

# Buy before you sell with confidence

In connection with Knock, **GBC Home Loans** is proud to offer the Bridge Loan, giving buyers the flexibility and confidence to move forward—without waiting on the sale of their existing home.

## KEY HIGHLIGHTS

### Buy First, Sell Later

Use the equity in your current home to purchase your next home—without waiting for your existing home to sell.

### Strong, Non-Contingent Offers

Make offers without a home sale contingency, helping you compete with cash buyers and secure better pricing and terms.

### Improved Buying Power

Current mortgage payments may be excluded from debt-to-income calculations, allowing you to qualify more comfortably for your next home.

### No Double Moves or Temporary Housing

Move directly into your new home—no short-term rentals, storage costs, or rushed timelines.

### One Seamless Transition

Designed to simplify the move from one home to the next with fewer obstacles and greater certainty.



## PROGRAM DETAILS

### Bridge Financing Uses Home Equity

Access a portion of the equity in your departing home to help fund the purchase of your new home.

### Funds Available for Multiple Purposes

Bridge funds may be used for:

- Down payment on the new home
- Mortgage payoff on the departing home (if applicable)
- Home preparation or light improvements to prepare the current home for sale
- Eligible moving expenses

### Short-Term, Interest-Free Period

No interest accrues for up to 6 months (180 days) during the bridge loan term.

### Single Payment Loan

The bridge loan is repaid in one payment when the current home sells or at maturity.

### Included During Pre-Qualification

GBC Home Loans can account for the bridge loan during the mortgage pre-qualification process, giving clients real-time insight into total buying power from day one.



[GeorgiaBanking.com/Mortgage](https://www.GeorgiaBanking.com/Mortgage)

# Client costs to expect



## Contract Fee

A flat 2.25% of the departing home's estimated list price, due at settlement.

## No Upfront Out-of-Pocket Expenses

Fees may be deducted from the bridge loan proceeds.

## Estimated Closing Costs

Typically around \$1,850, depending on loan amount and state-specific requirements.

## Transparent, Predictable Pricing

No hidden fees—clients know their costs upfront.

## No Monthly Payments During Loan Term

No required monthly payments and no interest for up to 6 months.



**Buy your next home before you sell—on your timeline.**



2026 Georgia Banking Company | GBC. 1776 Peachtree Street NW Suite 300, Atlanta, GA 30309. NMLS ID: 418473. All Rights Reserved. Program available through a connection between Georgia Banking Company and Knock. Program terms and eligibility apply. This is not an offer to enter into an agreement. Not all customers will qualify. Information, rates, conditions, and programs are subject to change without notice. All products are subject to credit and property approval. Other restrictions and limitations may apply.