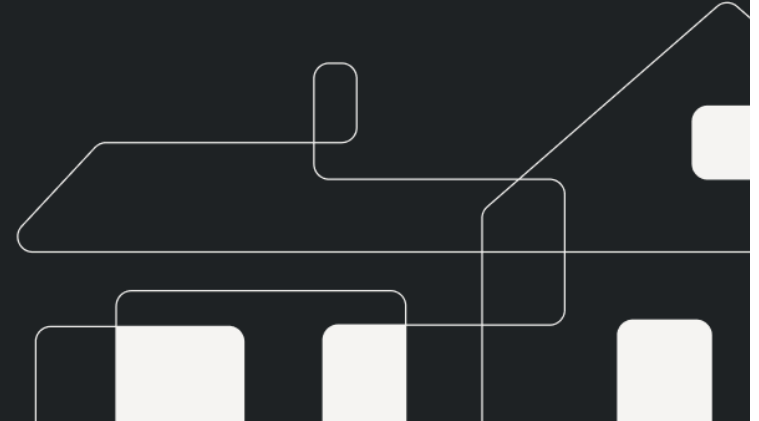


Frequently Asked Questions



General

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General

About Ribbon

What does Ribbon do? ▾

Ribbon is where real estate agents collaborate on winning offers. By combining digital workflow software, powerful all-cash home financing programs, and white glove customer service, Ribbon has solutions for every home buyer and home seller.

Certainty and simplicity do not exist within the home buying and home selling processes. Ribbon is on a mission to streamline the complexities in order to level the playing field and make homeownership achievable for masses.

How can we help?

Ribbon for Real Estate Professionals

[View Video Guides](#)

Where do you operate?

We currently operate in 12 states: North Carolina, South Carolina, Tennessee, Georgia, Texas, Florida, Alabama, Indiana, Missouri, Virginia, Oklahoma, and Ohio with several more in the pipeline. We work with local real estate professionals in all of these markets to ensure we can provide the best service possible. We work with local real estate professionals in all of these markets to ensure we can provide the best service possible. We work with local real estate professionals in all of these markets to ensure we can provide the best service possible.

How does Ribbon make money?

Ribbon charges a small transaction fee to utilize **RibbonCash** (our cash solutions). There is no cost to use **RibbonHub**, our offer generation tool (web and iOS mobile app) to make and receive offers.

Is Ribbon an iBuyer?

No. Ribbon enables families and individuals to make make all-cash offers on residential homes. Ribbon does not purchase your existing home.

Is Ribbon a lender? Or a bridge loan company?

No. Ribbon enables families and individuals to make make all-cash offers on residential homes. Ribbon purchases the home on the buyer's behalf and the buyer then has up to 30 days to secure financing from a lender of their choice to repurchase the home back from Ribbon.

Do buyers need agents to use Ribbon?

How can we help?

2

Yes. Ribbon provides agents the tools to make the best offers for their clients so they can buy their dream home.

Ribbon Cash Offers

Cash Program Overview

Why are RibbonCash Offers better? >

Is Ribbon a rent-to-own program? >

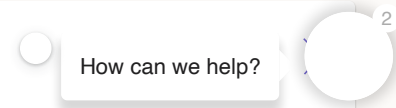
Who can use Ribbon? >

What homes can Ribbon help with? >

Does Ribbon purchase new construction homes? >

Does Ribbon work with buyers looking to buy investment properties? >

Does Ribbon buy the buyer's current home? >



Do buyers need to own a current home to use Ribbon? >

Buyer Approval Process

How does Ribbon qualify buyers? >

How long does it take to get qualified? >

What happens after buyers are qualified? >

How do you determine how much cash to give me? >

Pricing

What if the home under appraises? >

How much does it cost? >

How is the Ribbon Fee paid? >

How can we help?

What if the offer is not accepted?



Do I have to pay two sets closing costs?



What happens if the buyer is able to secure financing and purchase their new home before Ribbon's closing date?



How does rent work?



What if the buyer doesn't repurchase the home?



Making an Offer

How does the valuations process work?



What if the buyer wants to make an offer above the amount of cash Ribbon will provide (Ribbon Max Value)?



Does the buyer have to put down a deposit?



How does the offer work?



How can we help?



I am a seller or listing agent and received a RibbonCash Offer. What's next? >

Does Ribbon allow seller possession after closing or subleasing during the rental phase? >

Inspections and Closing

Does Ribbon require a home inspection? >

How does the home inspection process work? >

Can the buyer negotiate a repair credit in lieu of repairs? >

Does Ribbon require repairs to be completed? >

Can repairs be completed after closing? >

What type of home inspections does Ribbon require? >

What happens if I want to back out? >

How can we help?

2

Does Ribbon complete an appraisal? >

Who manages closing the transaction? >

RibbonCash Offers for Agents

What if Ribbon's preferred title/attorney isn't local? >

What is the minimum inspection timeframe? >

Why should I work with Ribbon? >

What do I need to get started? >

Why do I need Ribbon if my clients are already mortgage eligible? >

How do Ribbon Cash Offers work contractually? >

In addition to the state-approved traditional offer, what other documents will my buyer complete? >

How can we help?


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Will I get commission when Ribbon closes on the home? 

How fast can Ribbon close on a home? 

RibbonHub


What is RibbonHub? 


What makes RibbonHub different from other transaction management systems? 

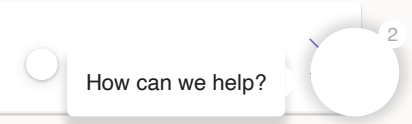
Does RibbonHub empower me to make offers on the go? 

How does RibbonHub benefit my clients? 

What offers can I write through RibbonHub? 

How do I use RibbonHub as a listing agent? 

How do I use RibbonHub as a buyer's agent? 



Is there a fee to use RibbonHub? >

Ribbon for Real Estate Professionals

How does Ribbon help me as a real estate agent? >

What is a Ribbon Certified Agent? >

What are some examples of how RibbonCash Offers function in the real world? >



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Buying

Listing

iOS App

Get Certified

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New Construction

Rescue Your Closing

Sellers

RibbonCash+

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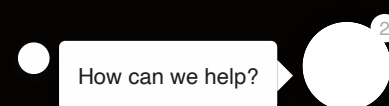
ABOUT

Mission

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Careers

Press





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