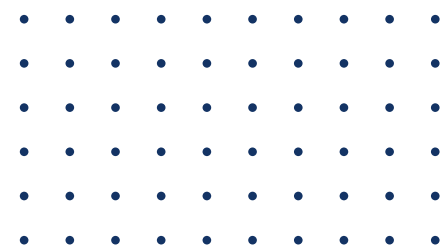


MLB Green Advantage:

Making Lives Better through Smart Homeownership



www.MLBWholesale.com

NMLS #1101220



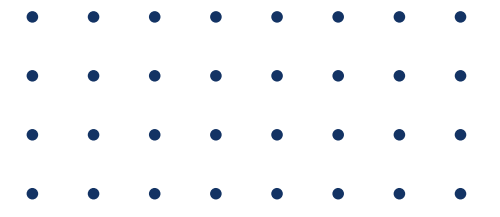
1 in 5 Aspiring Homeowners Say They'll Never Save Enough for a Down Payment.

What if You Had a Solution for Those 20%?



Win More Business Without Selling on Rate

One strategy. Three growth lanes.



Realtor & Builder Relationships

- Win more referrals
- Help buyers qualify when they're close but stuck
- Save deals and sell homes faster

Lead Conversion

- Convert more inbound leads
- Differentiate beyond rate
- Create urgency with real borrower value

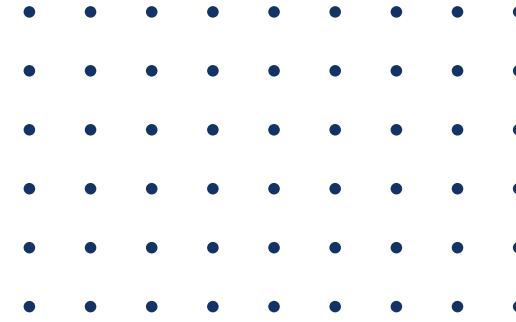
Refinance

- Create refi opportunities now
- Lead with value, not "rates dropped"
- Identify homeowners who benefit today





Who This Works Best For



Which FHA Buyers Fit This Today?

If a buyer is stuck on **cash**, **DTI**, or **structure**, this likely applies.

Estimated First-Year Value: ~\$30K–\$35K

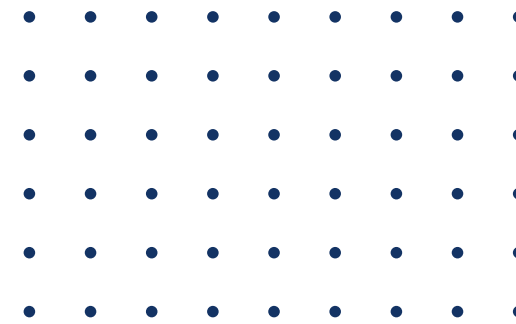
Best-Fit Borrowers

- Need Down Payment assistance
- Short on cash to close or reserves
- No gift funds or outside assistance
- High DTI from consumer or auto debt
- Needs balance-sheet flexibility to qualify
- Switching from Conventional or USDA to FHA
- Focused on long-term affordability, not just payment





Helping **Borrowers** Keep More in Their Pockets



Key Benefits

- Upfront financial assistance available
- Reduced monthly utility costs through energy-efficient solar upgrades
- Improved long-term affordability and household financial stability

How Green Advantage Helps

- Preserves post-closing liquidity
- Creates a financial buffer
- Supports long-term stability



Bottom Line:

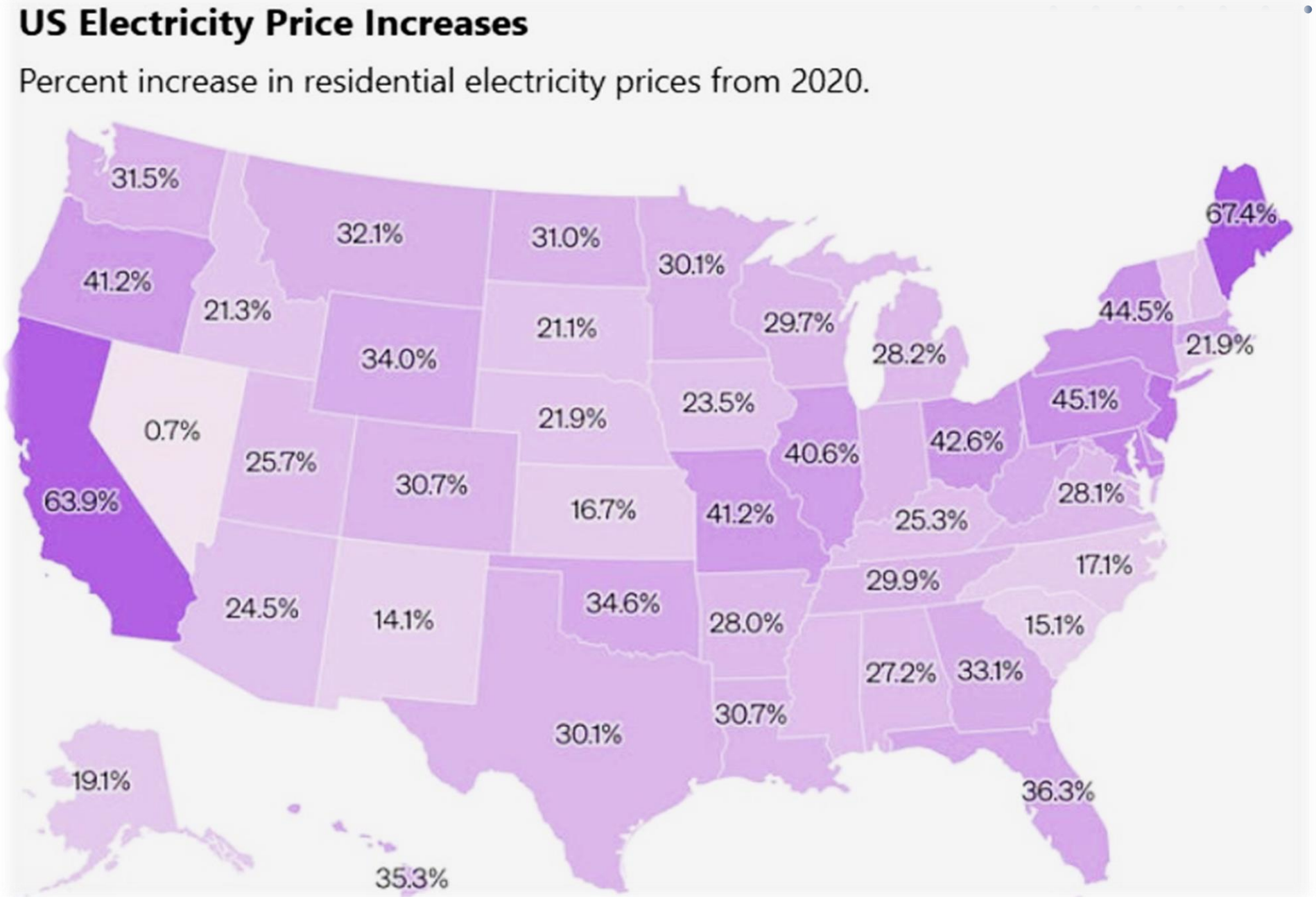
Green Advantage doesn't just help borrowers purchase a home; it helps them improve their overall financial position after closing.



The Future of Energy Costs: **Why This Matters**

- AI Data Centers are driving **massive** electricity demand growth
- U.S. power demand expected to **surge** for the first time in decades
- Data centers could consume up to **9% of U.S. electricity by 2030**
- Electricity prices expected to **rise** as demand outpaces supply
- Grid strain + infrastructure upgrades = **high long-term costs**

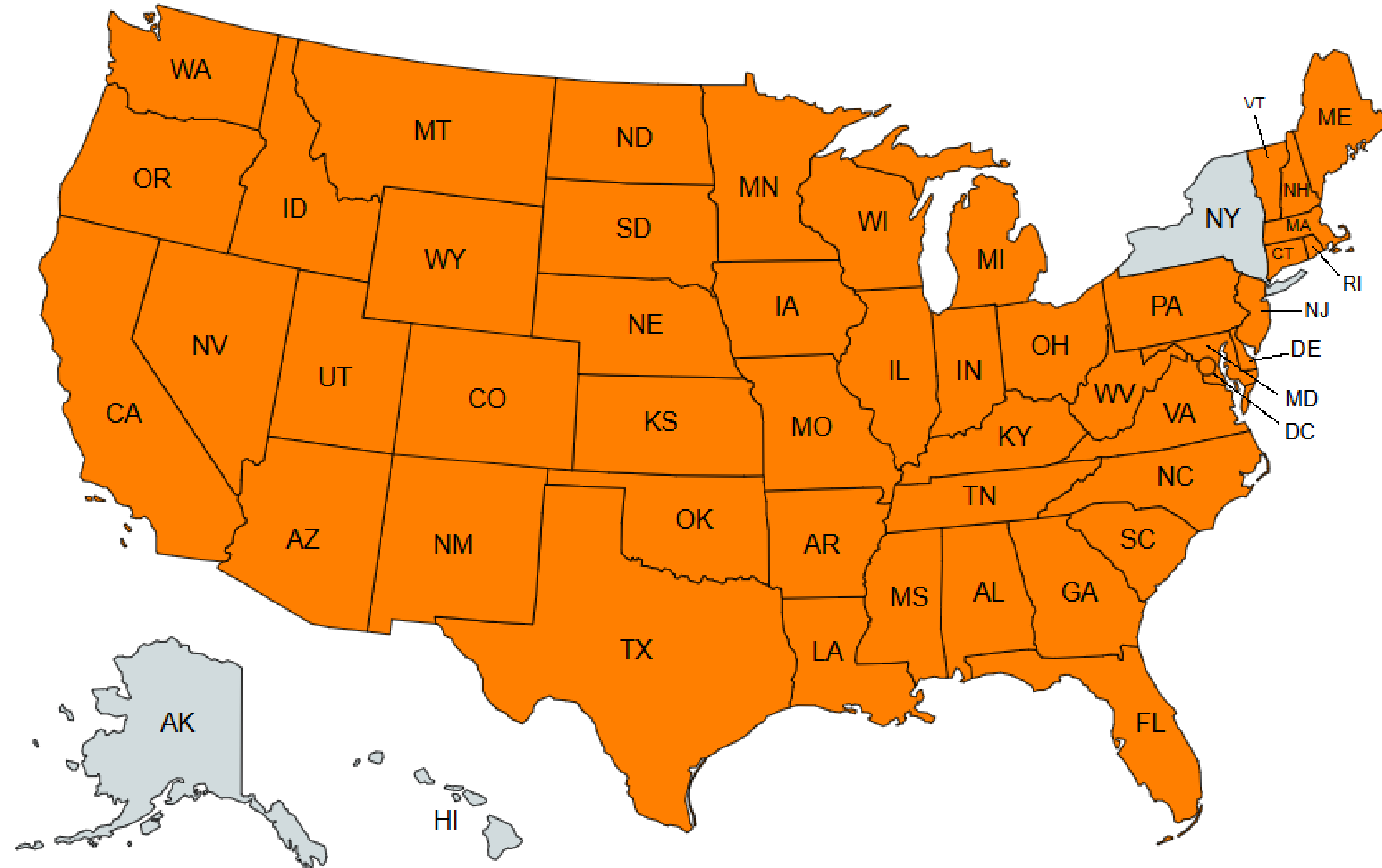
Locking energy into a mortgage becomes a strategic advantage





Not Eligible:

- Alaska
- Hawaii
- New York





ARCASA

Borrower Eligibility

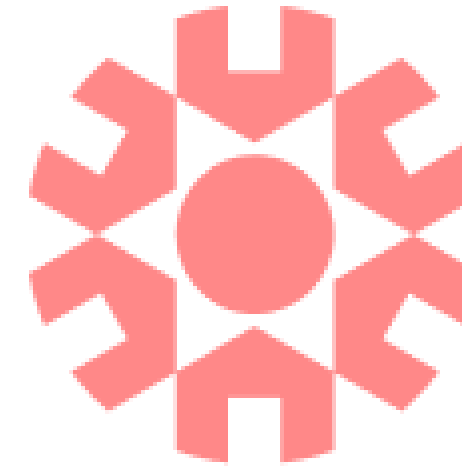
- 620+ credit
- Up to 120% LTV (includes solar cost)
- FHA Purchase or Rate & Term Refinance

Program Options

- 3.5% or 5% assistance
- Available as:
 - Grant or
 - Forgivable second (10 year, no payments, forgiven at post close install)*
- No income caps
- **Not** taxable income

Energy Upgrade (Not Traditional Solar)

- Reduced-cost solar installed after closing
- Financed inside the FHA loan (Solar/Wind policy)**
- No separate payments
- No liens, UCC filings, or third-party contracts



arcasa

**Recording Fee & Title Insurance Policy fee applies for 2nd lien*

***[FHA Solar and Wind Technologies Program](#)*



Nationwide DPA
\$425K Home

Arcasa Program
\$425K Home

Interest Rate

6.65%

6.65%

1st Mortgage Payment

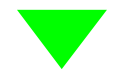
\$2,678

\$2,688

2nd Mortgage Payment

\$105

\$0



Total P&I Payment

\$2,783

\$2,688



Utility Savings

\$0

\$105



The monthly payment with an Arcasa Program is **\$95 less per month** and that **doesn't** include the monthly utility savings



Build Relationships

Why Partners Like It

- Helps more buyers qualify
- Reduces fallout and concessions
- Speeds up sales
- Creates a clear referral reason

Realtor Use

- Stalled or price-sensitive listings
- Buyers close but short on cash or qualification
- FHA listing differentiator

Builder Use

- Save deals with cash-short buyers
- Position as a preferred lender solution





Converting More Leads

Buyers Aren't Stuck on Rate — They're Stuck on Structure

How LOs Win More Conversations

- Lead with problem-solving
- Identify the real blocker
- Match the solution
- Offer a review, not pressure

Simple Explanation Script:

“We may have a program that can help cover most of the costs holding you back — whether that’s cash to close or certain debts impacting qualification.”

You don't sell the program — **you match it to the problem.**





Refinance: Create Value Now

Homeowners Are Waiting for a Reason

Green Advantage creates refi value even before rates drop.

Strategy

- Use homeowner value reviews
- Target 6.5–7%+ rates and DPA second liens
- Improve overall structure: payment, debt, stability

Talk Track:

“We’re reviewing homeowners to see if there’s a way to improve your overall position, even if rates haven’t dropped yet. If it makes sense, I’ll show you the total value you may qualify for.”





Program Names

- FHA – Green Advantage Fixed 3.5% Grant
- FHA – Green Advantage Fixed 5% Grant
- FHA – Green Advantage Fixed 3.5% w/ 2nd
- FHA – Green Advantage Fixed 5% w/ 2nd



If using the silent second option, the MLB team will set up:

- MLB – Green Advantage – 2nd



FREQUENTLY ASKED QUESTIONS



Q: What are the program options?

A: 3.5% or 5% grant or forgivable second

Q: Can you go over FHA loan limits for Solar?

A: Yes.

Q: Can you refinance a home with MLB Green Advantage?

A: Yes. FHA rate/term refinances are permitted.

Q: Is TBD permitted?

A: TBD is **not** permitted

Q: Will there be any additional liens on my property?

A: There is an optional forgivable DPA 2nd lien available. There are no additional liens related to the solar. A mechanics lien should **NOT** be placed on the property, based on FHA guidelines.

Q: Does the appraisal include solar value?

A: No, the appraisal must reflect **home value only**. The appraiser should comment on solar, but solar is excluded from the appraised value.



FREQUENTLY ASKED QUESTIONS



Q: Do we need confirmation of wire Instructions prior to DPA funds disbursement?

A: Yes, MLB to confirm the settlement agents/title companies' wire instructions prior to the DPA funds being requested

Q: How long until closing can be scheduled?

A: Minimum 48-hour scheduling for closing





ARCASA RESOURCES

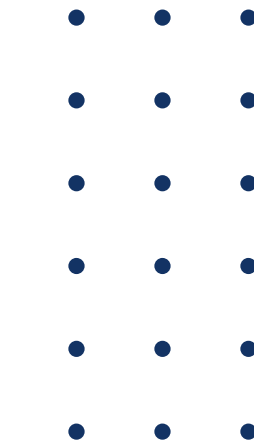
[Reach out](#) to the Arcasa team

Phone: (833)-789-0057

Submit your Arcasa borrower lead [here](#)

Review MLB's [Program Eligibility Guidelines](#)





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Making Lives Better



www.MLBWholesale.com



Call or Text:
(973) 564-0866

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@mlbwholesale

841 Mountain Ave, Suite 400, Springfield, NJ 07081

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