



### **Who are we?**

We are a branch of American Financial Network, Inc., one of the largest lenders in California. As a Direct Lender we originate, process, underwrite, and fund in-house; this allows for fast turn times and gives us the ability to close on time. We are the only branch within American Financial Network, Inc. to offer the Hero Homebuyer Credit. We are not acting on behalf or at the direction of any Federal or State Government agency.

### **What is the Hero Homebuyer Credit?**

The Hero Homebuyer Credit is designed to help our heroes buy their home by offering up to \$30,000 to cover closing costs and expenses. There is no repayment of the funds and no increase in interest rate.\*

### **What fees are covered by the Homebuyer Credit?**

The Hero Credit covers up to \$30,000 of the closing costs with no repayment or addition to the loan balance. The Homebuyer credit can be used to cover the following items:

Escrow Fees, Title Fees, Lender Fees,  
Underwriting, Processing, Notary, Funding,  
Loan Docs, Origination Fee, Recording,  
and any buyer related fees!

### **Does the borrower have to repay the funds?**

No. There is no repayment of the funds received, and there is nothing added to the loan amount.

### **Is it limited to first time buyers?**

The credit is not limited to first time buyers. It can be used to purchase a primary residence, secondary residence, investment property, and up to 4 unit buildings.



### **Is there an income limit?**

Unlike other programs, we do not have income restrictions. As long as you qualify for financing, you are eligible for the credit.

### **Is there a minimum credit score requirement?**

For the most part we do need at least a 620 credit score. If your score is lower than 620, we can run it through the “what if” simulator to determine what steps are necessary to raise the score. For example, the simulator can calculate what the new score should be after paying off a credit card or paying down the balance.

### **Can it be used to help sell a home?**

Yes. If you are eligible for the Hero Homebuyer Credit you can offer the program to the buyer of your home, even if you decide not to use the program yourself. The buyer does not have to be eligible since you already are! The Hero Homebuyer Credit can save your buyer up to \$30,000, making it much easier and less expensive than any other home on the market. The Hero Homebuyer Credit may increase your

profit by reducing the cost of selling your home. This may help you sell your home faster and for the price you are asking.

### **What financing options are available?**

We offer FHA, VA, USDA and Conventional programs.

### **What is the interest rate?**

The interest rate is based upon the loan program (FHA, VA, USDA and Conventional), the down payment if any, the credit and credit score, and many other factors. But we are at “market rate” meaning we do not increase the interest rate when using the Homebuyer Credit.

### **Does it delay the closing?**

Loan origination, processing, underwriting, and funding is all done in house which allows us to close quickly and on time. There are no additional steps or delay in closing when using the Hero Homebuyer Credit.



**Reserve Your Homebuyer Credit  
by visiting**

**Realtor Website Here**

**Or Call: Realtor Number**



### Who is eligible for the Hero Homebuyer Credit?

Eligibility is based on where the borrower currently works or was previously employed. The benefit is available to all heroes including, but not limited to:

#### **Law Enforcement: Fire Protection:**

- Police Officers
- Sheriffs
- Highway Patrol
- Dispatchers
- Correctional Officers
- Firefighters
- EMTs
- Paramedics
- Dispatchers

#### **Educators: Healthcare Providers:**

- Principals
- Teachers
- Counselors
- District Employees
- Doctors
- Nurses
- Hospital Staff
- Medical Office Staff
- Dentists

#### **Active and Retired Military**

#### **FedEx and UPS Employees**

#### **Teamsters Members**

**And so many more who work or have worked in a City, County, or State agency!**



The Hero Homebuyer Credit offers  
**up to \$30,000** to buy a home!

**-No Repayment of the Funds**

**-Not Limited to First Time**

**Homebuyers**

**-100% Financing Available\***

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\*With a mortgage from American Financial Network, Inc. Buyer is responsible for down payment, taxes, insurance, and interest. The USDA Rural Development Home Loan Program allows for zero-down financing. Not all applicants qualify. Products not available in all areas. Branch NMLS # 848459 | Corporate NMLS #237341 | 10 Pointe Dr. Ste. 330, Brea, CA 92821 | American Financial Network, Inc. is not acting on behalf, or at the direction, of the Federal Government or any state or federal agency. American Financial Network, Inc. is licensed by the California Department of Business Oversight under the California Financing Law License (603J409), and holds a CA Bureau of Real Estate, Real Estate Broker's License (01317581) under Nationwide Mortgage Licensing System (NMLS), unique identifier of 848459. Broker is performing acts for which a license is required. Loans made or arranged pursuant to California Financing Law. Refer to www.nmlsconsumeraccess.org and input NMLS #237341 to see where American Financial Network, Inc. is a licensed lender. In all states, the principal licensed office of American Financial Network, Inc. is 10 Pointe Drive, Suite 330, Brea, CA 92821; Phone: (714) 831-4000 (NMLS ID#237341). This is not an offer for extension of credit or commitment to lend. All loans must satisfy company underwriting guidelines. Information and pricing are subject to change at any time and without notice. The content in this advertisement is for informational purposes only.



### **HERO HOMEBUYER CREDIT**

**American Financial Network, Inc.**

The **Hero Homebuyer Credit** is designed to help our local heroes buy or sell a home by **offering up to \$30,000** to cover closing costs. There is no repayment of the funds and no increase in interest rate. The benefit is available simply because of where the borrower currently works or was previously employed.

#### **Realtor Name**

REALTOR® | Company Name  
Cal DRE#

**Cell: (xxx) xxx-xxxx**

#### **Realtor Email Address**

Realtor Company Address

Realtor  
Company  
Logo

#### **Kevin McRae**

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**American  
Financial  
Network**