to credit | No hard credit check and no lien required |
| ✓ Quick fund access | First \$5K can be transferred instantly to your bank account |
| ✓ Stress-free repayment | Conveniently repaid through the closing process ¹ |

\$499 origination fee²

8.99% - 16.99% annualized interest rate



That's only ~1% per month (on avg)

- Majority of homes sell within 3 months³
- Interest only accrues on used funds
- Zero costs if funds aren't used

Qualifications

- 680+ FICO (varies by state)
- List price under \$4M (varies by state)
- Sufficient equity in the home
- Listing agreement in place

Additional eligibility criteria applies



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²An origination fee of \$499 is deducted from available credit upon first draw and is only charged if the borrower draws loan funds. As a payment example, a \$25,000 loan with a 12.99% interest rate results in \$26,310.88 due at closing, assuming funds were drawn in month one and repayment was made in month three. If the loan funds were outstanding for the full term of twelve months, the total due at closing would be \$28,746.50.

³Based on data from 2021-2024 of homes that sold after getting a Notable loan. Accrued interest may be higher if the loan is not repaid in three months. Results may vary and are not guaranteed.

[NextHome] REFRESH



Real customer example¹

As-is	Prep	Listed	Sold
\$600K	\$47K	\$645K	\$695K

"Under contract in 9 days with 20 offers."

What are the benefits?¹

- ✓ Enhance your home's appeal.
- ✓ Achieve a higher sale price.
- ✓ Attract more buyers.
- ✓ Repay costs at home close.
- ✓ Expedite your home sale.
- ✓ Increase desirability.

What does it cost?

\$499 origination fee³
8.99 - 16.99% interest

Interest rate depends on
creditworthiness.

Average customer example²

Funds used Based on avg customer, including \$499 origination fee. ³	\$22,499
Midpoint APR The total cost of your loan over a twelve month term. This includes interest and the origination fee. Interest only accrues on funds that are used.	11.5%
Due at home close Based on selling at 3 months when majority of homes sell. ⁴	\$23,020



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¹Typical customers experience the benefits listed above. Results may vary depending on individual and market factors. NextHome and Notable Finance, LLC do not guarantee or warranty any results. Subject to the terms and conditions of your loan agreement with Notable Finance, LLC. NextHome is not providing loans as part of NextHome Refresh. NextHome Refresh loans are provided by Notable Finance, LLC, NMLS# 1824748 and are made or arranged pursuant to a California Finance Lenders Law license. Loan eligibility is not guaranteed and all loans are subject to credit approval and underwriting by Notable. Rules and exclusions apply. Subject to terms and conditions (notablefi.com/terms).

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³Origination fees are assessed in accordance with applicable state law based on the borrower's primary residence. If applicable, the origination fee will be deducted from the available credit upon first draw and is only charged if the borrower draws loan funds.

⁴Example based on an approved loan amount of \$30,000 and used loan funds of \$22,499. Example assumes that loan funds were drawn in month one and repayment was made in month three. If the loan funds were outstanding for the full term of twelve months, the total interest would be \$2,530 for a total due at closing of \$25,030. No payments are due until the home is sold or 12 months whichever is earlier. Interest will not accrue until loan funds are drawn.

NextHome Refresh is the ideal financing option

Designed specifically for home sellers, NextHome Refresh checks all the boxes.

		Other financing options		
		Other Personal Loans	Credit Card	HELOC
No impact to credit when applying There is only a soft credit check when applying. Other products have hard credit pulls which can have an impact on mortgage applications.	✓	✗	✗	✗
Easily repaid at closing Repayment is stress free since it can be completed through the home closing process*. Other products require monthly payments.	✓	✗	✗	✗
Low rates & only pay for what you use* Interest only accrues when funds are used and only if they are outstanding. Other products accrue on the full loan amount and begin accruing on day one.	✓	✗	✗	✗
No spend requirements You can use only what you need and there's no cost if you don't use any funds. Other products have minimum disbursement requirements even if you don't need it.	✓	✗	✓	✗
Unsecured (no liens) There is no collateral required and no lien placed on the property. Other products require mortgage liens and can take 3-6 weeks to complete.	✓	✓	✓	✗



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