



UNLOCKING DOORS

TO MORE BUSINESS

WELCOME!



TRUIST 



Thursday, March 14, 2024

Housing Foundation of America / Truist

Greensboro, NC

Welcome



Mel Williams
Area Sales Manager
Truist



Meeting Agenda

- Welcome
- Opening Comments & Agency Overview
- Mayor's Office
- Housing Market Data Trends
- Programs & Services
- Down Payment Programs
- Truist Products
- Builders
- Insurance
- Survey + Lunch / Panel + Raffle + Closing



Purpose

Inspire and build better lives and communities

Mission

Clients

Provide distinctive, secure and successful client experiences through touch and technology.

Teammates

Create an inclusive and energizing environment that empowers teammates to learn, grow and have meaningful careers.

Stakeholders

Optimize long-term value for stakeholders through safe, sound and ethical practices.

Values



Trustworthy
We serve with integrity.



Caring
Everyone and every moment matters.



One Team
Together, we can accomplish anything.



Success
When our clients win, we all win.



Happiness
Positive energy changes lives.

Opening Comments & Agency Overview



Jeremy Montanti
Executive Director
Housing Foundation of America, Inc.



Insurance



Matthew Young
Young Insurance Group, Inc.



MATTHEW YOUNG

AVAILABLE 7 DAYS A WEEK UNTIL 10 PM.

- **Local office** means personalized agency level support.
- **Specialized staff** with over 50 years of combined insurance experience.
- **Experienced Spanish speaking staff.**
- **Licensed in 3 States** - NC, VA and SC
- **We work closely** with you and your client until closing day.
- **Frequent lower rates** due to our access to multiple carriers with no application fee.
- **No hassle** – Fast handling for urgent closings.



Young Insurance Group, Inc

Matthew Young
336.303.8313

matthew@younginsurancegroup.net

We look forward to helping you and your client achieve the best insurance experience possible!

Mayor's Office - Greensboro

Michelle Kennedy



Housing Market Data Trends



Mia Jones
Affordable Lending Manager
Freddie Mac





Emerging Trends and Solutions

Truist / North Carolina

March 14, 2024

Today's Speakers



Mia Jones

Affordable Lending Manager

Mia facilitates and delivers sustainable lending opportunities and access to credit for low- to moderate-income buyers and families in underserved market areas.

Making Home Possible for 53 Years

- Freddie Mac was [chartered by Congress in 1970](#) and operates in the Secondary Mortgage Market
- [Mission](#) to promote liquidity, stability, affordability and equality in housing – nationwide, in all economic conditions
- [Community mission](#)
 - Stabilize communities
 - Prevent foreclosures
 - Expand credit responsibly
 - Educate future homebuyers and counsel homeowners
 - Support affordable rental housing
- [Three main business lines](#)
 - Single-Family (1- to 4-unit for-sale properties)
 - Multifamily (5+-unit for-rent properties)
 - Capital Markets





Leading the Future of Home

Insights



Insights through research studies, thought leadership, speaking opportunities, expert contributions and data to position our clients and partners for success.

Education



Events, training and financial literacy curricula to help better prepare borrowers for homeownership and to promote responsible and sustainable behaviors.

Mortgage Products

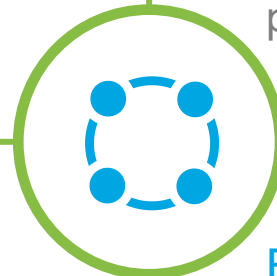


Mortgage offerings that meet borrower needs and scenarios to include: low down payments, refinances, first-time homebuyer, energy-efficient properties, factory-built housing and renovation mortgages.

Business Solutions



Services, resources, tools and technologies that enable housing professionals to serve as trusted advisors and to select the best solutions for their borrower.



State of the Housing Market

Disclaimer



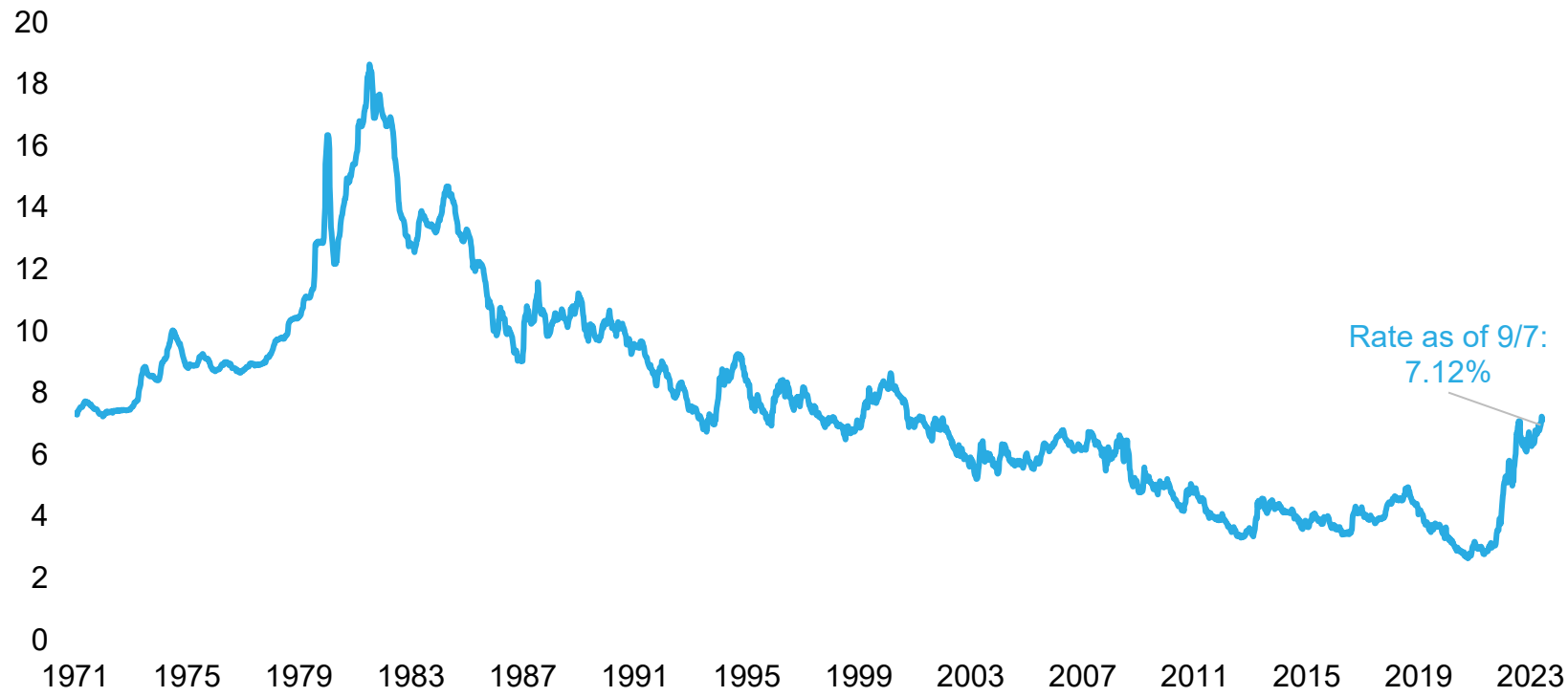
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Mortgage Rates Are the Highest Since 2001

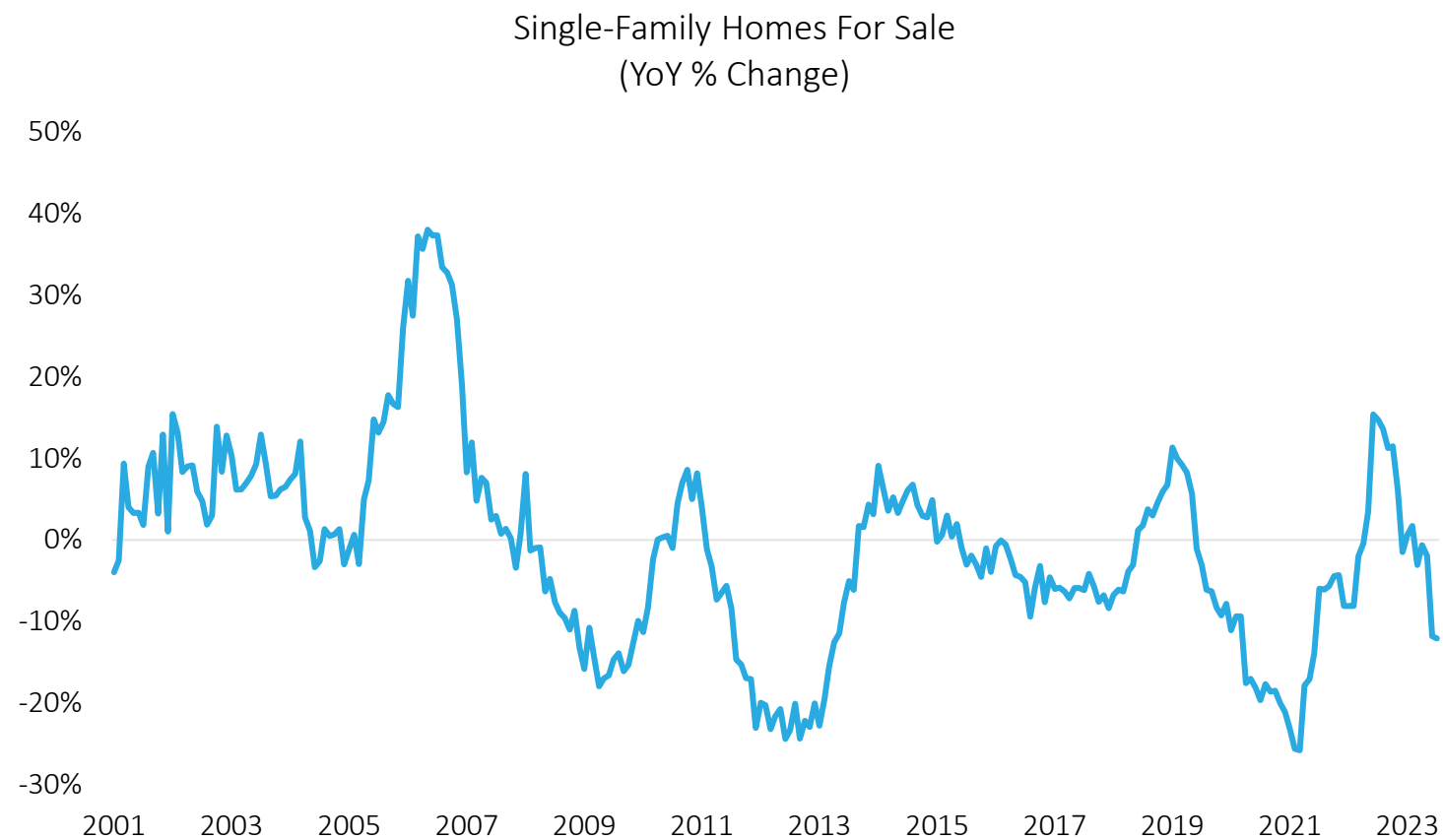


Freddie Mac Primary Mortgage Market Survey 30-Year FRM (%), U.S.
Weekly Average through 9/7/2023





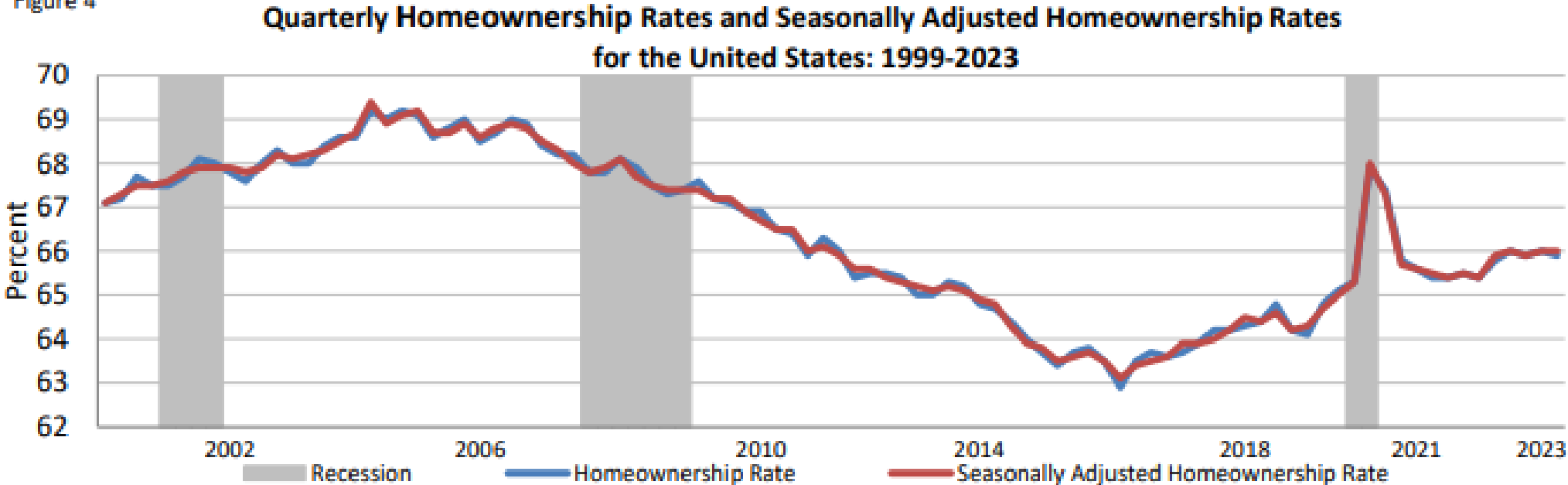
Housing Inventory remains low



Homeownership Rate Snapshot



Figure 4

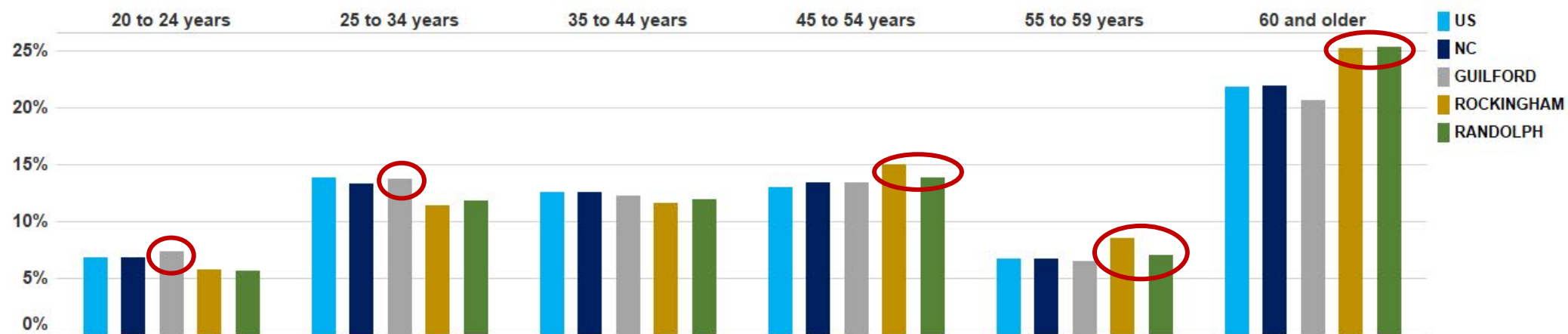


Source: U.S. Census Bureau, Current Population Survey/Housing Vacancy Survey, August 2, 2023, Recession data: National Bureau of Economic Research, www.nber.org

Greensboro/High Point

Population and Age Comparison Table and Chart

- When compared to the US and North Carolina, Rockingham and Randolph counties have a larger population of Gen X and baby boomers.
- Guilford County has a larger population of Gen Z.

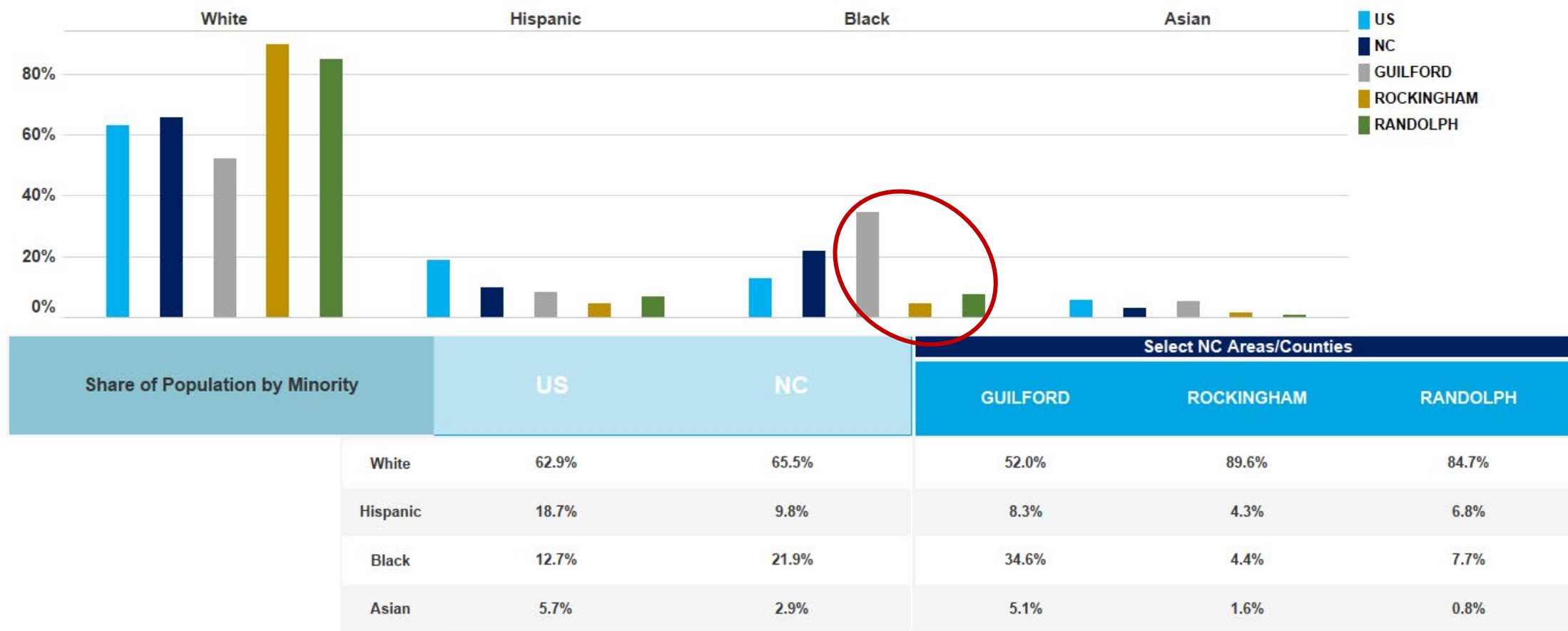


Population and Age		US	NC	Select NC Areas/Counties		
				GUILFORD	ROCKINGHAM	RANDOLPH
Population Estimate		324,698K	10,265K	528K	478K	301K
Share of Population by Age Group	20 to 24 years	6.8%	6.8%	7.3%	5.8%	5.7%
	25 to 34 years	13.9%	13.3%	13.7%	11.4%	11.8%
	35 to 44 years	12.6%	12.6%	12.3%	11.6%	11.9%
	45 to 54 years	13.0%	13.4%	13.4%	15.0%	13.8%
	55 to 59 years	6.7%	6.7%	6.5%	8.5%	7.0%
	60 and older	21.8%	22.0%	20.7%	25.3%	25.4%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates

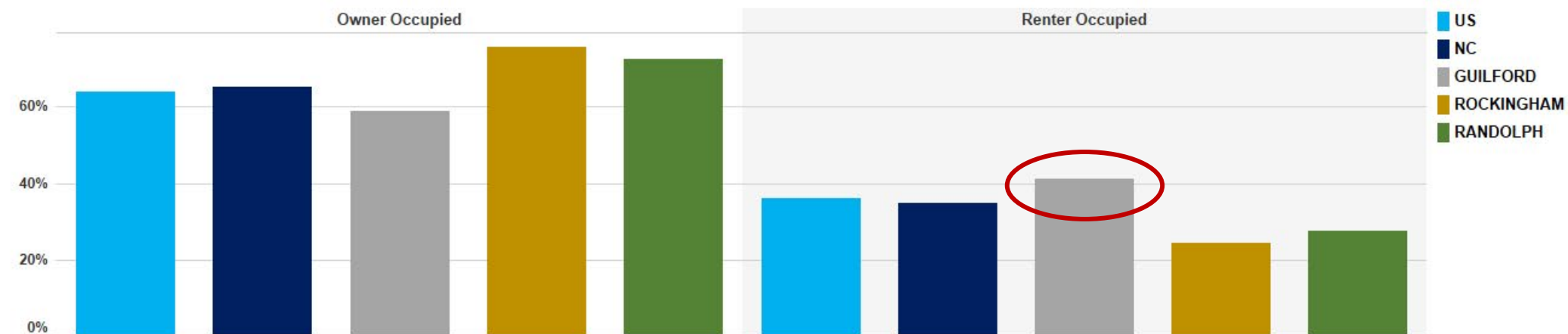
Minority Share Comparison Table and Chart

- Black Americans are the largest minority group in Guilford, Rockingham and Randolph counties.



Source: U.S. Census Bureau American Community Survey 5-Year Estimates

Owner Occupancy Share Comparison Chart and Table



Share of Occupied Households	US	NC	Select NC Areas/Counties		
			GUILFORD	ROCKINGHAM	RANDOLPH
Owner Occupied	64.0%	65.2%	58.8%	75.6%	72.4%
Renter Occupied	36.0%	34.8%	41.2%	24.4%	27.6%

- Renter occupied homes in Guilford County are higher than in North Carolina and the US overall.
- Renter occupied homes in Rockingham and Randolph counties are lower than North Carolina and the US overall.

Source: U.S. Census Bureau American Community Survey 5-Year Estimates

Winston Salem

Population and Age Comparison Table and Chart

- When compared to the US and North Carolina, Davidson and Forsyth counties have a larger population of millennials.
- Stokes, Davie and Yadkin counties have a larger population of baby boomers.

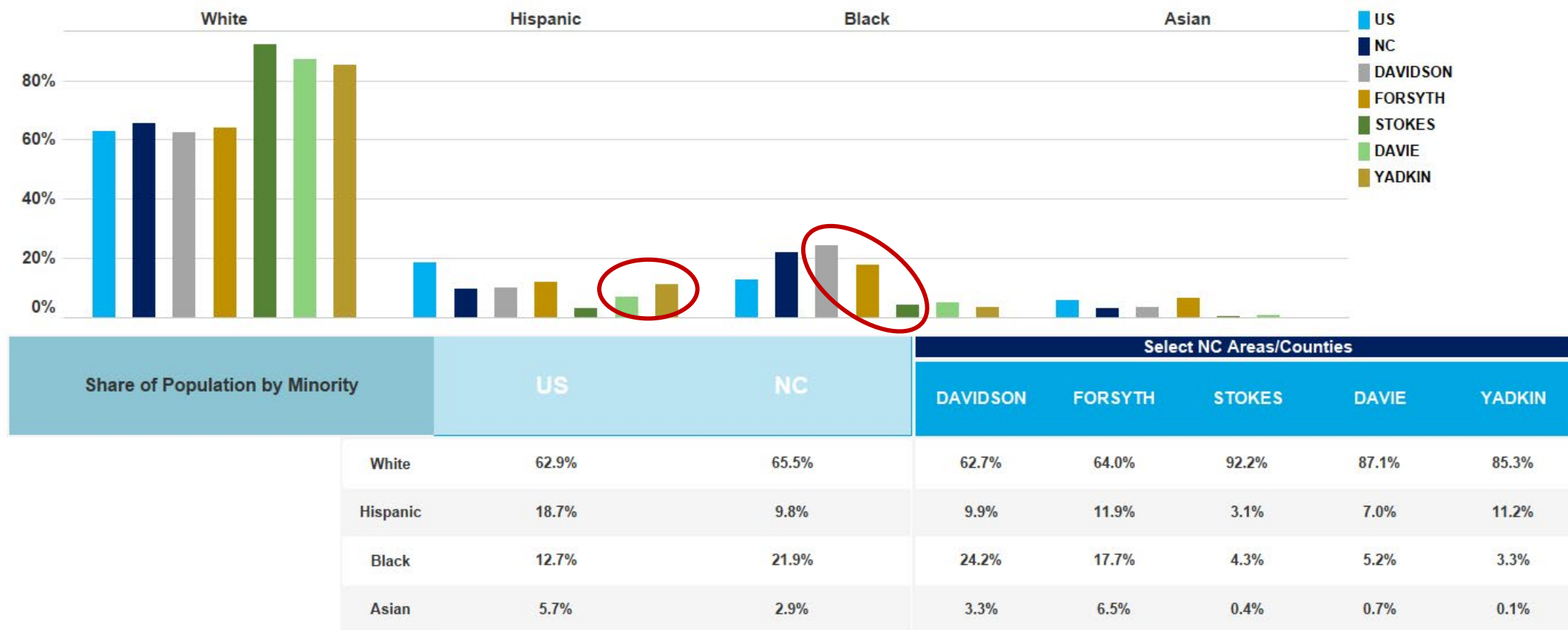


Population and Age		US	NC	Select NC Areas/Counties				
				DAVIDSON	FORSYTH	STOKES	DAVIE	YADKIN
Population Estimate		324,698K	10,265K	853K	604K	46K	42K	38K
Share of Population by Age Group	20 to 24 years	6.8%	6.8%	7.0%	6.0%	5.2%	5.1%	5.7%
	25 to 34 years	13.9%	13.3%	18.3%	11.8%	10.6%	10.0%	10.6%
	35 to 44 years	12.6%	12.6%	13.4%	13.6%	11.2%	11.4%	11.4%
	45 to 54 years	13.0%	13.4%	12.5%	14.6%	15.2%	15.2%	15.2%
	55 to 59 years	6.7%	6.7%	6.4%	6.7%	8.5%	7.4%	7.1%
	60 and older	21.8%	22.0%	18.6%	19.6%	27.8%	27.7%	26.9%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates

Minority Share Comparison Table and Chart

- Black Americans are the largest minority group in Davidson, Forsyth and Stokes counties.
- Hispanic Americans are the largest minority group in Davie and Yadkin counties.



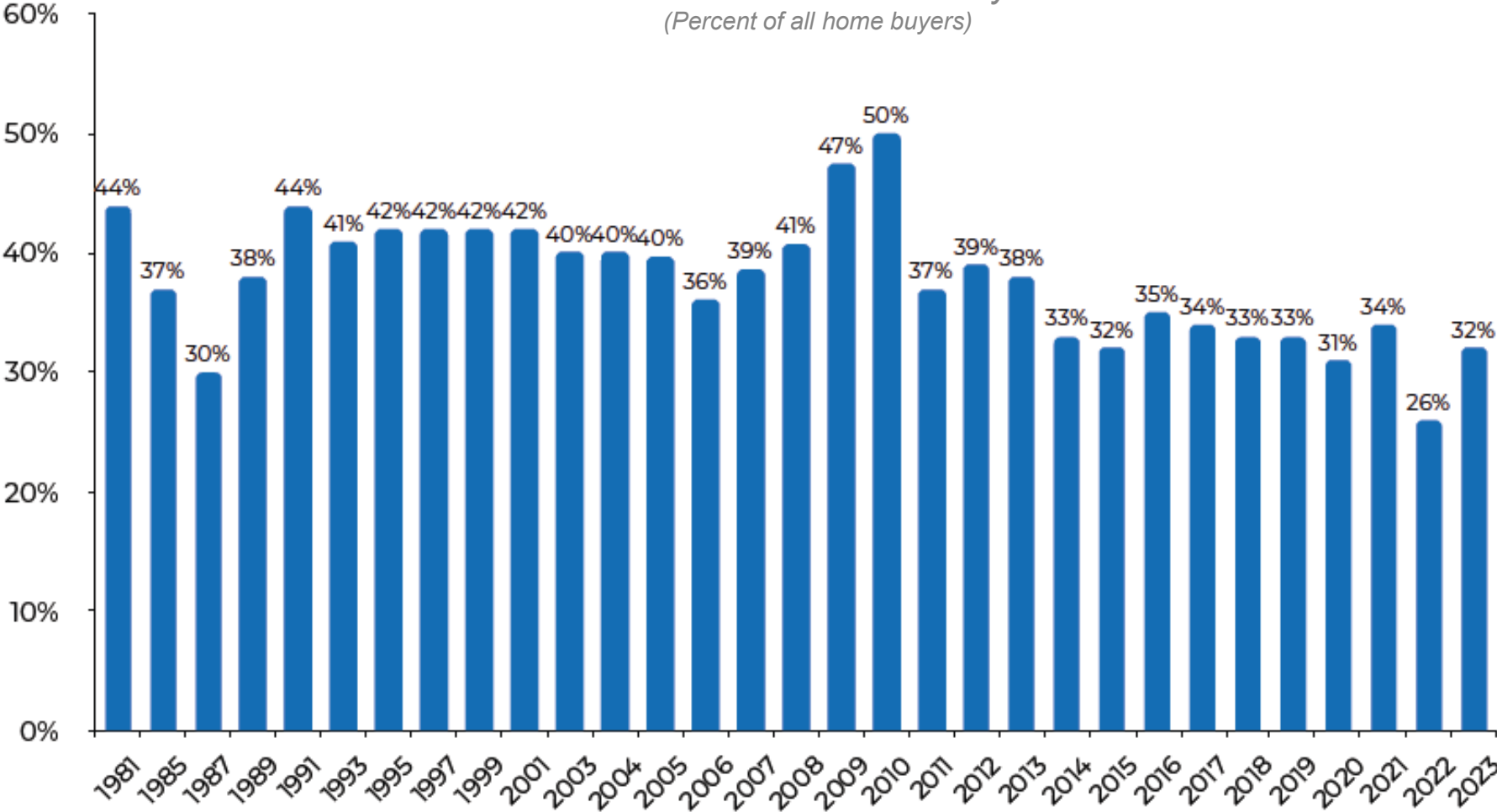
Source: U.S. Census Bureau American Community Survey 5-Year Estimates

First-Time Homebuyers and Millennials

First-time home buyers made up 32 percent of all home buyers in 2023

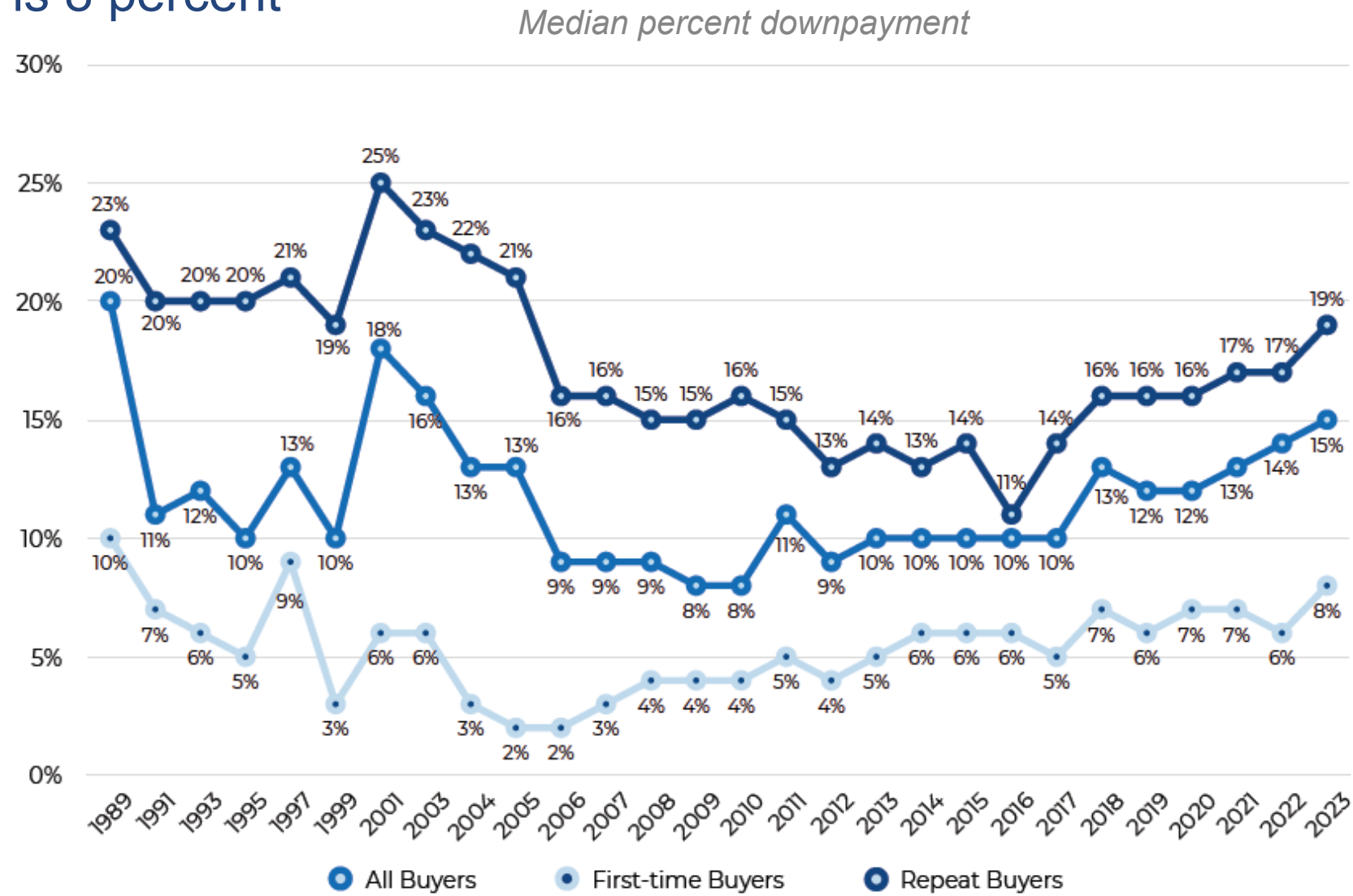


Trend of first-time home buyers
(Percent of all home buyers)



Source: 2023 NAR Profile of Home Buyers and Sellers

The typical downpayment ratio put down by first-time home buyers is 8 percent

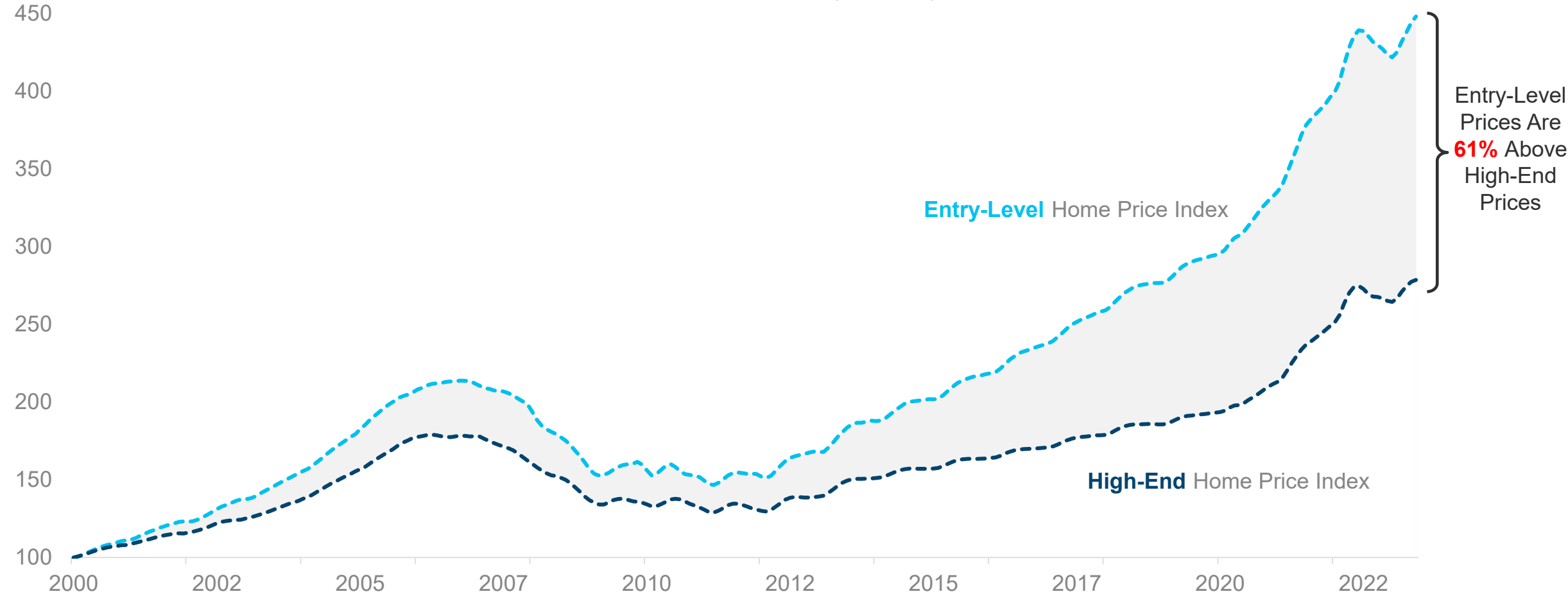


Source: 2023 NAR Profile of Home Buyers and Sellers

Strong demand from first-time homebuyers and low supply led to a surge in entry-level home prices

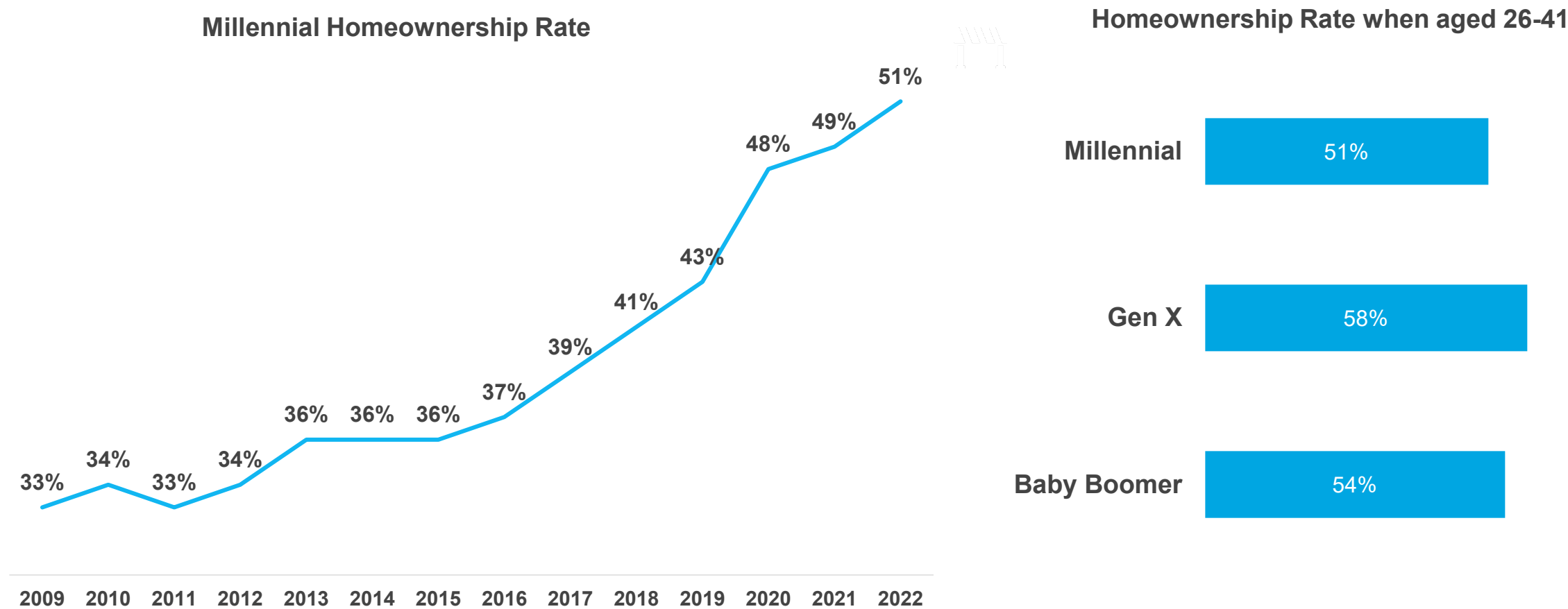


Cumulative Gap Between Entry-Level and High-End Home Prices
Home Price Index Level (2000=100)



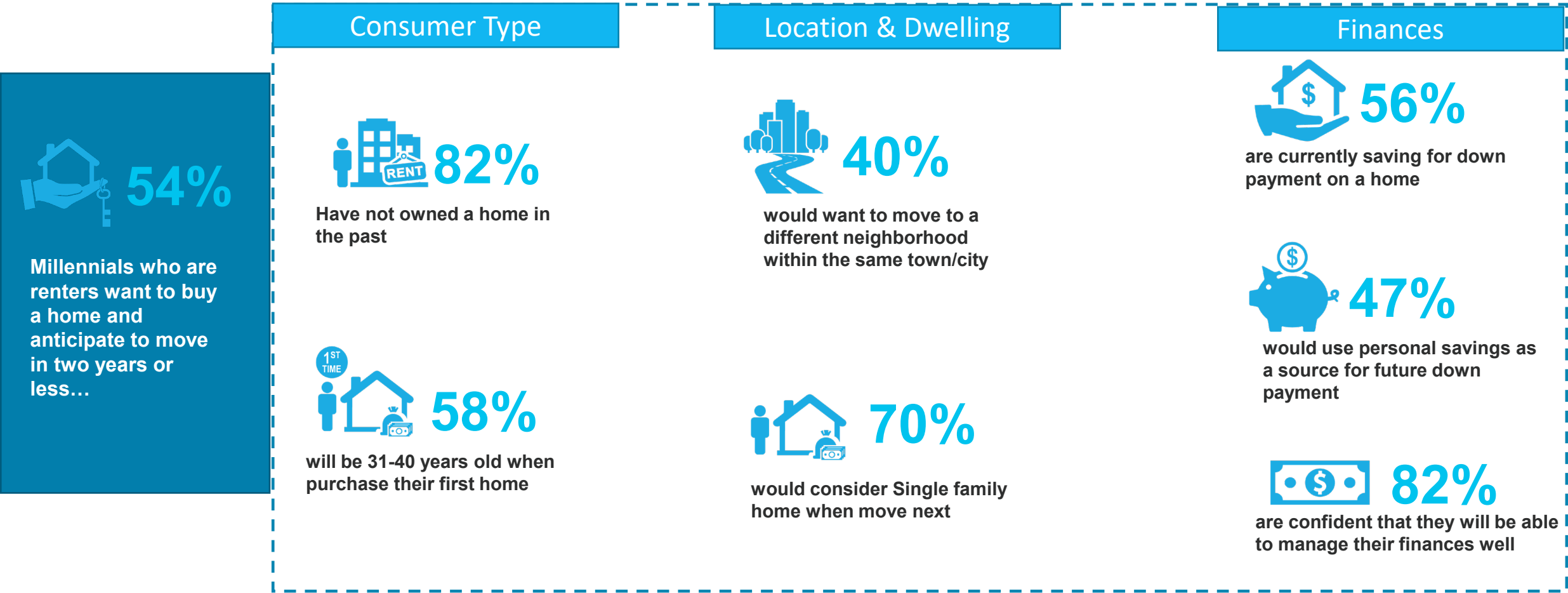
Source: NAR, Census and CoreLogic. Entry level home prices are homes that sell at 75% of the median or below. High end home prices sell at 125% of the median or higher. Last data point June 2023.

Share of millennials homebuyers is below older generations, but increasing



Source: CPS Annual Social and Economic (March) Supplement 202203

More than half of Millennials renters would like to become homeowners and will move in the next two years



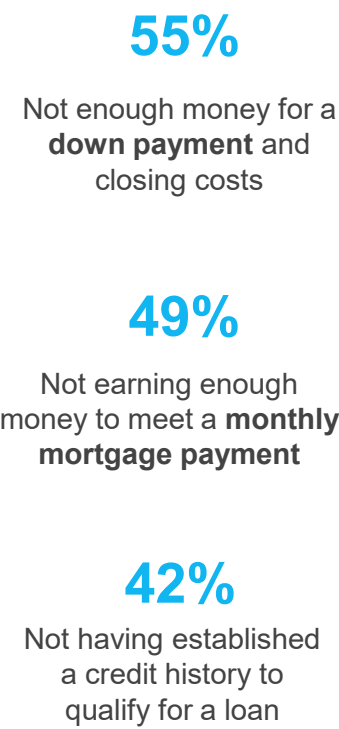
Q. Which one of these statements best reflects your views about why you are currently renting? Q. When, if at all, would you anticipate moving to a new home or residence? Q. How would you describe your current living situation?; When you move next, which of the following would you consider Q. Thinking of your next move, to which of the following locations would you most want to move? Q. The following life milestones/events are often associated with one's decision to buy a home. Which event(s) do you think would influence your decision the most when deciding to buy your next home/ in the future? Q. Thinking about saving for the future, which of the following are you currently saving for? What are your primary savings goal? (N=320) (Total=2,207)

Source: Q1 2023 Freddie Mac Rising Generation Survey

Down payment is the biggest barrier to homeownership among Millennials

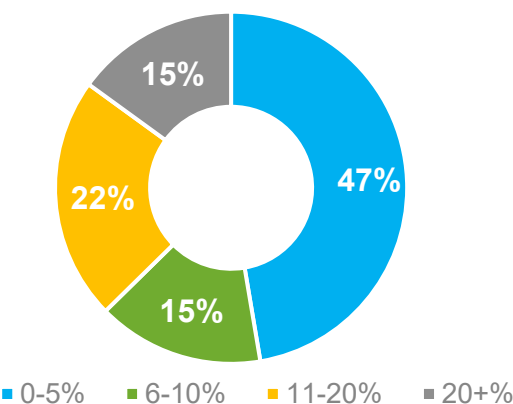


Biggest barriers millennial renters face when wanting to purchase a home



MYTH
~ 44% of millennials who are renters believed that a 20% down payment on a home is required, or they didn't know.

2021 FTHB Millennial Downpayment % Distribution



Q. How likely do you think it is that you will ever purchase/own a home? (n=695) Q. If you ever purchase a home, how old do you think you will be when you purchase your first home? Q. The following life milestones/events are often associated with one's decision to buy a home. Which event(s) do you think would influence your decision the most when deciding to buy your next home/ a home in the future? Q. If you were considering buying a home/a different home today, please indicate if you think the following would be a major obstacle, minor obstacle or no obstacle for you. Q.To the best of your knowledge, what is the percentage of a home's sale price lenders require borrowers to pay as a down payment for a typical mortgage today? (Renter, n=695)

Source: American Housing Survey (AHS) 2019; Q1 2023 Freddie Mac Rising Generation Survey

Nearly half of Millennials renters expect to use down payment assistance programs as a source of down payment



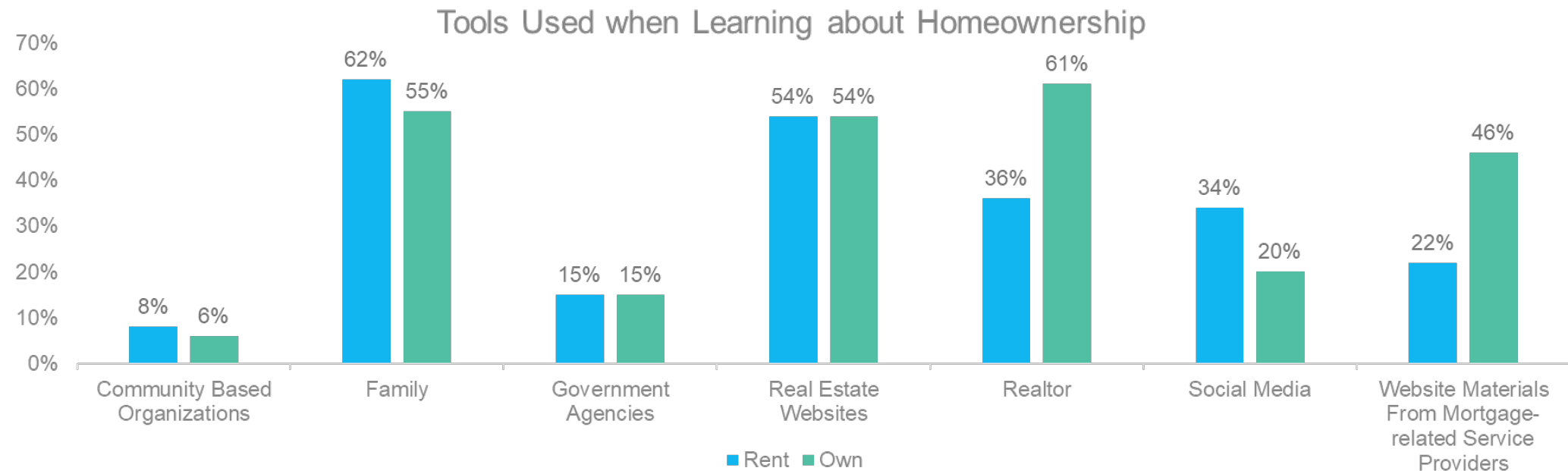
Expected Source(s) of Down Payment

	Millennials
	Renter
Personal savings	57%
Down payment assistance program(s)	44%
Proceeds from the sale of current home	5%
Loan(s) from someone who is not a family member	16%
Gifts from family member(s)	17%
Loan(s) from family member(s)	16%
IRA or 401(k) withdrawals	11%
Gifts from someone who is not a family member	10%
Other	2%
None of the above	11%

Q. Which of the following do you believe would be a source for you for a future down payment on a home? Base: Millennial Owners: n=809; Millennial Renters n=695

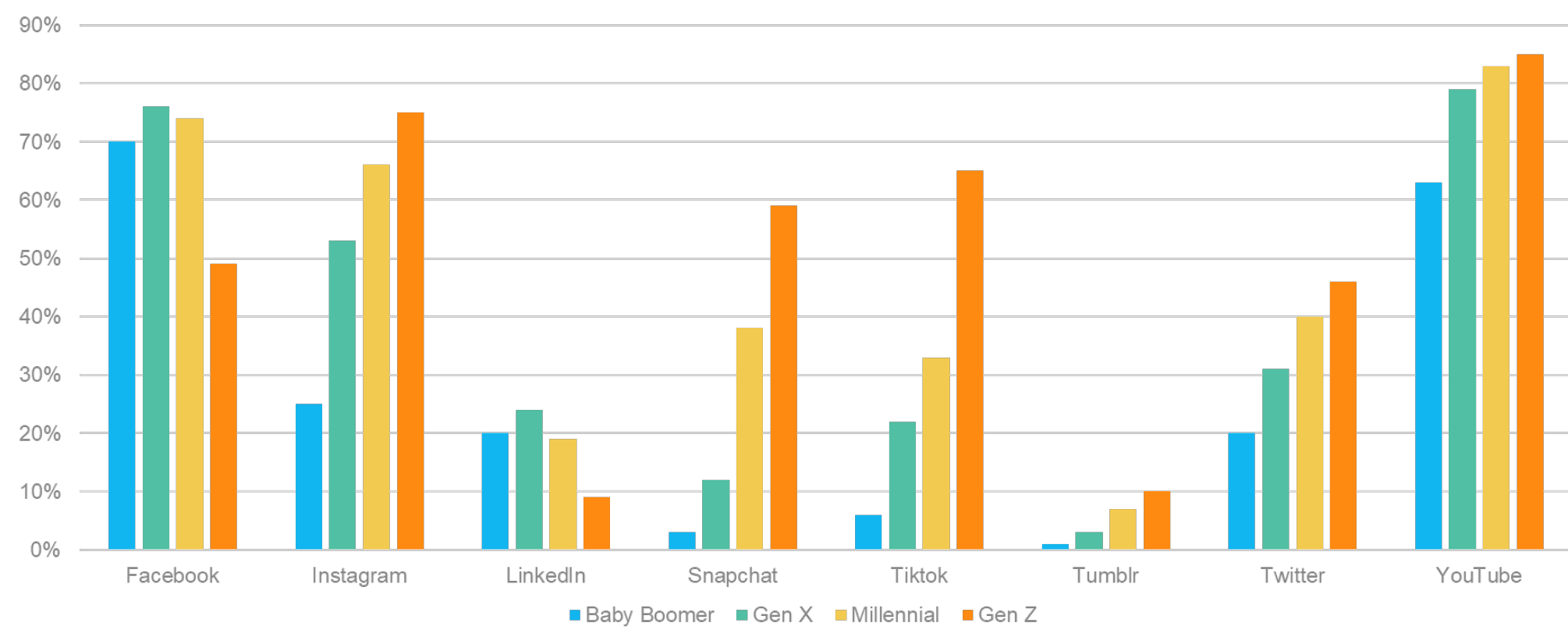
Types of tools that consumers use to learn about the homebuying process differ depending on homeownership status

Real estate websites are a common educational sources for both renters and homeowners. However, renters also rely heavily on family while homeowners rely on realtors as an additional source of knowledge.



Q: Which of the following educational sources / tools do you have experience using when learning about the homeownership and home purchasing process? Please select all that apply.

Consumers' preferred media channels vary by generation



Q: Which of the following social media platforms do you use on a regular basis? Please select all that apply.

Affordable Product Solutions

The Freddie Mac Home Possible[®] Mortgage



Home Possible offers **more options and credit flexibilities** to help very low- to low-income borrowers attain the dream of owning a home.

3% down payment

Flexible sources of funding to help more borrowers overcome the leading barriers to homeownership.

Flexibilities to help more borrowers qualify

Multiple qualifying choices including ownership of another property and non-occupant borrowers to support a broad range of borrowers.

Freddie Mac Loan Advisor[®]

Certainty and simplicity using a leading tool to efficiently evaluate borrowers.

Robust features

Product features designed for the changing needs of today's borrowers and anticipated needs of tomorrow's homebuyer.

Home Possible® Mortgage Details



LTV Ratios by Loan Type (Manufactured Homes, refer to Seller/Service Guide Section 5703)	Fixed Rate Mortgages 1-unit property: 97% LTV / 105% TLTV* / 97% HTLTV 2- to 4-unit property: 95% LTV / 105% TLTV* / 95% HTLTV
	Adjustable Rate Mortgages 7/6-Month or 10/6-Month ARM <u>or</u> 5/6-Month ARMs if secured by a property other than a manufactured home 1-unit property: 95% LTV / TLTV / HTLTV 2-unit property: 95% LTV / 95% TLTV / 95% HTLTV 3- to 4-unit property: 75% LTV / TLTV / HTLTV
Transaction Type	Purchase/no cash-out refinance
Property Types	1- to 4-unit detached/attached properties, planned unit developments, co-ops, condominiums, manufactured homes
Occupancy	Owner occupied, primary residences only Non-occupying co-borrower permitted on one-unit properties
Mortgage Insurance	Lender paid single premium MI and financed single premium MI allowed
Other Property Ownership	Occupying borrower can own one other property in addition to the subject property <i>* A TLTV ratio up to 105% is permitted when secondary financing is an Affordable Second for Freddie Mac.</i>



Home Possible Income & Property Eligibility Tool

Use this tool to verify if a borrower can qualify for a Home Possible® mortgage based on the property location and the borrowers' qualifying income.

SF.FreddieMac.com/working-with-us/affordable-lending/home-possible-eligibility-map

Allows you to check for available down payment assistance on the [Down Payment Resource website](#)

Home Possible Income Limits by Census Tract

See if this property qualifies for [Down Payment Assistance](#)

County: Fairfax
FIPS Code 51059480204
Home Possible Income Limit: \$120,320
100% Median Income: \$150,400
80% Area Median Income: \$120,320
50% Area Median Income: \$75,200
High Needs Rural Tract: No
Rural Tract: No
High Cost Area: Yes
[Zoom to](#)

Provides Home Possible income limits based on property location

The HomeOneSM Mortgage

This conventional mortgage
offers qualified first-time
homebuyers



3%
down payment
option



NO
geographic or
income limitations

Qualify more first-time
homebuyers by easing
the challenges related
to available savings for
down payment and
closing costs.

- Product offering provides a solution to capture growing borrower segment
- More flexibility for maximum financing
- Simple and seamless with Freddie Mac's Loan Advisor[®]
- Addresses a portion of borrower situations that may not be served by the Home Possible[®] affordable product



What You Need to Know...



At least one
borrower must be a
first-time homebuyer
(purchase transactions)



1-unit primary
residence,
excluding manufactured
homes



All borrowers must
occupy as their
primary residence



Fixed rate only

Home Possible® & HomeOne® Overview



Home Possible®		HomeOne®
Qualifying income is at or below * 80% of the Area Median Income	Income	No income limitations
1-unit: 97% LTV/105% TLTV/97% HTLTV 2-4 unit: 95% LTV/TLTV/HTLTV	LTV Ratio	1 unit: 97% LTV/105% TLTV/97% HTLTV
1- to 4-unit Primary Residence Manufactured Homes up to 95% LTV/TLTV/HTLTV CHOICE Home® up to 97% LTV/105% TLTV/97% HTLTV	Property Type	1-unit Primary Residence 2-4 unit: Not permitted Manufactured homes not permitted CHOICE Home® up to 97% LTV/105% TLTV/97% HTLTV
Fixed Rate and ARMs Purchase and No-Cash out refinance	Loan Type	Fixed Rate Purchase No cash-out Refinances are eligible only if loan refinanced is owned by Freddie Mac** or is secured by an affordable second
Reduced MI Coverage (25% maximum)	Mortgage Insurance	Standard MI Coverage (35% maximum)
At least one borrower must occupy as primary residence. Non-occupying co-borrower allowed (max LTV 95%)	Occupancy	All borrowers must occupy as primary residence and for purchases at least one occupant must be a first-time homebuyer
Borrower can own up to two financed properties (includes the Home Possible property)	Additional Properties	Standard Seller/Service Guide requirements apply
Loan Product Advisor Accept. May be manually underwritten (See Guide Section 4501.8 for requirements)	U/W Path	Loan Product Advisor Accept Risk Class only

*Loan Product Advisor will determine if income limits are met. Please see: [Home Possible Income and Property Eligibility Tool](#) and **[Loan Look Up Tool](#)

Resources





My Home by Freddie Mac®



Multi-Lingual Resources for
Homeowners and Renters on:

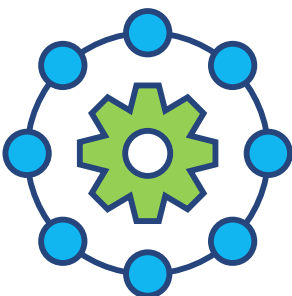
- Renting
- The Homebuying and Mortgage Process
- Sustaining Homeownership

Explore the resources: myhome.freddiemac.com

Finding the Right Match



Freddie Mac developed DPA One[®] as a free, online tool to host down payment assistance programs and ease the matching efforts for housing professionals.



Down Payment Assistance (DPA)
Program Providers

Easily enter, manage and track DPA programs



DPA One

DPA program information is platformed and made available to housing professionals



Housing Professionals*

Enter client information and receive down payment program matches in real-time

4

5

*Lenders, loan officers, real estate professionals, housing counselors, etc

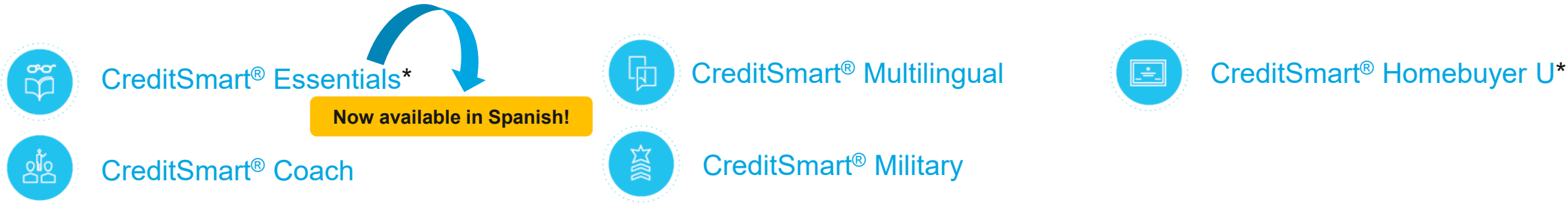
Freddie Mac CreditSmart®



Empower your clients through education

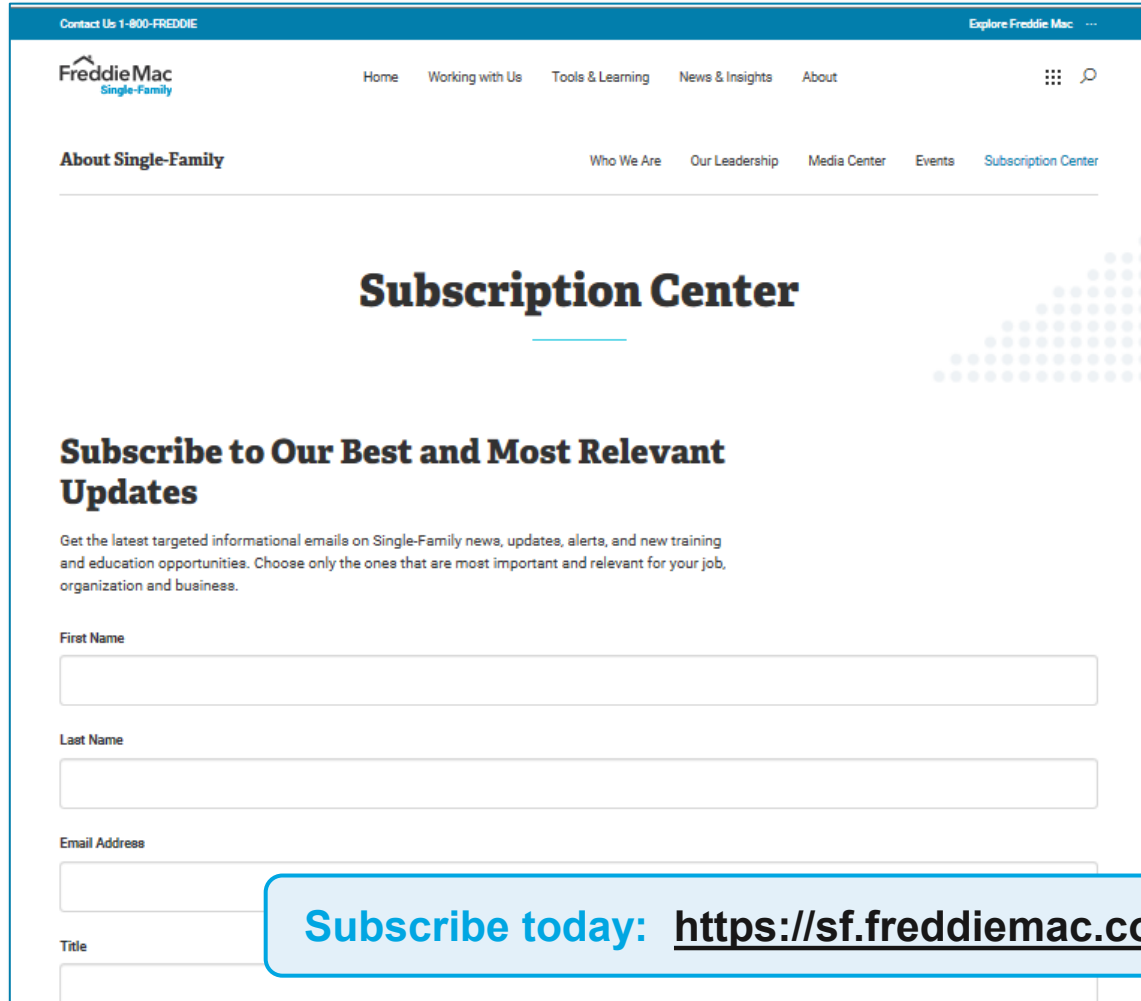
CreditSmart is a suite of **free financial capability and homeownership education resources** designed to empower consumers with the skills and knowledge to support them through every stage of their homeownership journey.

Every person has a unique homeownership journey which is why **CreditSmart offers different paths to education and financial wellness.**



*Available in English and Spanish

Receive the Latest News and Updates



The screenshot shows the Freddie Mac Single-Family Subscription Center page. At the top, there is a blue header with the contact number '1-800-FREDDIE' and a link to 'Explore Freddie Mac'. Below the header, the Freddie Mac logo is on the left, and navigation links for 'Home', 'Working with Us', 'Tools & Learning', 'News & Insights', and 'About' are on the right. A secondary navigation bar includes 'About Single-Family', 'Who We Are', 'Our Leadership', 'Media Center', 'Events', and 'Subscription Center'. The main heading is 'Subscription Center'. Below it, a section titled 'Subscribe to Our Best and Most Relevant Updates' explains that users will receive targeted emails on Single-Family news, updates, alerts, and new training and education opportunities. There are four input fields: 'First Name', 'Last Name', 'Email Address', and 'Title'. A blue call-to-action button is at the bottom of the form.

Contact Us 1-800-FREDDIE Explore Freddie Mac

Freddie Mac
Single-Family

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About Single-Family Who We Are Our Leadership Media Center Events Subscription Center

Subscription Center

Subscribe to Our Best and Most Relevant Updates

Get the latest targeted informational emails on Single-Family news, updates, alerts, and new training and education opportunities. Choose only the ones that are most important and relevant for your job, organization and business.

First Name

Last Name

Email Address

Title

Subscribe today: <https://sf.freddiemac.com/about/single-family/subscription-center>

Updates and Alerts For:

- Single-Family News
- Training
- Mortgage Solution
- Financial Literacy
- Data and Insights
- Homeownership Education Opportunities



Real Estate Professional Resource Center



- Online resource center to help Real Estate Professionals grow their business with first-time homebuyers, low to moderate income buyers and within growing diverse communities
- Learn industry trends, inform on key topics that drive business and empower their clients
- Subscribe for news, events, thought leadership and resources

Visit: SF.FreddieMac.com/realestatepros



Thank You



Housing Foundation of America - Greensboro



**Jesse Gathewright
Branch Manager**





Housing Foundation of America, Inc.

"Achieving affordable sustainable homeownership through financial education, one generation at a time."





HFA Through the Years

2005

Housing Foundation of America, Inc. ("HFA") was incorporated in Florida in 2005. Since inception, HFA has provided housing counseling and education to consumers throughout South Florida; focusing on the low-to-moderate-income families.

2006

The U.S. Department of Housing and Urban Development ("HUD") approved HFA as a local housing counseling agency in 2006.

2008

In 2008, HFA became an affiliate of Home Free USA, and has offered its housing services under the National Intermediary.

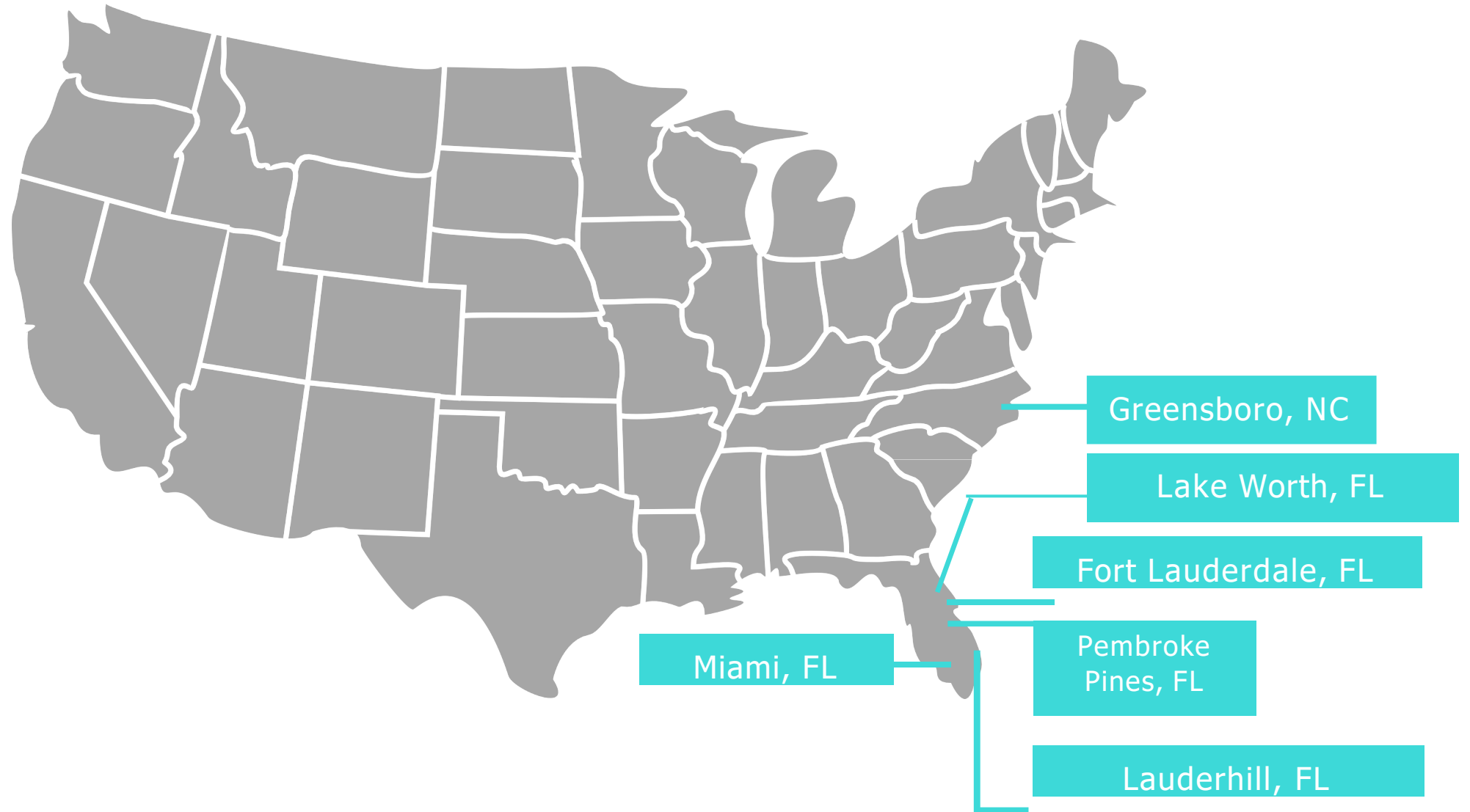
2016

In 2016, HFA changed intermediaries to Nueva Esperanza Inc. out of Philadelphia, PA.

2019-2023

In 2019, HFA was recognized as an approved multi-state organization by HUD, with offices in Florida and North Carolina. Our housing counselors are NeighborWorks trained in the areas of affordable housing. HFA is an approved adopter of the National Industry Standards for Homeownership Education and Counseling and is committed to providing quality services to the underserved community. Additionally, HFA has assisted more than 40,000 families and individuals seeking homeownership.

HFA IS CURRENTLY A MULTI-STATE ORGANIZATION



HFA Services Include:

- 1. Fair Housing Workshops--Know your rights when it comes to housing both rental and homeownership**
- 2. Financial Management/Budget Counseling--Prepare a balanced budget to meet your individual needs**
- 3. Financial, Budgeting, Credit Workshops--Overview education on how to be financially sound**
- 4. Home Improvement/Rehabilitation Counseling--Understand the pitfalls and benefits of home improvements to a home**
- 5. Mortgage Delinquency Counseling--Understand your options to stay or leave your home including benefits and consequences**
- 6. Non-Delinquent Post Purchase Workshops--Education workshop on how to become a successful homeowner**
- 7. Non-Delinquent Post Purchase Counseling--Review of debt ratios and balanced budget with current mortgage payment to allow consumer to plan for expenses that come with homeownership**
- 8. Pre-Purchase Counseling--Identify the obstacles to purchasing a home and how to overcome them**
- 9. Pre-Purchase Homebuyer Education--Certificate class on the home buying process**
- 10. Predatory Lending Workshops--Things to look for when taking out mortgage or other types of loans.**
- 11. Mortgage Delinquency Workshops--Educational overview on options out there to help save your home or prepare you to exit gracefully**
- 12. Home Equity Conversion Counseling--Reverse mortgage loans for seniors ages 62 or older**
- 13. Back to Work Counseling--For consumers who lost their home to foreclosure, bankruptcy, or short sale under extenuating circumstances and 12 months have passed and they recovered to get a new mortgage loan.**

Housing Counseling Services:

PRE-PURCHASE HOUSING COUNSELING	\$ 149
PRE-PURCHASE HOUSING EDUCATIONAL WORKSHOPS	\$ 0
PRE-PURCHASE HOUSING EDUCATION ONLINE (E-HOME)	\$ 99
NON-DELINQUENT POST PURCHASE HOUSING COUNSELING	\$ 149
BACK-TO-WORK MORTGAGE COUNSELING/HOPEA/FANNIE 1017	\$ 100
FINANCIAL, BUDGETING, CREDIT WORKSHOP	\$ 0

FORECLOSURE PREVENTION/DEFAULT HOUSING COUNSELING	\$ 0
HOME EQUITY CONVERSION MORTGAGE COUNSELING	\$ 150
HOME IMPROVEMENT/REHAB COUNSELING	\$ 149
FAIR HOUSING WORKSHOPS	\$ 0
FINANCIAL/BUDGET COUNSELING	\$ 0
PREDATORY LENDING WORKSHOPS	\$ 0

The H2H Homebuyers' Club

**From Homeless to Homeowner...
Hopeless to Hope-filled...
Breaking the cycle at last!**

A Program included in the Broward County Housing Council 10 year Plan to end Homelessness



The logo of the H2H Homebuyers' Club is the butterfly because in its metamorphosis from a cocoon, ugly and wrinkled, to a beautiful streamlined creature, a butterfly must strive and struggle and suffer to accomplish this change.

So it is with the members of the club: formerly homeless, challenged, self-doubting individuals are brought together with a single objective in mind: to reach the goal of owning a home.



**Even more importantly,
understanding the process
involved and asserting “I can do
this!” with belief in oneself and
faith in the partners dedicated to
helping.**



HAPPY HOME BUYER!



**Create your FREE home buyer
account with Housing Foundation
of America, Inc. now!**

**Get exclusive access to features &
resources such as:**

**24/7 ONLINE & MOBILE ACCESS TO
YOUR PERSONALIZED CLIENT PORTAL**



**DOWN PAYMENT ASSISTANCE ALERTS INCLUDING
UPDATES ON THE HOMETOWN HEROES HOUSING
PROGRAM, CITY OF MIRAMAR, SHIP + MANY MORE!**



**PREFERRED ACCESS TO
DISCOUNTS AND SERVICES.**



**PREFERABLE APPOINTMENT SCHEDULING
WITH A HUD CERTIFIED HOUSING COUNSELOR.**



REMINDER

Follow HFA on Social Media,
Stay Connected & You May Earn
Assistance towards Down
Payment and Closing Costs!

WWW.HOMEAPPROVED.ORG/CLIENT-PORTAL

Thank You



Housing Foundation
of America, Inc.

CONTACT US



954-923-5001



HFATODAY@GMAIL.COM



WWW.HOMEAPPROVED.ORG

BREAK

10 minutes



Down Payment Programs

NC Housing Finance Authority



Kathy Rufiange
Training Coordinator



Bill Hobbs
Lender Liaison



Let's Make Home Happen!

GUILFORD



MAR 14, 2024



Our Mission

To provide safe, affordable housing opportunities to enhance the quality of life of North Carolinians.



More than 130,000 home buyers



SINCE 1973...

\$30.1 BILLION IN AFFORDABLE HOMES & APARTMENTS!

80,300 JOBS SUPPORTED!!

\$812.3 MILLION TAX REVENUE GENERATED!!!



N.C. Home Advantage Mortgage™

- Helps first-time and MOVE-UP buyers
- Competitive interest rates
- Downpayment assistance available
- Available on GOVT (FHA, VA and USDA loans)
- & as of Feb 3, 2014, CONVENTIONAL LOANS!
- Can be combined with Mortgage Credit Certificates (for first-time buyers)



Down Payment Assistance

- **3%** of loan amount GOVT, **3%** CONV (12/1/14)
- Deferred, 0% interest for 15 years
AND EVEN BETTER!!!---→
- Completely forgiven at year 15
- Reduced by 20% per year in years 11-15

N.C. Home Advantage Mortgage™ can help you reach more buyers

- No sales price limits
 - **\$134,000** income limit statewide –(1003!!!)
- THIS CHANGED
JULY 1, 2023!!!**



N.C. Home Advantage Mortgage™

- ***NOT SO BREAKING NEWS!! JUST ANNOUNCED!!***
- ***AS OF MONDAY, JAN 9, 2023, WE NOW HAVE A FREDDIE MAC OPPORTUNITY FOR >80%AMI APPLICANTS!! (MAY BE BETTER FOR APPS WITH STUDENT DEBT)...***

Eligible Buyers

- Principal residence in NC
- Annual income **\$134,000**
or less
- **45% DTI (3/16/2022) !!!**
- Minimum credit scores GOVT **640**
CONV with LTV < or = 95% **640**



Eligible Properties



- GOVT LOANS:
- New/previously owned single-family homes (stick built or modular)
- Townhouses, condos and duplexes
- New manufactured homes with 660 credit score
- CONV LOANS:
- New/previously owned single-family homes (stick built or modular)
- Townhouses, FANNIE approved condos
- NO manufactured homes or duplexes

Mortgage Credit Certificates

- UNBELIEVABLE help for FTHBs!!!
- Allows homeowner to claim 30% of mortgage interest – up to \$2,000 – per year as CREDIT on federal taxes (up to 50% for new homes!)
- WHAT IS A FTHB? One who has not owned a primary residence in the last 3 years!
- **\$480K MAX PURCHASE PRICE**

EFFECTIVE APRIL 1, 2023!!!

- ***FTHB BOND PROGRAM WITH DPA!!!***
- ***\$15K, 0% LOAN WITH FORGIVENESS 15 YEARS!!!***
- ***FOR ALL 100 COUNTIES IN NC!!!***
- ***FOR EXISTING HOMES **AND** NEW CONSTRUCTION!!!***
- ***SAME \$480K MAX PURCHASE PRICE***
- ***YOU CANNOT COMBINE THE \$15KDPA & MCC!!***

MCC/\$15KDPA INCOME LIMITS GLFRD

- UNBELIEVABLE help for FTHBs!!!

- **MAX \$480K PURCHASE PRICE**

- Income Limits for NCHAM MCC/\$15KDPA

- | | | | | | |
|--|-----------------|---------|--------|------|------|
| | GUILFORD | RCKNGHM | STOKES | DVDN | ALAM |
| | RANDOLPH | CASWELL | FRSTH | | |

- | | | | | | | |
|-------------|--------|---------------|--------|--------|--------|--------|
| 1-2 PERSONS | \$134K | \$88K | \$104K | \$87K | \$104K | \$95K |
| 3+ PERSONS | \$134K | \$102K | \$121K | \$100K | \$121K | \$109K |

WHO'S INCOME IS COUNTED? ON THE PROMISSORY NOTE & OWNERSHIP
INTEREST

FTHB? HAS NOT OWNED A PRIMARY RES IN PAST 3 YEARS



COMMUNITY PARTNERS LOAN POOL (CPLP)

- UNIQUE DPA UP TO 25% NOT TO EXCEED \$50K
- A 0% DEFERRED 2ND MTG – NOT FORGIVEN!!!
- TOTAL HOUSEHOLD INCOME < 80% COUNTY AMI
- MUST GO THRU CPLP PARTNER TO DEVELOP HOME OWNERSHIP READINESS PLAN & FTHB EDUCATION
- ALL HOME SYSTEMS MUST BE FUNCTIONING
- SALES PRICE LIMITATIONS BY COUNTY



COMMUNITY PARTNERS LOAN POOL (CPLP)

- ***TO FIND COMMUNITY PARTNERS, GO TO***
- <https://www.nchfa.com/homeownership-partners/community-partners/current-community-partners>
- ***TO FIND MORE INFO ON CPLP, SIGN UP/ATTEND/CONTACT KATHY RUFIANGE, TRAINING COORDINATOR, or visit***
- <https://www.nchfa.com/home-ownership-partners/lenders/train-us> ***for our next CPLP webinar***



Our programs are easier than ever!



- Statewide lender network
- No NCHFA forms, no seller/closing affidavits
- Quick approvals, quick closings



How can we help you?

- Training – earn CE and be promoted as Preferred Real Estate Professional on our website
- Brochures for you to educate your clients



Learn more...

Go to www.nchfa.com - click on Real Estate Agents

OR Contact us:

Bill Hobbs, Lender Liaison: bhobbs@nchfa.com

Kathy Ruffiange, Training Coordinator: kpruffiange@nchfa.com

Donna Pruitt, Senior Underwriter: dmpruitt@nchfa.com

Raj Patel-Howard, Underwriter: rphoward@nchfa.com

Amber Smith, Underwriter: ansmith@nchfa.com

Justin Cuevas, Underwriter: jacuevas@nchfa.com

Nicole Wivell, Underwriter: nmwivell@nchfa.com

Margie Rivera, Customer Svc: mbrivera@nchfa.com

Jan Ott, MCC, Post-Closing, Final Docs: jlott@nchfa.com

Rob Ruszczak, Manager, Homeownership Lending: rrruszczak@nchfa.com



Down Payment Programs



Sofia Crisp
Executive Director
Housing Consultants Group



HCG PROGRAMS & HOUSING CONNECTGSO HOMEBUYER ASSISTANCE (DPA)

Sofia Crisp, Executive Director
Housing Consultants Group



CITY OF GREENSBORO DOWN PAYMENT ASSISTANCE (DPA) PROGRAMS

- City of Greensboro ARP (American Rescue Plan) Homebuyer Assistance Program
- City of Greensboro Public Service Heroes
- City of Greensboro Low Income Homebuyer DPA (HOME)
- Guilford County Low Income Homebuyer DPA (HOME)



Type of Loan / Term

City of GSO (ARP) Homebuying DPA	City Low Income Homebuyer DPA (HOME funded)	Guilford County Homebuying DPA (HOME funded)	City of GSO Public Service Heroes Homebuyer Program
<ul style="list-style-type: none"> • Deferred • 0% interest second mortgage for a period of up to (10) years • < \$15,000 5-year affordability period • \$15,000 10-year affordability period <p>(forgiveness is prorated annually; 20 percent for a five-year loan term; 10 percent for a 10-year loan term)</p>	<ul style="list-style-type: none"> • Deferred • 0% interest second mortgage for a period of up to ten (10) years. • < \$15,000 5-year affordability period • \$15,000 - \$20,000 10-years affordability period <p>(forgiveness is prorated annually; 20 percent for a five-year loan term; 10 percent for a 10-year loan term)</p>	<ul style="list-style-type: none"> • Deferred • 0% interest second mortgage • < \$15,000 5-year affordability period <p>(HOME No longer forgiving 20% increments for first 5 or 10-years) Please refer to guidelines provided.</p>	<ul style="list-style-type: none"> • Deferred • 0% interest second mortgage for a period of up to ten (10) years. • < \$15,000 5-year affordability period • \$15,000 - \$25,000 10-years affordability period <p>(forgiveness is prorated annually; 20 percent for a five-year loan term; 10 percent for a 10-year loan term)</p>

Target Household Income Limits & Minimum Credit Score

City of GSO (ARP) Homebuying DPA				City Low Income Homebuyer DPA (HOME funded)	Guilford County Homebuying DPA (HOME funded)	City of GSO Public Service Heroes Homebuyer Program				
				<ul style="list-style-type: none">HUD 80% AMI income limits per HH for Guilford County (*refer to latest HUD Income/Sales price chart). Subject to annual updates.	<ul style="list-style-type: none">HUD 80% AMI income limits per HH for Guilford County (*refer to latest HUD Income/Sales price chart). Subject to annual updates.					
Household Income Limits						Household Income Limits				
1 person	2 person	3 person	4 person			1 person	2 person	3 person	4 person	
\$64,950	\$74,200	\$83,500	\$92,750			\$64,950	\$74,200	\$83,500	\$92,750	
5 person	6 person	7 person	8 person			5 person	6 person	7 person	8 person	
\$100,200	\$107,600	\$115,000	\$122,450			\$100,200	\$107,600	\$115,000	\$122,450	
				<ul style="list-style-type: none">The applicant buyer must be a reasonable credit risk. Recommended minimum of 600 points.	<ul style="list-style-type: none">The applicant buyer must be a reasonable credit risk. Recommended minimum of 600 points.	<ul style="list-style-type: none">The applicant buyer must be a reasonable credit risk. Recommended minimum of 600 points.	<ul style="list-style-type: none">The applicant buyer must be a reasonable credit risk. Recommended minimum of 600 points.			
<ul style="list-style-type: none">The applicant buyer must be a reasonable credit risk. Recommended minimum of 600 points.										

REDEVELOPMENT AND REINVESTMENT AREAS



- Dudley Heights
- Eastside Park
- Glenwood
- Kings Forest
- Mill District
- Ole Asheboro
- Random Woods
- Willow Oaks

OTHER REQUIREMENTS

Single family,
townhomes,
condominiums,
properties
within
Greensboro City
limits

DPA requires a
separate Deed
& Note

DPA can be
layered

Must use a
Lender &
Realtor with an
Office in NC

Fixed rate
mortgages only

OTHER REQUIREMENTS

45% ratio (ARP and Public Service Heroes Program only); HOME funded 33% and 45%

Marital Status

Buyers Agency Only

Minimum of \$1,000 in the transaction

Processing requires 15 business days (no exceptions)



QUESTIONS???



THANK YOU

- Sofia S. Crisp
- Sofia.crisp@housingconsultantsgroup.org
- www.housingconsultantsgroup.org

Truist Products



Mel Williams
Area Sales Manager



Brian Campbell
Producing Sales Manager



Denisha Floyd
Community Mortgage Specialist




Fredderick Graves
Community Mortgage Specialist



Truist Mortgage Solutions



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Role of a Truist Community Mortgage Specialist (CMS)

- Specialize in affordable mortgage financing options to purchase or refinance a home
- Partners with local HUD certified non-profits
- Conducts homebuyer education classes
- Knowledge of eligible down payment assistance programs



Agency Conforming Loans¹

(including HomeReady® and Home Possible®)

Features:

- Less cash needed (down payments as low as 3%; seller contributions allowed)
- Lower monthly payments, due to MI (mortgage insurance) options that include low-cost MI for HomeReady² and Home Possible³

Most appropriate for:

- Low-to-moderate income buyers
- Buyers with limited cash available for down payment and closing costs

¹Income limitations may apply to certain loan products, please ask your loan officer for details.

²HomeReady® is a registered trademark of Fannie Mae.

³Home Possible® is a registered trademark of Freddie Mac.

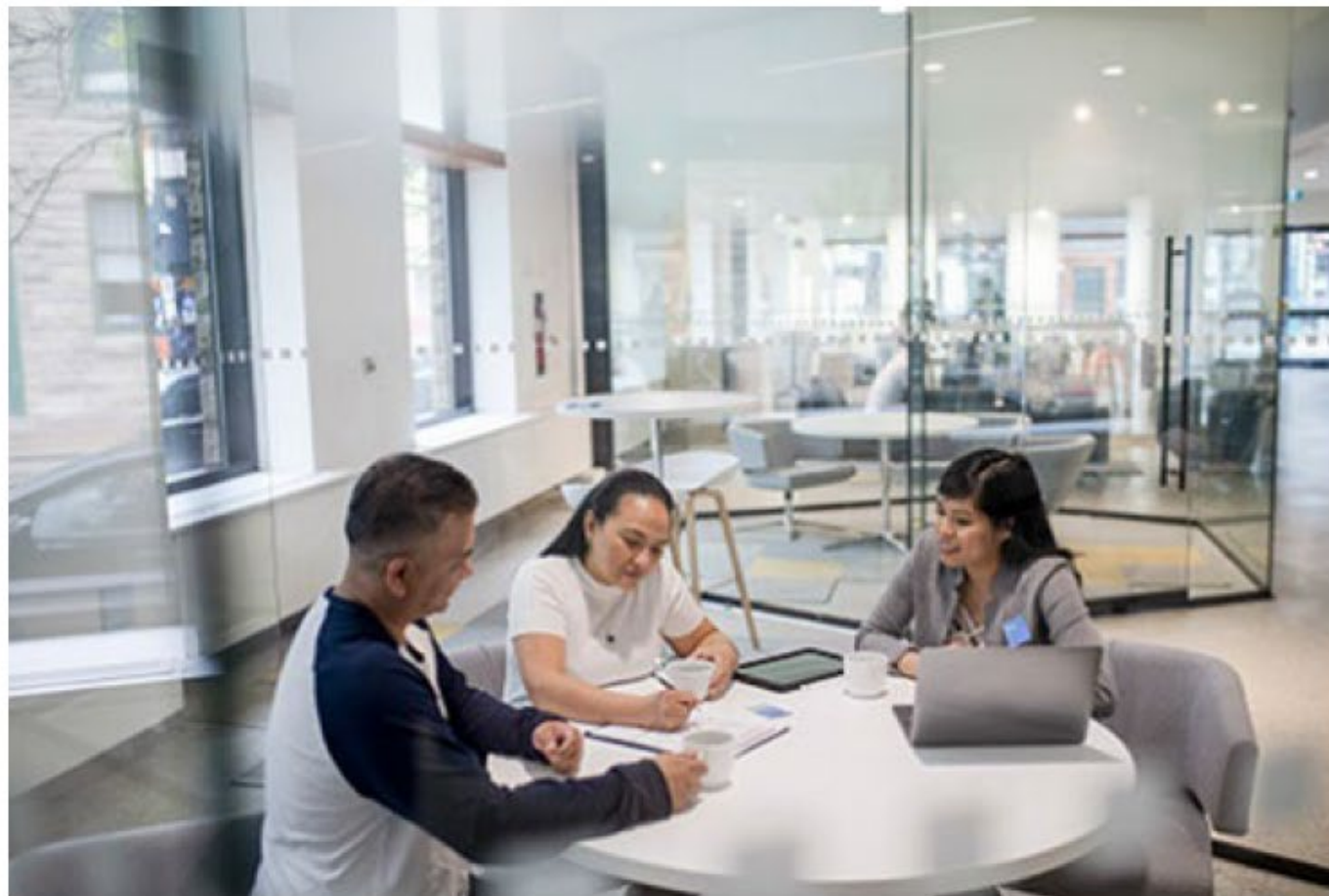


Truist Grant^{1,2}

- Up to \$7,500 towards closing costs, pre-pays, reserves or **down payment**
- Repayment of grant funds not required because it is not a loan
- Grant funds can be reserved for up to 120 days
- Cannot be paired with other Truist incentives or promotions.
- Available with certain Truist Mortgage offerings. Ask your loan officer for details.
- Borrower(s) eligible qualifying income must be less than or equal to 80% of the AMI limits.

¹Income limitations may apply to certain loan products, please ask your loan officer for details.

²No cash may be paid to the borrower at closing. Only one offer per mortgage application. Offer cannot be combined with any other Truist mortgage offer or benefit. Loans must close to receive the benefit. Offer may change without notice. Grant funds may be taxable. Consult a qualified tax advisor to determine personal tax obligation. Grant contributions may be limited by applicable law or lender guidelines.



Veterans Administration (VA) Loans¹

Features:

- No down payment (100% financing² available up to county loan limits)
- Lower monthly payments (no MI required)
- One-time funding fee

Most appropriate for:

- Active members of the U.S. Armed Forces
- Honorably discharged veterans
- Qualifies veteran's surviving spouse
- Reservists

¹ Visit www.benefits.va.gov/homeloans for basic service requirements. Applicants must also meet credit and income requirements.

² Borrowers should note that 100% mortgage financing will result in no property equity until such time as the loan principal is paid down through regular payments and/or the property value appreciates. Additionally, if property values decline you could owe more than your property's value. Additional LTV restrictions may apply.



Federal Housing Administration (FHA) Loans

Features:

- Less cash needed (down payments as low as 3.5%)
- Modest upfront and annual mortgage insurance fees apply

Most appropriate for:

- Any qualifying borrower, income limits do not apply
- Buyers with limited cash available for down payment and closing costs



State Housing Finance Agency Programs^{1, 2}

Features:

- Interest savings due to lower rates
- Less cash needed (down payment assistance available)

Most appropriate for:

- Low-to-moderate income buyers
- Buyers with limited cash for down payment and closing costs

¹Income limitations may apply to certain loan products, please ask your loan officer for details.

²Truist Mortgage may not participate in all state programs. Eligibility requirements vary by market. Ask your loan officer for availability.



Community Homeownership Incentive Program (CHIP)¹

- Down payments from 0-3%, no private mortgage insurance required. Options with no required down payment may be available in some areas^{2,3}. Ask your loan officer for details.
- Loan amounts up to Conforming loan limit
- \$500 minimum borrower investment
- Qualified Gifts, Grants or Down Payment Assistance (DPA) allowed
- No maximum income if the home is located within a low or moderate income (LMI) census tract. For homes located outside LMI census tract, qualifying income must be less than or equal to 80-120% of FFIEC Area Median Income (AMI) limits depending on census tract.
- Up to 6% seller contributions

¹Income limitations may apply to certain loan products, please ask your loan officer for details.

²Financing available in limited geographic locations. Ask your loan officer for specific details.

³Borrowers should note that 100% mortgage financing will result in no property equity until such time as the loan principal is paid down through regular mortgage payments and/or the property value appreciates. Additionally, if property values decline you could owe more than your property's value. Additional LTV restrictions may apply.



USDA Rural Development Loans^{1,2}

Features:

- No down payment³ needed for loans up to \$500,000
- Modest upfront and annual fees

Most appropriate for:

- Low-to-moderate income buyers purchasing or refinancing a home in a USDA-designated rural area

¹Income limitations may apply to certain loan products, please ask your loan officer for details.

²A designated rural area is defined by the U.S. Department of Agriculture Rural Development.

³Borrowers should note that 100% mortgage financing will result in no property equity until such time as the loan principal is paid down through regular payments and/or the property value appreciates. Additionally, if property values decline you could owe more than your property's value. Additional LTV restrictions may apply.



Doctor Loan Program¹

The Doctor Loan Program is a residential mortgage loan specifically created for licensed medical professionals to help make mortgage financing affordable.

The program is built around the needs of physicians and dentists, and our loan officers are experts at working around busy schedules. Because each loan is subject to individual underwriting credit approval and additional qualifications, it's best to talk directly with your loan officer.

Eligible Doctors:

- Licensed Residents/Interns/Fellows in MD, DO, and DPM programs
- Medical Doctors (MD)
- Doctors of Osteopathy (DO)
- Doctors of Dental Medicine – Dental
- Surgeons, Orthodontists, General Dentists
- (DMD/DDS)
- Psychiatrists licensed as Medical Doctors
- Doctors of Podiatric Medicine (DPM)



¹In some states, the Doctor Loan product requires a pre-existing depository relationship and is not available for properties located in Alaska, Arizona, Hawaii and Oregon, contact your loan officer for details. This product is available to licensed Residents, Interns, Fellows in MD, DO and DPM programs and licensed Physicians and Dentists (MD, DO, DPM, DDS, DMD) who have completed their training within the last fifteen years. Doctors with equal to or over fifteen years post training need to be members of Truist Wealth or belong to a practice that is part of Truist Wealth to be eligible for this product. Fifteen year restriction does not apply when refinancing an existing Truist Doctor Loan. Other program restrictions may apply, please consult your loan officer.

Construction-to-Permanent Financing

Single Close Construction-to-Permanent Loan

- Primary and Second/Vacation Homes
- Loan amounts up to \$2,000,000
- One-unit, single-family detached homes
- Ground up new construction
- Renovation or Full/Partial Tear Down allowed
- One loan approval
- One set of closing costs
- One loan closing
- Site Built, Modular and Log Homes are eligible



IMPORTANT NOTE: Lot Equity – If you have equity in a lot owned for more than 12 months prior to the loan application, we will consider it as a source for meeting loan-to-value requirements.

This does not lower the cash required for initial builders' deposits at construction closing.

Extended Rate Locks¹ for New Construction

- 6, 9 & 12-month interest rate locks on new construction
- FHA, VA, Agency, Portfolio Fixed Rates and Portfolio Adjustable Rates² available
- Lock deposit is refunded towards buyers closing costs
- Free float down³ to current market rate 30 days before closing
- Eligible on Single Family, Townhome and Condominium

¹ Properties located in the state of Illinois are not eligible for these options.

²Adjustable Rate Mortgage (ARM) products have interest rates that may increase after consummation.

³A float down is a rate lock, plus an option to reduce the rate if market rates decline. Typically, the float down may be exercised ten to thirty days prior to the conversion date depending on the cap/float program chosen. Upfront fee required. Fee will be applied towards closing costs at closing

Builder Center of Specialization

Fulfillment built for builders

The Builder Center of Specialization (BCOS) is an established team of tenured professionals who fulfill loans for our builder clients.

- Consists of **builder-focused mortgage loan processors**, underwriters, closers, and appraisal analysts
- Trained on the nuances of **new construction transactions**
- Processes in place help **maintain contact with the client** and builder from application to closing
- Structured to handle **short-term closings** on inventory homes or follow a prescribed process on pre-sales
- Provides an **upfront commitment letter** to the buyer
- Maintains **contact with the borrower** throughout construction
- Fully **updates the loan** 60 days prior to closing, avoiding late-stage document requests
- Able to **issue CDs and closing packages** prior to a final inspection or certificate of occupancy; both can be at closing conditions

Builders



Eric McKnight
True Homes



TRUE HOMES DOORWAY TO PROSPERITY

Providing Solutions to the Affordable Housing Epidemic

The logo for TrueHomes is located in the bottom center of the slide. It features the word "TrueHomes" in a white, sans-serif font. To the left of the text is a white line graphic consisting of two parallel diagonal lines meeting at a point, resembling a stylized 'Z' or a path. To the right of the text is a white curved arrow pointing towards the word "Homes".

TrueHomes

Winston-Salem Doorway to Prosperity- Ridgewood Place



- Price Range - \$225,500 - \$249,500 * Sq. Ft Range – 1200 – 1600
- Total of 22 Homes available * Currently 6 under contract
- 80 AMI requirement
 - 3174 Ridgeback Dr

TrueHomes

Greensboro Doorway to Prosperity Willow Oaks Homes



- Price Range - \$235,500 - \$255,000
- Sq. Ft. 1200 – 1600
- 80% AMI
- Started as Community Heroes Program
- 7 Opportunities this year. 12 2025
- 2009 Linda Jones Rd. Greensboro

TrueHomes

Builders



Travis Johnson
Keystone Homes



SINCE 1996

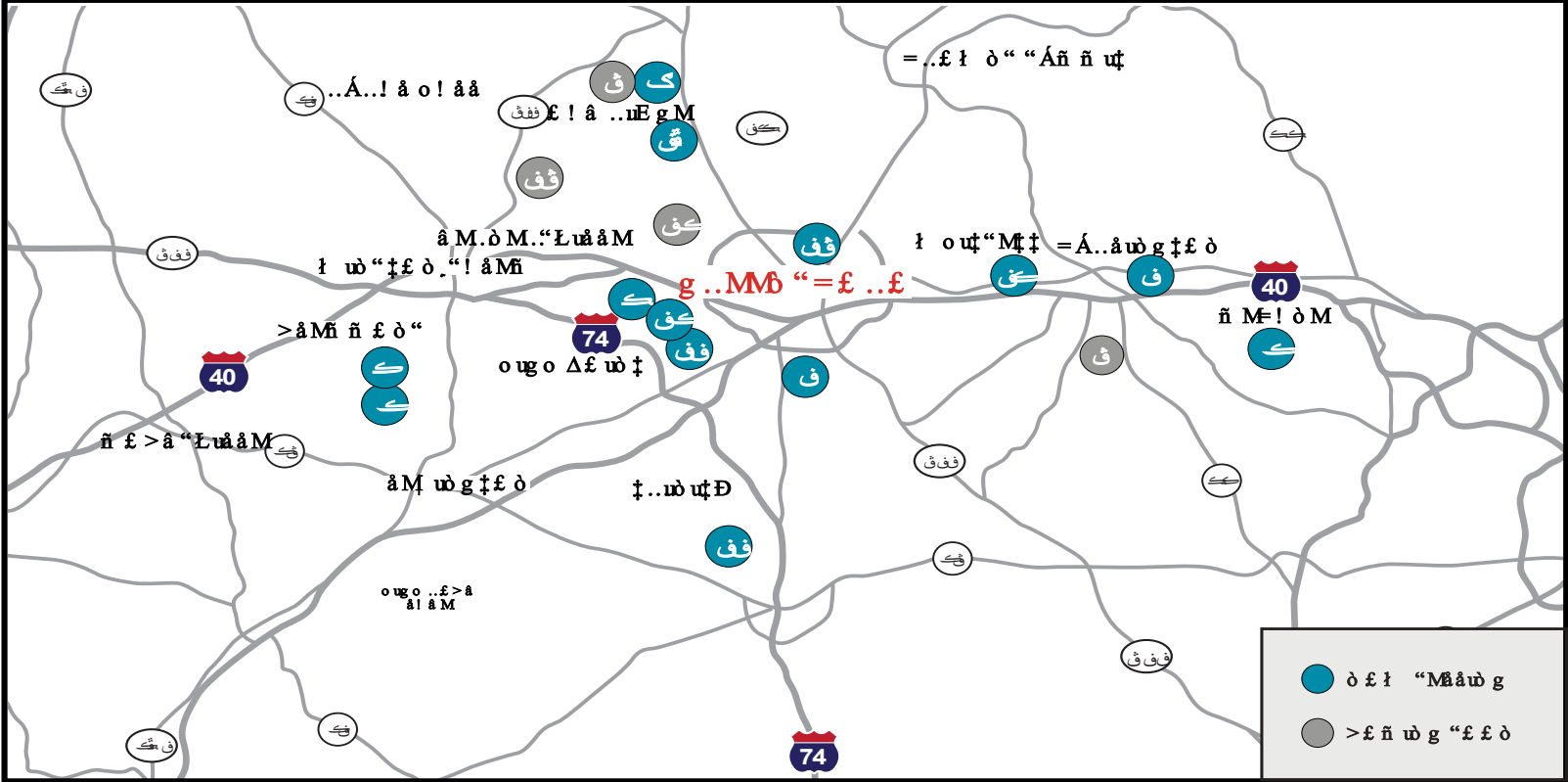
Keystone

HOMES



Building Communities To Enhance Lives





“İ %P ØM » ...>ήi !
Θ Η %ØP Ο ήΥ’



- Avondale**
5520 Carol Avenue, Greensboro, NC
Single Family Homes
- Brassfield Meadows**
685 Brassfield Drive, Burlington, NC
Single Family Homes
- Blacksmith**
Angel-Pardue Rd, Stokesdale, NC
Single Family Homes
- Council Creek**
Council Rdg Rd, Graham, NC
Single Family Homes
- Friedberg Village**
2802 Friedberg Village Dr., Winston-Salem, NC
Luxury Townhomes

- Mebane Towne Center**
1020 Beechcraft Drive, Mebane, NC
Luxury Townhomes
- Miller's Reserve**
Flat Rock Drive, Winston-Salem, NC
Single Family Homes
- Northborough**
8715 Sweetmeadow Rd, Colfax, NC
Single Family & Townhomes
- Northwest Meadows**
8015 Northwest Meadows Drive, Stokesdale, NC
Single Family Homes
- Preserve at Carriage Cove**
7897 Pine Forest Drive, Oak Ridge, NC
Single Family Homes

- Royal Pines**
222 Royal Pines Drive, Trinity, NC
Single Family Homes
- Stonegate**
High Point, NC
Luxury Townhomes
- Sullivans Reserve**
Walkertown, NC
Single Family & Townhomes
- The Wilcox**
3624 Wilcox Court, Greensboro, NC
Single Family Homes
- Trellises**
4780 Willowstone Drive, High Point, NC
Luxury Townhomes

- Viking Ridge**
NW School Rd, Greensboro, NC
Single Family Homes
- Weybridge**
115 Macallan Drive, Burlington, NC
Luxury Single Family & Townhomes



Thank You
For Visiting

Greensboro
Model

TAKE ONE

Keystone
HOMES

www.keystonehomes.com

GREENSBORO
MODEL

Keystone
HOMES

24

THE WILCOX – NEW SINGLE-FAMILY HOMES NOW SELLING!



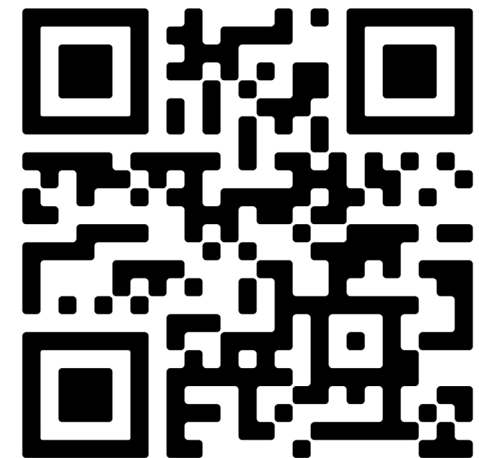
Welcome to The Wilcox! This single-family community of new homes in Greensboro has several floor plans that can accommodate any lifestyle. This community offers two-story modern transitional designs with large closets, attic access, and an unbelievable number of included features. Home exteriors are built with maintenance-free vinyl siding & 20-year warranty roof shingles. All the new homes at The Wilcox come with a fence panel to separate front & rear lawns.

COMMUNITY HIGHLIGHTS

- 6 plans from 1,677 - 2,225 sq. ft.
- 3-4 Bedrooms
- 2 Story Homes
- 1 - 2 Car Garages
- Close to Dining, Shopping, and Recreation

Travis Johnson | 336-669-3682 | TJohnson@gokeystone.com

Scan Here For More Information:



THE WILCOX – SINGLE FAMILY HOMES IN GREENSBORO, NC

Location:

29 North to Continue Straight to Stay on North O. Henry Blvd,
Continue on North O. Henry Blvd. Turn Left on Wilcox Drive.
The community will be on the left on Wilcox Court.

Size Range: 1,687 - 2,225 sq. ft.

Home Style:

Two-Story Single-Family Homes. New
Modern Plans for Today's Lifestyles.

Exterior:

Maintenance Free Vinyl Siding, 20-
year warranty roof shingles

Schools:

Brightwood Elementary
Northeast Guilford Middle
Northeast Guilford High

Zip Code: 27405

Utilities:

Water/Sewer	City of Greensboro	336-373-2344
Electricity	Duke Energy	800-777-9898
Natural Gas	Piedmont Gas	336-272-9881
Cable/TV	Spectrum	366-584-1383

Taxes:

.7305 (Per \$100 Value) Guilford County
.6725 (Per \$100 Value) City of Greensboro

HOA:

\$69 Monthly
(Includes front and side lawn maintenance)

Amenities:

Public Water & Sewer, Cable, and Underground Utilities



Future
Phase

Murchie St

42

43

44

45

Matti Kiosk

Wilcox Court

12

11

10

9

8

7

6

5

4

3

2

1

Wilcox Drive

N

COMMUNITY GRAND OPENING LIMITED TIME PRICING!

					THEN	NOW
Lot 3	Dayton	4 BD	2.5 BATH	3622 Wilcox Court	\$300,160	\$295,990
Lot 4	Vermont	3 BD	2.5 BATH	3620 Wilcox Court	\$308,640	\$298,990
Lot 5	Irvine	3 BD	2.5 BATH	3618 Wilcox Court	\$316,720	\$309,990
Lot 6	Southport	3 BD	2.5 BATH	3616 Wilcox Court	\$332,905	\$319,990
Lot 7	Greensboro	4 BD	2.5 BATH	3614 Wilcox Court	\$350,130	\$329,990
Lot 8	Dayton	3 BD	2.5 BATH	3612 Wilcox Court	\$303,390	\$293,990
Lot 9	Southport	3 BD	2.5 BATH	3616 Wilcox Court	\$345,701	\$319,990
Lot 10	Greensboro	4 BD	2.5 BATH	3608 Wilcox Court	\$365,730	\$349,990
Lot 44	Vermont	3 BD	2.5 BATH	3605 Wilcox Court	\$328,120	\$318,990
Lot 45	Irvine	3 BD	2.5 BATH	3607 Wilcox Court	\$340,995	\$324,990



Home is... A Place for New Beginnings

Up
To **\$13,500**

IN INCENTIVES** TO USE TO BUY DOWN
YOUR RATE, CLOSING COSTS, PRE-PAIDS,
OR APPROVED OPTIONS*.

*(SUCH AS APPLIANCE PACKAGE OR BLINDS)

****MUST USE KEYSTONE HOMES PREFERRED LENDERS AND NO CONTINGENCIES.
CONTRACTS MUST BE WRITTEN BETWEEN 3/1/2024 - 3/31/2024 & CLOSE BY 4/30/2024**

ON SELECT SHOWCASE HOMES ONLY!

Up
To **\$15,000**

In Options & **\$3,500** in Closing Costs on Presales**

****MUST USE KEYSTONE HOMES PREFERRED LENDERS
CONTRACTS MUST BE WRITTEN BETWEEN 3/1/2024 - 3/31/2024**

Incentives apply with acceptable offers only. Builder reserves the right to change this at their discretion. Deadlines do apply.

*Buyer Realtor Commission payments from the seller are not paid on the following pass-through items: Down Payment Assistance amounts, Down Payment Assistance Fees, any other items that Keystone Group, Inc. pays that are considered "pass-through" items, and Sales Promotions such as the \$13,500 in incentives on inventory homes and the \$15,000 in options and \$3,500 in closing costs on Pre-Sales.

Keystone Homes is an Equal Housing Opportunity Builder. Home and community information, including pricing, included features, terms, availability, and amenities, are subject to change and prior sale at any time without notice or obligation. Pictures, photographs, colors, features, and sizes are for illustration purposes only and will vary from the homes as built. Square footage dimensions are approximate. See a Community Sales Manager for more details. Copyright Keystone Group, Inc.



Thank
you for
all that
you do!

HomeTown Heroes Program

Your Service Deserves to be Rewarded



HomeTown Heroes Reward Program

MEDICAL PROFESSIONALS
MILITARY (ACTIVE OR VETERAN)
FIRST RESPONDERS
EDUCATORS

**We are pleased to offer you a
\$1,500 Lowes Home
Improvement giftcard as
a Thank You for your service.**

Receive an additional credit up to
\$3,500 when using one of our
preferred lenders!

*restrictions apply see CSM for details

1

Meet with Us

Our Team of Community Sales Managers
are here to help guide you through the
home buying process.

2

Get Pre-Qualified with a lender

Work with any lender or you can earn up to
\$3,500 towards closing cost using one of our
preferred lenders!

3

Find your home

Work with the Community Sales Manager
to find the perfect home for you.

4

Be rewarded!

We will credit the closing costs at closing and
deliver the gift card after move-in.



Subject to change without notice. Not valid on
contracts prior to 5/01/20. Limit of one
gift card per contract.

WWW.GOKEYSTONE.COM



Closing & Adjournment

- + Survey**
- + Lunch / Panel Discussion**
- + Raffle 02**



**Thank you for
attending!**

