




UP TO 65% OFF YOUR DREAM HOME WITH

CEDAR'S CO-BUYING PROGRAM

Cedar buys the land to slash your home price by up to 65%, with the freedom to own it all later.

GET ESTIMATE

With an **Co-Buying Offer** in hand for the property you love, you have:

-  Higher likelihood of mortgage approval*
-  No hidden fees or surprises
-  Cash in hand you can use towards paying closing costs and realty fees, reducing your down-payment, reducing your monthly fees, increasing your budget, or anything else!

FIRST HOME
SECOND HOME
INVESTMENT
PROPERTY

Up to \$3M
Purchase Price

Works with
Fannie/Freddie/
FHA Mortgages

www.getcedar.com



DID YOU KNOW?

A house and the land underneath it are different assets. You can buy one and lease the other on a 99-year ground lease, **saving significant \$ immediately and over time** while maintaining all of the same tax benefits of being a homeowner AND the potential to sell profitably

WHY DOES CEDAR BUY LAND?

Homebuyers want more affordable housing and better financial freedom, while investors want stable assets that don't lose value. This creates an opportunity for a win-win. When investors buy land rights with Cedar, they get a stable source of income through the ground rent, and they also share in the appreciation of the property. Long-term land investors may include retirement funds, pension funds, charitable trusts, and college endowments.

LOWER COSTS & FLEXIBLE STRUCTURE

- Increases likelihood of mortgage approval
- Lowers debt and debt-to-income ratio
- Lowers upfront and monthly costs
- Funds can be used toward down payment
- Funds can be used toward increasing your budget
- Same tax benefits as homeownership
- Ground rent adjusted based on inflation

SIMPLE PROCESS

GET PRE-APPROVED

Begin your mortgage approval process with a Cedar Trusted Partner or your favorite lender

CONTACT CEDAR

Your loan officer will fill out the Cedar Buyer Intake Form so we can crunch the numbers

RECEIVE SHOPPING LETTER

The Cedar shopping letter shows a general range of Cedar offers in your home search area based on property price and zipcode

SEARCH FOR HOME

Search for homes with Cedar-enhanced budget

OFFER AND CLOSE

Sign Cedar's Platform Use Commitment, and Cedar will give you a customized document to include as part of your offer to the seller

If accepted, execute transaction closing!

APPLY CEDAR FUNDS TOWARD REDUCING DEBT & MONTHLY PAYMENTS

Area: Columbus, OH
Buyer Annual Income: 100k

Property Value: \$500k

Ground Offer by Cedar: \$200k

Mortgage: 258k
Down Payment + Closing Costs: 60k

The Owens



Buying the Home

	Mortgage	Monthly Mortgage + PMI + Insurance + HOA	Ground Rent	Total Monthly Fees
Traditional Model	\$450k Not Approved	\$3727	-	\$3727
Cedar Leasehold Model	\$258k Approved	\$2438	\$756	\$3194

40%
Less Debt

15%
Less Monthly

Selling the Home

Year	Property Value	Mortgage Remaining	Cedar Buyback	Proceeds to Homeowner**
2	\$531,580	\$238,829	\$227,320	\$65,432
4	\$566,345	\$221,986	\$250,620	\$93,740
6	\$603,990	\$205,533	\$276,308	\$122,149
8	\$644,292	\$189,224	\$304,630	\$150,438
10	\$687,202	\$172,935	\$335,855	\$178,413
15	\$806,274	\$131,851	\$428,645	\$245,778
20	\$943,693	\$89,679	\$547,072	\$306,942
30	\$1,284,060	\$0	\$891,122	\$392,938

**All numbers are in 2025 dollars. This example assumes the home is sold under typical market conditions, with an average annual increase in home prices of 5.5%. Actual returns may vary.

WHAT RESTRICTIONS APPLY?

No drilling for oil, mining, or mineral extraction. Property has to stay in residential use and cannot be destroyed (unless you replace it). No metal smelting, leather tanning, or selling of air/water rights.

CAN I BUY THE LAND LATER?

You can purchase the land from Cedar at any time at a transparent formulaic rate, or just keep renting the land. You can also request term extensions to add additional years to your 99-year ground lease.

WHEN CAN I SELL THE PROPERTY?

You can sell the property at any time without Cedar's permission. You can sell the leasehold (the home plus your transferable ground lease) or the whole property (home and land together). The next buyer can purchase either.

HOW DO COMMISSIONS WORK?

Partnering with Cedar does not alter the traditional commission structure. Real estate agents continue to earn commissions based on the full contract price, unless their specific agreement states otherwise.

Additionally, all buyers using Ground Offer by Cedar receive an assignment fee from Cedar. Buyers have the flexibility to use those funds toward costs such as the agent's commission, offering added convenience and support for the transaction.

This ensures agents are fully compensated for their work while providing buyers with additional tools to afford the homes they desire.

10515 LOGGER PINES TRL HOUSTON TX 77088

ESTIMATED NET CEDAR CONTRIBUTION

»»»» **\$102,500** ««««

Mortgage Comparison

Mortgage Comparison	Traditional Mortgage (10% Down)	Minimized Monthlies	Blended Savings	Minimum Upfront
Home Price	\$255,000	\$255,000	\$255,000	\$255,000
Leasehold Price*		\$153,000	\$153,000	\$153,000
Est. Cash-to-Close	\$31,875	\$31,875	\$21,803	\$11,730
Mortgage Amount	\$229,500	\$127,500	\$137,573	\$147,645
Cedar Contribution		\$102,000	\$102,000	\$102,000
Monthly Costs				
Mortgage Rate (6.00%)	\$1,376	\$764	\$825	\$885
Ground Rent		\$434	\$434	\$434
Taxes	\$638	\$638	\$638	\$638
Insurance	\$213	\$213	\$213	\$213
HOA	\$0	\$0	\$0	\$0
PMI	\$143	\$69	\$86	\$175
Total Monthly Cost	\$2,369	\$2,117	\$2,194	\$2,344
Monthly Savings		\$252 (17%)	\$175 (12%)	\$25 (2%)
Upfront Savings		-	\$10,073 (32%)	\$20,145 (63%)
LTV	90%	83%	90%	97%
DTI	38%	34%	35%	38%

THIS HOME HAS BEEN PRE-CERTIFIED FOR USE WITH GROUND OFFER BY CEDAR!

- Cedar gives you flexible options to make buying a home more affordable. You can:
 - Lower your monthly payments for more breathing room in your budget.
 - Reduce upfront costs to get into your home with less cash.
 - Find the right balance between savings now and later.
- You always have the option to purchase the land from Cedar at a fair, transparent price.

Visit www.getcedar.com or email info@getcedar.com for further details. Price and eligibility may change based upon property conditions, market conditions, and downpayment and/or cost assistance utilization options.

* **Leasehold Price:** This is the estimated purchase price of the home, improvements, and 99-year right of use, based on the current MLS price.

