

# When You Partner with Others to Co-Purchase-Invest / Co-Habitat a New Home You Will Be Enabled to **GREATLY LOWER YOUR MONTHLY HOUSING COST / SAVE A LOT MORE MONEY A LOT FASTER & MOVE IN MUCH SOONER.**

## Example one [Model A-600](#):

- ✓ Sleeps 4-8 occupants per household . . . you select your housemates.
- ✓ Assumption two sets of bunkbeds per room.
- ✓ Assumption total cost to build one home \$189,000 each on single lot in SUNSHINE Cottage Home Community™. See [site plan concept](#).
- ✓ Value % of purchase per occupant . . . (25% ownership of home = \$47,250 each) - (10% ownership of home = \$18,900 each).
- ✓ Location . . . city U.S.A.
- ✓ 4% loan fee / 10% down / 30 year fixed.
- ✓ Total down payment / \$18,900.
- ✓ Total monthly payment (principle & interest PI) / [\\$812.08](#).
- ✓ Example: 4-occupants co-purchase home with down payment for each occupant at \$4,725 or each occupant pays **\$203.02. per month.**
- ✓ Example: 8-occupants co-purchase home with down payment for each occupant at \$1,890 or each occupant pays **\$101.51. per month.**

## Income assumptions are based on \$15 average hourly wage per occupant:

- ✓ Assumptions 40 hours per week 52 weeks per year.
- ✓ Annual gross income / \$31,200.
- ✓ Annual taxes deduction assumptions on gross income / [31.3%](#) = \$9,765.60.
- ✓ Annual disposable (take home) income after taxes = \$21,434.40.
- ✓ Weekly disposable income remaining after taxes = \$412.20 or **\$1,648.80 take home pay per occupant per month.**
  
- **Example: 4-occupant household.** Disposable spendable income remaining for each occupant after mortgage payment is **\$1,445.78. per month.**
  
- **Example: 8-occupant household.** Disposable spendable income remaining for each occupant after mortgage payment is **\$1,547.29. per month.**

## Three Ways to Move into A New SUNSHINE Cottage Home in A SUNSHINE Cottage Home Community™ / A CCR, HOA Managed Community.

### Model A-600 example:

1. **Shared Lease to own Example:** Monthly lease rate varies per location / Security deposit down payment \$1,500 / purchase home within 36-60 months. Approved move in pending credit and back ground checks for all occupants. *SUNSHINE Cottage Home Community™ application.* Ask about lease to own terms.
2. **Shared Purchase Example:** / Purchase home utilizing existing conventional mortgage loan services. Approved move in pending credit, mortgage loan approval for all occupants. *SUNSHINE Cottage Home Community™ application.*
3. **NEW:** Partner with a third party to co-invest in your home anywhere in the U.S. **Unison could help you with you down payment needs.** They provide from 5% to 20% of your down payment. [See details.](#)

*A smaller % of an ownership position in a new home that provides a quality, safe and warm place to live a lot sooner, including an opportunity to build credit & personal net worth is far better than 100% of nothing*