



Attention Realtors ® – Turn your “unqualified buyers” into commissions with an innovative owner financing program.

Dear Realtor ®, there is nothing worse than finding your buyer a perfect home and for that same buyer to be DENIED a loan by the bank.

Your buyer might have some cash, but due to many reasons they might not qualify. Some of the reasons are:

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| X - Not enough downpayment | X - Credit Issues |
| X - Tax issues | X - Self-employed |
| X - Underemployed | X - Divorce |
| X - Investment Property | X - Non-traditional household |
| X - Non-Permanent Resident Alien | X - Possible job changes or relocation |
| X - Need to sell a former home before moving into the next home | |

But it doesn't have to be like that!

Your buyer can still get into the home with an innovative owner financing program.

HOME READY is proud to offer the ONLY Owner Finance Program in the nation that allows BUYERS to choose ANY home they want and move into it NOW!

This is a brand-new way for you as the Realtor ® to turn unqualified buyers (those who could not secure a regular loan) into commissions.

Here is what you need to know about Home Ready Programs...

1. HOME READY is the investor who pays cash for listed homes your buyer wants to purchase and turns around to sell your buyer that same home with long-term Owner Financing.
2. You, the Realtor ®, get paid a commission on the front end of the purchase as you would with the regular home purchase.
3. The buyer is financed by the investor HOME READY with long-term owner financing at market rate interest for monthly investment income.
4. As a Realtor ®, you become the go-to person for all the unqualified buyers and can even boost your listing sales and get paid the full appraised value of the home (never taking a discount) by offering this innovative financing.

This is a win-win. Your sellers will love you because their homes will sell faster at no additional cost to anyone. Buyers will love it as it gives them the ability to live in the dream home.

What are the steps for your buyer to qualify?

1. Realtor ® instructs buyer to call and listen to a four-minute audio message at 1-866-450-4344. Next, a Program Registration needs to be completed by the buyer at homereadyprograms.com. The final step for your buyer is to email a tri-merge credit report (annualcreditreport.com) to us at: info@homereadyprograms.com and indicate who referred them to the program. HOME READY will then underwrite the file and call with approval and closing stipulations.
2. A HOME READY representative will then call the buyer and set up an appointment to go over HOME READY's various programs and determine the perfect program for them.
3. The Realtor ® helps the buyer find a home and lets us know which home they want. The home is purchased by HOME READY.
4. HOME READY then proceeds with all standard processing requirements for the buyer's purchase, appraisal, title, etc.
5. HOME READY immediately resells and finances to the buyer; Realtor ® receives, at closing, the appropriate fee.

REMEMBER: You get a sale. The Seller gets cash. The Buyer gets a home. HOME READY gets a good customer and long-term monthly investor income. You have nothing to lose and everything to gain by presenting the HOME READY Program to buyers who have trouble securing traditional financing.

To get started and with any questions contact DAVID SHELL – 423-883-4332