

The logo features the word "CLEAR" in blue, a stylized house icon with the number "2" inside, and the word "CLOSE" in dark blue. The house icon is a dark blue outline with a white interior, and the number "2" is also in dark blue.

CLEAR 2 CLOSE

HOME LOANS CORP.

CORP. NMLS#1700825

www.clear2closehomeloans.com



Lender Partners with DPA Programs

- Rocket
- Provident
- Windsor
- Orion
- AFR
- The Lender
- Plaza
- Chase
- Loan Stream
- Click n Close
- EPM
- Mortgage Boutique
- Sierra Pacific
- VA Loans

ROCKET Mortgage

Saad Saad
Account Executive

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SaadSaad2@rocketmortgage.com

<https://marketinghub.rocketprotpo.com/>

CONTACT AE FOR MORE
INFORMATION

Purchase Plus

Purchase your next home with as little as 1%
down with ONE+ by Rocket Mortgage®.

What if your down payment requirement were only 1%
and you didn't need to pay the other 2%?

Increasing interest rates, housing prices and inflation have made many pause their home search. Not anymore. If you're in a similar situation, we can help you get into your new home – without a hefty down payment – with ONE+, an affordable low down payment option.

We're laser focused on making the dream of homeownership a reality for more potential home buyers. And with the all-new product, we're doing just that. With ONE+, you put down 1% and our partner lender will cover the other 2%. You get all the benefits of a 3% down payment!¹

Who is eligible?

ONE+ is for eligible first-time home buyers and repeat home buyers who make less than or equal to 80% of the area median income (AMI) of the location they're buying in. It's only available for purchase loans with a maximum loan amount of \$350,000 and can't be combined with other promotions. Additional options are available for incomes lower than 50% of the area median income (AMI).

GREAT ADVANTAGES



Affordability

Purchase Plus gives your budget a break. You can pay less out of pocket for down payment and closing costs.



Flexibility

You can combine Purchase Plus with gifts and other acceptable sources of funds for down payment and closing costs.

First-time home buyers:

Get up to \$5,250 toward your down payment and closing costs.¹

If you're a first-time home buyer in the McAllen-Edinburg-Mission, TX area, we've got great news! With Purchase Plus, you get \$5,250 in lender credits to use for down payment and closing costs!

With Purchase Plus, we're helping you overcome financial challenges you may be facing to put homeownership within your reach. You can also avoid unpredictable rent increases and build home equity, helping you plan for the future.

Provident Funding

Jonathan Mildbrand

Phone: (408) 766-5556

Website: pfloans.provident.com

**CONTACT AE FOR MORE
INFORMATION**

The HomeReady First Program

To qualify:

- At least one borrower must be a first time home buyer and currently reside in an identified MSA (proof of residency must be documented).
- The loan must use the HomeReady loan program.
 - No income restrictions, HomeReady AMI Cap is waived.
- DU Feedback approval with specific feedback message ID 3673 must be received.

Eligible borrowers receive:

- \$10,000 down payment/closing cost assistance in the form of grants.
- \$500 credit toward the cost of an appraisal.
- \$500 credit toward the cost of a home warranty, if purchasing one.
- All the benefits of the HomeReady product.

Update 06/21/24 HomeReady First DPA Effective 07/01/24 qualified borrowers will be eligible for \$6500 in downpayment/closing cost assistance in the form of grants



WINDSOR MORTGAGE



ZERO FLEX PROGRAM DETAILS

- ZERO down payment
- Low mortgage insurance adjustments
- No income limitations
- Lower FICO scores accepted
- Competitive interest rate on second mortgage
- Not limited to first-time homebuyers

The second mortgage has a term of 10 years with an amount of up to 3.5% of the sales price or the appraisal price, whichever is less.

Please note that the Zero Flex program is not available in the states of New York, Kentucky, and Washington.

See our Product Guides here:

- [FHA Zero Flex Forgivable](#)
- [FHA Zero Flex 10-Year](#)

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[Windsor Mortgage](#)

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<https://www.windsormortgage.com/loan-options>

CONTACT AE FOR MORE
INFORMATION

STATE BOND PROGRAMS

Windsor Mortgage works with a variety of different state programs to provide loan options that fit your client's unique situations and budgets.

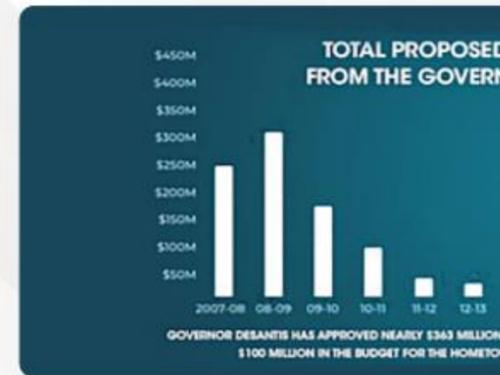
www.clear2closehomeloans.com



THE HOMETOWN HERO

Hometown Hero's Program is working in the State of Florida Florida or has offices in Florida \$35,000 in assistance from the

Program begins funding loan



Clear 2 Close Home Loans is now accepting Down Payment assistance program. If you are interested in this program, please reach out to your Clear 2 Close Account Executive.

Clear 2 Close Home Loans NMLS # 833-872-5225 221 W Hallandale

SIERRA PACIFIC



Fay Hoffman

Account Executive

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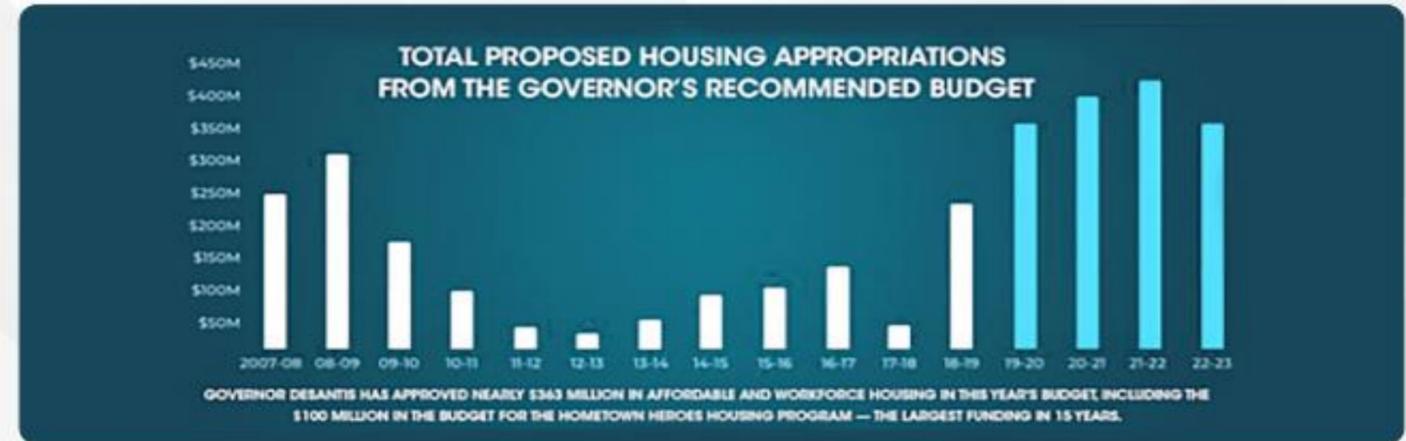
HOMETOWN HEROES

CLEAR
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HOME LOANS CORP
NMLS # 1700825

THE HOMETOWN HEROES PROGRAM

Hometown Hero's Program is available to anyone who is currently working in the State of Florida for a company that is based on Florida or has offices in Florida. Applicants are eligible for up to \$35,000 in assistance from the Hometown Hero Program.

Program begins funding loans in July



Clear 2 Close Home Loans is now accepting applications for The Florida Hometown Hero's Down Payment assistance program. If you have a client who would like to discuss this program, please reach out to your Clear 2 Close Loan Officer today for more information.

Clear 2 Close Home Loans NMLS # 1700825 Equal Housing Opportunity Lender

📞 833-872-5225 📍 221 W Hallandale Beach Boulevard Hallandale, Florida 33009

ORION LENDING



JENNIFER POLIZZI

National Account Executive

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**CONTACT AE FOR MORE
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DOWN PAYMENT ASSISTANCE LOAN MENU

AURORA REPAYABLE SECOND PROGRAM HIGHLIGHTS

- 600 Min FICO
- DTI Per AUS
- 1-2 Units
- 3.5% or 5.0% DPA w/ 1.50% Towards CC
- N/O Co-Borrowers Allowed
- Manual UW or DU/LP Allowed
- Repayable 2nd - Amortized 10YR @ 2% Higher than 1st
- Doublewide Manufactured Allowed
- No Income Limits

AURORA FORGIVABLE SECOND PROGRAM HIGHLIGHTS

- 600 Min FICO
- DTI Per AUS
- 1-2 Units
- 3.5% FHA DPA Program
- N/O Co-Borrowers Allowed
- Manual UW or DU/LP Allowed
- Forgivable 2nd - 30 Yr. Term Fixed @ 0%
- Doublewide Manufactured Allowed
- Forgiven After 36 Consecutive Payments
- Qualifying Income Must Be ≤ 160% of Area Median Income

BOOST REPAYABLE SECOND PROGRAM HIGHLIGHTS

- 580 MIN FICO
- FHA High Balance Available
- No Payment Shock (w/ A/E Findings)
- DTI Per AUS 600+ FICO
- 1-4 Units Allowed for FHA
- 1/0 and 2/1 Buydowns Available
- Eligible in All States Except WA
- Conforming and High Balance Allowed
- Manual UW Allowed Down to 580 FICO
- Underwritten In-House by Orion and No Secondary Approval Required
- Permanent Buydown Available - 2nd is Now 15 Year Fixed with Buydown Option to Match Rate with 1st

BOOST FORGIVABLE SECOND PROGRAM HIGHLIGHTS

- 580 MIN FICO
- 30 Year Fixed - 0% Interest Rate - No Payments Due
- Forgiven After 60 Consecutive, On-Time Payments on the 1st
- Proceeds May Be Used for Down Payment and/or Closing Costs
- 30YR Fixed 1/0 and 2/1 Buydown Available
- Manual UW Allowed Down to 580 FICO
- Note Rate of Second Mortgage is 0%
- Underwritten In-House by Orion and No Secondary Approval Needed
- No Payment Shock (w/ A/E Findings)



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Senior Account Executive

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DPA ADVANTAGE DOWN PAYMENT ASSISTANCE

DPA Advantage provides a wide variety of eligible borrowers with down payment assistance in the form of a grant equal to 2% or 3.5% of the purchase price on eligible FHA home purchases.



HIGHLIGHTS*

- Down payment assistance is in the form of a grant, equal to either 2% or 3.5% of the purchase price
- No repayment required
- No need for a second lien on the property
- Can be used with the FHA 203(b) program or many FHA renovation programs
- Seller concessions up to 6% can be applied to all borrower paid closing costs
- Minimum qualifying credit score: 620
- A simple one-step process with no need for you or the borrower to engage with a third party

ELIGIBILITY (any one of the following)

- Total borrower's income is equal to or less than 140% of median area income (<https://ami-lookup-tool.fanniemae.com/amilookuptool/>)
- First-time home buyers
- Borrowers who are current, retired, volunteer, non-paid, or plan to become:
 - First-responders (police officer, firefighter, public safety officer, paramedic, or emergency medical technician (EMT), including volunteers, or similar),
 - Educators,
 - Medical personnel (nurse, doctor, phlebotomist, health ambassador, or hospital, American Red Cross worker, or similar),
 - Civil servant in a federal, state, or local municipality,
 - Military personnel, or
 - Eligible properties located in an underserved census tract (<https://www.afrcorp.com/zip-code-lookup/>)
- If none of the above apply: At minimum, the income and credit must meet FHA total score card or manual underwriting requirement.

*Not currently permitted in HI or WA.

LOAN STREAM MORTGAGE

Kristine Davis

Account Executive | LoanStream Mortgage

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CONTACT AE FOR MORE
INFORMATION

LOAN
STREAM
MORTGAGE

MaxONE and MaxONE Plus 100% CLTV FHA DPA

HIGHLIGHTS

MaxONE

- FHA DPA, Purchase Only
- 2/1 Buydown option available (24 month term)
- Min FICO 620 - DU Approve/Eligible
- Manual Underwrite Available, Min FICO 660
 - Not Available with Buydown option
 - Follows FHA guidelines
- No Maximum Income Restrictions
- No First Time Home Buyer Requirement
- Non-occupied Co-borrowers allowed per FHA guides
- DTI - Follow AUS - Approved/Eligible
- One borrower must complete HUD approved counseling
- 96.5% Max LTV with 3.5% DPA (100% CLTV)
- Conforming and High Balance Loan Limits Available

MaxONE Plus

- 100% CLTV FHA Loan (Combines 1st and Subordinate Lien)
- 2nd lien with an interest rate 2% greater than 1st lien
Payment amortized over 10 years
Monthly payments required
- 2/1 Buydown option available (24 month term)
- Min FICO 620 - DU Approve/Eligible
- Manual Underwrite Available, Min FICO 660
 - Not Available with Buydown option
 - Follows FHA guidelines
- No Maximum Income Restrictions
- Borrower's minimum contribution of \$0.00
- Purchase Only
- No First Time Home Buyer Requirement
- Conforming and High Balance Loan Limits Available

Restrictions apply, contact your Account Executive.

MaxONE and MaxONE Plus is a 100% CLTV FHA DPA Program that may help you qualify more borrowers and expand your market reach.

MAXONE
PLUS

LoanStream Mortgage is not affiliated with or acting on behalf of or at the direction of Federal Housing Administration, or the Federal Government.

LoanStreamWholesale.com

www.reallygreatsite.com



Click n' Close™

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**CONTACT AE FOR MORE
INFORMATION**



Click n' Close™, Inc.
Mortgage

SmartBuy DPA

Repayable 2nd Mortgage

The SmartBuy 2nd is a **Purchase Piggyback 2nd Mortgage** used for **Down Payment and Closing Cost Assistance**. Loan proceeds can be used for **Down Payment, Closing Costs, Prepays**, and/or the cost of a **Buydown**. It can be used with an **FHA 1st Mortgage**, and has a max **96.5% LTV** and **101.5% CLTV**.

Program Highlights

- Max 2nd Loan: up to 5.0% of Sales Price (or Appraised Value, whichever is lower)
- Funds can be used for Down Payment, Closing Costs, Prepays, Buydown
- 1st Mortgage: FHA 30 Year Fixed
- 660 Minimum FICO
- Blended Credit Score Option available
- Follow AUS Approval on Ratios
- Primary Residence: SFR, 2 units, Condos, PUDs, Manufactured (Doublewide only)
- No Income Limits or Geographic Restrictions
- DPA Admin Fee \$500

**Max 1st Loan:
Per FHA limits**

Other restrictions apply, for complete details call:

www.cnctpo.com

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a **MORTGAGE**

Boutique
a division of First Community Mortgage



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**CONTACT AE FOR MORE
INFORMATION**

State Bond Programs Available

HomeZero Summary

- Minimum Credit Score 600
 - Each borrower must have a minimum of one credit score
- 96.5% LTV / 100% CLTV
- Conforming Balance only
- Eligible properties; Single Family Residences, PUDs, townhouses, condominiums, and double wide manufactured housing
- DPA Second Mortgage 3.5% of the sales price or appraised value (the lesser of)- A second file is required in TPO Connect
 - Proceeds may be used for down payment and/or closing cost
 - Loan amount must be rounded up to the nearest dollar
 - No subordinations allowed
- Second Mortgage DPA Repayable
 - Note rate is 2.0% greater than rate on 1st
 - 10 year fully amortizing
 - Monthly payments required
- Second Mortgage DPA Forgivable
 - Forgivable after 10 years; must still be owner occupied
 - Note rate is 0% with no payments for life of loan
 - No interest accrues
- NO First-time homebuyer requirement
At least one borrower must receive homebuyer education
- No Income Restrictions
- States restrictions apply



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CONTACT AE FOR MORE
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EMPOWERED DPA

National Grant Program* provides up to **3.5%** down payment for FHA Financing.

**Not available in Washington State*

Forgivable 2% or 3.5% Grant, No repayment, No Second Lien (Most Borrowers Qualify)

Eligibility of at least one borrower on the loan meets one of the following:

- First Time Home buyer
- Current or retired employee of a Local State or Federal Government
- Current or retired from medical profession
- Has **EVER** served as an unpaid volunteer (*PTA, Sports Coach, Church, etc*)

Qualifications

- DU Approval / Eligible Findings
- 620 FICO
- Max DTI 49.99%
- 1-2 Unit
- Manufactured Homes (Single, Double, & Triple Wide)
- PUDs, FHA, Approved Condos
- Up to 6% Seller Concessions Allowed

THE LENDER

FHA 100%

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BETH KEARNEY
Account Executive
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E: TeamExpress@theLender.com

A: 25531 Commercentre #250 | Lake Forest CA 92630

The Lender

theNADA - SuperCharged!

24 HOUR TURN TIMES ON APPROVALS & STIPS DAILY

theLender has an enhanced DPA Program!

Check out all it has to offer below:

- Min FICO 680
- Requires Approve Eligible
- No DTI restrictions - up to 46.99% and 56.99%
- No Income Limits
- 2 units are Eligible
- Manufactured Homes are Eligible
- Max Loan Amount per County Limits, including High Cost Counties
- Does NOT have to be a First Time Homebuyer
- Homebuyer Education (at least one borrower) Required - Link below

FHA DPA PROGRAM FEATURES 100% CLTV

96.5% FHA | 3.5% 2nd Mortgage | 100% CLTV

Program Features

- 2nd Mortgage Created In-House - You only Submit the 1st
- Qualify w/2nd Mortgage Payment included in Housing DTI
- Follow DU Findings on Approve Eligible
- Gift funds Allowed - Follow FHA Guidelines
- Non Occupying Co-Borrowers Allowed
- Identity of Interest Transactions Allowed
- DACA Borrowers Eligible

CLEAR  CLOSE

HOME LOANS CORP.
CORP NMLS#1700825



100% - FHA

Anthony Derrer

Account Executive

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Zero-Down *with* Plaza's FHA 100% CLTV Combo Loan Program

FHA 100% CLTV Combo

- FHA first lien PLUS concurrent second lien for 100% CLTV
- Minimum 600 FICO
- Standard 30-year fixed rate FHA first lien
- No First-Time Home Buyer requirement
- No Income Limits
- Easy Underwrite! First lien and second lien have the same guidelines
- AUS approval required (no manual underwriting)
- Eligible in all states except NY, AK and WA

www.clear2closehomeloans.com

CHASE COMMUNITY LENDING & CRA LENDING;

COMMUNITY LENDING – SPECIAL PRICING FOR DESIGNATED ZIP CODES THAT ALLOWS FOR LENDER PAID CREDIT FOR HOME BUYERS

CRA ASSISTANCE – CHASE WILL FUND ALL APPROVED CRA COMMUNITY DPA PROGRAMS



VA LOANS -
100% FINANCING UP TO \$3 MILLION (NO
MI)

MULTIPLE INVESTORS
AVAILABLE FOR VA LOANS

VA 100% FINANCING

Helping Our Veterans Buy Homes

WHO IS ELIGIBLE?

- ✓ Veterans
- ✓ Personnel with honorable discharge
- ✓ Reservists & National Guard
- ✓ Members eligible for surviving spouses

VA LOAN BENEFITS

- ✓ Low monthly payments
- ✓ Lower interest rates
- ✓ No private mortgage insurance required
- ✓ 0% Down payment
- ✓ Refinance up to 100% of your primary

LOAN REQUIREMENTS

- ✓ Purchase an existing home
- ✓ Cash out refinance
- ✓ Impound account always required
- ✓ Condos must be VA-approved
- ✓ Refinance existing mortgage loan (non VA)

HOMEPPOINT - MAUDE HILL GROWING HOMEOWNERSHIP FUND (FRANKLIN COUNTY OHIO)

ROCKET & WINDSOR WILL DO THESE LOANS – 45 DAY CLOSING TIMELINE

CONFIRM PRICING W/REPS*



Description of Program

This is a program to close Black and Minority homeownership gaps through targeted down payment assistance, comprehensive housing counseling, and wrap-around supports for sustainable ownership. “The Fund” name recognizes Maude Hill, an iconic Columbus change agent, human servant, and equitable housing advocate. This fund is organized by CONVERGENCE Columbus, but funds will be administered by Homeport’s Administrator.

Participant Eligibility:

There are no FICO score DTE requirements for the Fund. The participant(s):

- must self-identify as Black, Latinx, or minority:
- must be a current Franklin County resident who will purchase a home in Franklin County that will serve as their primary residence: any municipal fund investments can be bifurcated for the exclusive benefits of the geographies served by those jurisdictions:
- must have income no higher than 140% of the Area Median Income; and
- must be a first-time homebuyer.

Package:

The Borrower may receive up to \$15,000, or 5% of the Purchase Price of the home, whichever is less, in a 5:1 match to down payment documented in personal savings. 0% interest rate. Funding may be used for down payment, closing costs, (including owners title insurance), prepaid escrows, permanent rate-buy-downs, up to \$1,000 appraisal gap, and/or up to \$1,000 for home repair and improvement costs documented by a receipt and verified by the Administrator. Downpayment assistance is forgiven after three years of occupancy.

Assistance can be used with any conventional, FHA, VA, or USDA loan. Assistance can also be stacked with other programs, including offered by OHFA, Franklin County, or proprietary lender programs. **Post-Purchase counseling and support will be encouraged for all Borrowers.**

Eligible Property:

The eligible property must serve as the primary residence for the borrower. The type of property can be an existing residential single-family home that is said to be safe or newly constructed residential property, which has received a Certificate of Occupancy. The property must be a 1–4-unit detached home, condominium, or manufactured home titled as real estate held in fee simple. **Land contract agreements are NOT eligible.** If the borrower is purchasing a 2–4-unit home, they must make a 5% minimum borrower contribution from their own funds.

The logo features the word "CLEAR" in blue, a stylized house outline with the number "2" inside, and the word "CLOSE" in dark blue. A horizontal blue line is positioned below the house icon.

CLEAR 2 CLOSE

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