



CHEIFS<sup>®</sup> | Converting home equity  
into financial success<sup>®</sup>

## Advisor Guide



# Important Information

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## All examples in this Fact Sheet are for illustration only.

CHEIFS is a home equity investment agreement (or “HEI”), not a loan. This is not an offer or commitment. CHEIFS is subject to underwriting and approval, including property appraisal(s) and verification of credit history, property condition, title, and property insurance, among other things. The subject property may not be in foreclosure or bankruptcy. Performance of the CHEIFS agreement is secured by a mortgage or trust deed, depending on the state, in no lower than second lien priority. Minimum investment payment is \$70,000. Owner-occupied, 1-2 unit residential properties only. The equity share return becomes payable upon a settlement event and is calculated as a percentage of the home’s future value, but it will not exceed an annualized cost cap percentage of 12.99% or 14.99% (depending upon program) calculated on the investment payment, compounded annually. Homeowner to pay an origination fee of up to 2.99% of the investment payment, plus appraisal, title, recording fees, and other closing costs. Homeowner must occupy and maintain the property and remain current on property insurance, taxes and assessments, and payments on any other mortgages. Terms may vary and are subject to change. Additional conditions apply. Not available in all states.

Cornerstone acts for itself, as the investor, and not as an agent or broker for the homeowner or any third party. There is no agency relationship between Cornerstone and a homeowner related to CHEIFS agreement.

Cornerstone and its employees do not provide legal, financial or tax advice. Homeowners should always consult with their own financial, tax, or legal, professional for such advice.

Cornerstone does not offer HEI products or solicit business related to properties located in New York or Minnesota.

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# Introducing CHEIFS®

CHEIFS is a non-debt planning solution in which Cornerstone purchases a portion of a homeowner's equity and provides tax-free funds – while the homeowner retains full ownership and control of their home.

CHEIFS is designed to treat home equity as a strategic financial asset, not a loan. Proceeds may be repaid at any time, with no required monthly payments, no income qualification, and a defined maximum cost. The structure allows advisors to model outcomes clearly and integrate home equity into long-term planning without putting homeownership at risk.

The process starts with two key questions: Are eligibility requirements met and how much cash can be made available? From there, the process to obtaining a CHEIFS is as follows:

## Step 1

### **Advisor Planning**

Work with your clients to identify how CHEIFS can support their financial goals, from retirement to wealth-building strategies. With CHEIFS, you can craft a financial solution that fits your vision.

## Step 2

### **Schedule a CHEIFS Consultation**

Product education is vital to client understanding and trust. A Cornerstone-led demonstration with your client can be scheduled to review eligibility and a pre-application overview to help confirm the value of CHEIFS.

## Step 3

### **Application Process**

A Cornerstone Relationship Manager will guide your client through the application process, including collecting essential details, and upon receiving your completed application, provides the initial Disclosure Statement.

## Step 4

### **Fulfillment**

Cornerstone initiates fulfillment by gathering third-party reports, including credit, appraisal, and title. Upon underwriting approval, a Commitment Letter with an updated Disclosure Statement is provided, specifying final terms.

## Step 5

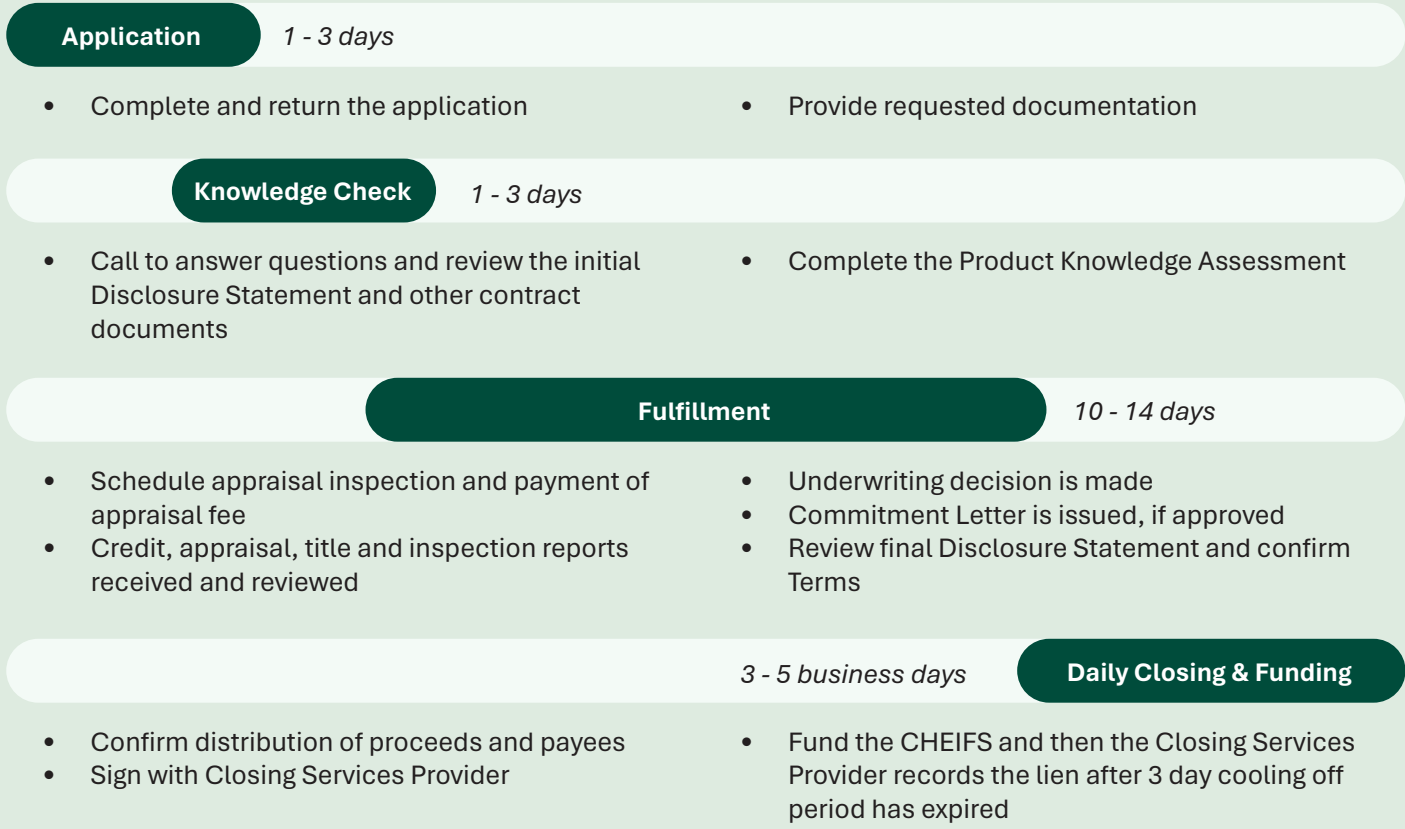
### **Closing and Funding**

Cornerstone will schedule a closing and guide your client through the final steps, which includes executing the CHEIFS Agreement and final Disclosure Statement, outlining terms and fees. Funding occurs after the three-day "Cooling Off Period," with an option to cancel at no cost during this time.

By actively engaging in each step, you empower your clients to navigate the CHEIFS process with clarity and confidence, enhancing their financial future while **solidifying your position as their trusted advisor.**

# CHEIFS® Estimated Timeline

As fast as 15 - 25 days!



## Unlimited Advisor & Market Potential

### Audiences

- Life Insurance Advisors
- Annuity Advisors
- Long-Term-Care Advisors
- RIAS & Wealth Advisors
- Retirement Specialists
- Elder Care Attorneys
- Trust & Estate Attorneys
- Financial Planners
- Premium Finance Brokers
- CPAs
- Charitable Organizations
- Realtors
- Trust Departments
- Home Health Care Agencies

### Applications

- Life Insurance
- Long-Term-Care
- Annuity Products
- In Force Financing
- Premium Finance Rescue
- Life Settlement Rescue
- Private In-Home Healthcare
- Charitable Donations
- Social Security/401k Deferral
- 529 Plans
- Divorce Equalization
- Special Needs Trust
- Debt Consolidation
- Home Improvement

# Fact Sheet

General Information	
<b>Convert Home Equity to Cash For:</b>	Investments, Life Insurance, Annuities, Long-Term Care, In Home Care, etc.
Funding Product Terms	
<b>Funding Product Description</b>	<b>Cornerstone Home Equity Insurance/Investment Funding Solutions (CHEIFS)</b> CHEIFS is a minority fractional investment in residential real estate
<b>Term</b>	The earlier of voluntary repayment, sale, non-occupancy, or death
<b>Origination Fee</b>	1.5% of CHEIFS Proceeds
<b>Payoff Cost</b>	See Payoff Table (page 5)
<b>Maximum Annualized Payoff Cost</b>	12.99%
<b>Age Requirement</b>	None
<b>Trust Owned Residence</b>	<b>Revocable Trust</b> permitted (Irrevocable Trust eligibility currently under review)
Eligibility Requirements	
<b>Minimum Home Equity</b>	\$300,000+
<b>Maximum Current Loan to Home Value Ratio</b>	50%
Proceeds Calculation	
<b>Current Loan to Home Value Ratio</b>	Existing mortgage debt / home value (expressed as a %)
<b>Maximum CHEIFS Equity Share</b>	50% of home value minus Current Loan to Home Value Ratio
<b>CHEIFS Proceeds %</b>	$1 \div 2.25 = 44.44\%$
<b>Proceeds to Homeowner</b>	44.44% of CHEIFS Equity Share
<b>TRANSACTION EXAMPLE A \$1,000,000 Home with a \$200,000 mortgage</b>	<ul style="list-style-type: none"> <li>• \$200,000 existing mortgage = <b>20% Current Loan to Home Value Ratio</b></li> <li>• 50% of Home Value – 20% = <b>30% CHEIFS Equity Share</b></li> <li>• <math>44.44\% \times 30\% = 13.33\%</math> <math>13.33\% \times \\$1,000,000 =</math> <b>\$133,333 Proceeds to Homeowner</b></li> </ul>
Property Information	
<b>Eligible States</b>	AZ, CA, DC, DE, FL, ID, IN, MO, NH, NJ, NV, OH, OR, PA, SC, TN, UT, VA, VT, and WI  <i>COMING SOON:</i> AL, AR, HI, IA, KS, KY, LA, MN, MT, NM, OK, WY
<b>Eligible Property Types</b>	Single Family Residence, Condominiums, and PUDs
<b>Ineligible Property Types</b>	Manufactured homes, 2-4 unit, investment properties, mixed use properties except home office, commercial properties (non-residential use is primary use) cooperative units, other unique properties
<b>Home Valuation</b>	<b>Home Value</b> is the fair market value of the Residence, based on an <b>Independent Appraisal(s)</b>

# How CHEIFS® Work: Payoff Examples

Initial Home Value

Maximum Annualized Payoff Cost

Home Appreciation

Policy Premium

Maximum Cornerstone Home Investment %

1.0m Home

12.99%

3%\*

\$200K Policy Premium

45%

Claim Year	Home Value	Cornerstone Home Investment (%)	Annualized Payoff Cost (%)
1	\$1,030,000	21.94%	12.99%
2	\$1,060,900	24.07%	12.99%
3	\$1,092,509	26.40%	12.99%
4	\$1,125,509	28.96%	12.99%
5	\$1,159,274	31.77%	12.99%
10	\$1,343,274	45.00%	11.70%
15	\$1,557,967	45.00%	8.72%
20	\$1,806,111	45.00%	7.26%
25	\$2,093,778	45.00%	6.40%
30	\$2,427,262	45.00%	5.82%

The Cornerstone Home Investment % never exceeds the Maximum Cornerstone Home Investment %

\*Assumes 3% annual home appreciation

## FAQs

<b>Is Title Insurance required?</b>	Yes, or other form of title verification is required
<b>Do CHEIFS have a Prepayment Penalty?</b>	No Prepayment Penalty
<b>Are CHEIFS a Non-Recourse transaction?</b>	There is no personal liability for payment of the Homeowner's obligations under this Agreement.
<b>Who is a party to the Agreement?</b>	All homeowners and, if applicable, their spouse or domestic partner(s) must sign the Agreement regardless of occupancy status.
<b>Can the Homeowner make improvements post origination?</b>	Yes, and homeowner receives credit for value of improvements/alterations.
<b>Is there a minimum FICO to qualify?</b>	Yes, the minimum representative score must be at least 680
<b>Are senior liens allowed in front of a CHEIFS?</b>	Yes, a CHEIFS can be done in second lien position behind fully amortizing and interest only mortgages.
<b>Will my home value or occupancy status impact my available CHEIFS proceeds?</b>	Yes, second homes and homes with values over \$3,000,000 will be subject to lower CHEIFS proceeds.