CHEIFS®

MORTGAGE BROKER REFERRAL PROGRAM

Your declines are your easiest *payday.*

The files you can't close — self-employed, thin docs, HELOC denied — CHEIFS® closes them, and pays you **$1,000 at funding.** You submit the name; we do the rest.

• THREE STEPS, ONE PAYMENT

1

Submit the referral

Two minutes at cheifs.com/mortgage-brokers — your info and the homeowner's name and contact.

2

We do the rest

Cornerstone handles the application, disclosures, appraisal, underwriting, and closing — and keeps you informed at every stage.

3

Get paid at funding

$1,000 per funded referral, paid when the CHEIFS agreement funds — as fast as 15–25 days from application.

• WHO FITS

- ✓ Primary or 2nd home, owner-occupied
- ✓ 50%+ equity in the home
- ✓ 680+ credit (exceptions case by case)
- ✓ No income or DTI qualifying
- ✓ Investment payments $70K – $2M+

• WHAT TO KNOW

It's not a loan. CHEIFS is a home equity investment agreement — no interest, no new debt on your client's credit.

No monthly payments. Nothing is owed until a settlement event: home sale, permanent move-out, or death.

Your client stays the owner. Cornerstone purchases a share of the home's future value, not the home.

When you spot a fit: refer at **cheifs.com/mortgage-brokers** .
855-GO-CHEIFS (855-462-4343) .
Inquiries@cornerstonefinancing.com

Ready to sell CHEIFS yourself? **primehei.com**