



HOMEBUYERS

EARN UP TO **\$13,000**

WITH THE

HOPE 4

HOMEOWNERSHIP
PROGRAM

Reg Gustin • Loan Officer

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WELCOME TO THE ...

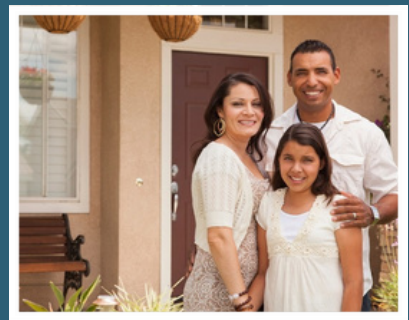
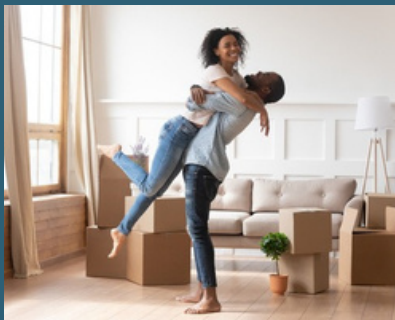
HOPE 4

HOMEOWNERSHIP PROGRAM

Whether you're buying your first home or your next home, this program is designed to help make your dreams of **homeownership a reality**.

Homebuyers can now earn **3.5%** of their home purchase price (up to \$13,000) as a homebuyer incentive. In addition, participants are provided pre-closing education, post-closing financial mentorship, and built-in protection against utility rate increases in their new home.

LET'S EXPLORE HOW THIS GROUNDBREAKING PROGRAM CAN BENEFIT YOU!



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HOW THE PROGRAM WORKS...

1

Get Pre-Qualified

Quick and easy!

2

Complete an Online Course

Complete 6-8 hour self-paced financial education course.

3

Receive Your Funds

Once you complete the course, up to \$13,000 (or 3.5% of the purchase price) will be paid to you.

4

Protection Against Utility Rate Hikes

Participants receive a solar system that is rolled into their new mortgage. This helps replace the electricity you'd otherwise have to buy at ever-increasing prices with power you generate.

WHO QUALIFIES...

- Available in over 40 states nationwide
- Primary residence only
- Condos and homes with existing solar panels are ineligible
- First-time or non first-time homebuyers



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REAL EXAMPLE

- SAVED \$112 PER MONTH
- RECEIVED \$13,000*
- LOWER FHA RATE

**Earned \$13,000 in cash, used to buy down the interest rate.*

CATEGORY	STANDARD FHA	HOPER FHA WITH RATE BUYDOWN
Home Purchase Price	\$450,000	\$450,000
Solar System Cost	--	\$39,986
Mortgage Payment	\$2,795	\$2,851
Taxes	\$400	\$400
Insurance	\$100	\$100
PMI	\$199	\$216
Electric Bill	\$270	\$85
Total Monthly Payment	\$3,764	\$3,652
HOPER Incentive	--	\$13,000
Cash Due at Signing	\$15,750	\$15,750



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PARTICIPANTS HAVE USED FUNDS FOR...

SAVINGS ACCOUNT REPLENISHMENT

PAY REALTOR FEES

RATE BUYDOWN

CLOSING COSTS

CASH RESERVES FOR MORTGAGE APPROVAL

DEBT PAYOFF



Research participants earn 1099 income that is taxable to them. Qualifying participants may also receive an income tax credit, the amount(s) shown above reflect averages across the participant population, but the actual amount received will vary based on individual circumstances. The participant must include a solar system in the home purchase. HOPER recommends that program earnings be used for cash reserves after closing or to cover closing costs above and beyond the participant's minimum statutory investment. AHA is not a lender, program participants must consult with their lender regarding how earnings may be used in accordance with the lender's underwriting guidelines.

PROGRAM REQUIREMENTS...

- Complete a 6-8 hour self-paced online financial education course (prior to close).
- Install a solar system after closing that is financed through your home mortgage with no additional upfront costs to you.
- Enroll in a post-closing financial mentorship course to grow your financial knowledge.
- Respond to periodic surveys and participate in soft credit monitoring.

4 BENEFITS YOU'LL LOVE



\$13,000* CASH INCENTIVE
Often used to help cover closing costs or replenish savings.



Utility Rate Savings
Shields you from utility price hikes and provides predictable budgeting.



NORMAL FHA RATES
Get the same great FHA rate as a normal FHA program!



INSTANT SAVINGS
Bundle solar panels into the FHA loan and cut energy costs from day one.



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SelectRate
MORTGAGE

by American Pacific Mortgage Corporation NMLS 1850

SEE IF YOU **QUALIFY**

We're here to help you take the next step toward owning your dream home! Reach out today to learn how you can benefit from this revolutionary program.

CONTACT US

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MORTGAGE
Guy 360

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