MLBWHOLESALE
Making Lives Better

MLB Green Advantage

www.MLBWholesale.com

NMLS #1101220

MLB Residential Lending, LLC, NMLS 1101220, is a Residential Mortgage Lender, located at 841 Mountain Ave, Suite 400, Springfield, NJ 07081. Phone 732-243-0140. MLB is licensed by NJ Department of Banking and Insurance, AL State Banking Department, AK Division of Banking & Securities, AR Combination Mortgage Banker-Broker-Servicer, AZ Department of Insurance and Financial Institutions, CA Department of Financial Protection and Innovation, CO Division of Real Estate, CT Department of Banking, DC Department of Insurance, Securities, and Banking, DE Office of the State Bank Commissioner, FL Office of Financial Regulation, GA Department of Banking and Finance, IA Division of Banking Finance Bureau, ID Mortgage Broker Lender License, IL Department of Financial & Professional Regulation, IN Department of Financial Institutions, KS Office of the State Bank Commissioner, KY Department of Financial Institutions, LA Office of Financial Institutions, MD Office of the Commissioner of Financial Regulation, ME Bureau of Consumer Credit Protection, MI Department of Insurance and Financial Services, MN Department of Commerce, MS Department of Banking and Consumer Finance, MO Division of Finance, MS Department of Banking and Consumer Finance, MT Division of Banking & Financial Institutions, NE Department of Banking and Finance, NV Division of Mortgage Lending, NH Banking Department, NC Commission of Banks Office, ND Department of Financial Institutions, NM Mortgage Loan Company License, NY Department of Financial Services, OH Division of Financial Institutions, OK Department of Consumer Credit, OR Department of Consumer and Business Services, PA Department of Banking and Securities, RI Department of Business Regulation, SC Board of Financial Institutions, SD Division on Banking, TN Department of Financial Institutions, TX Department of Savings and Mortgage Lending, UT Department of Financial Institutions, VT Department of Financial Regulation, VA Bureau of Financial Institutions, WA Department of Financial Institutions, WI Department of Financial Institutions, WV Division of Financial Institutions, WY Division of Banking. All Rates subject to change without notice. MLB, in no way, claims to represent or to conduct business on behalf of HUD or the Federal Government. EQUAL HOUSING LENDER

Power the Home. Lower the Payment. Build the Future.

- **FHA**
- Support borrowers with **limited savings**
- Borrowers can earn:
  - 3.5% **or** 5% forgivable grant or silent second
  - Can be used for down payment and/or closing costs
- Brand new, fully owned solar system
  - **No** 2nd liens on solar, UCC filings, or third-party contracts
- Installed **after** closing
- **Broker or Non-Delegated Correspondent**

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.

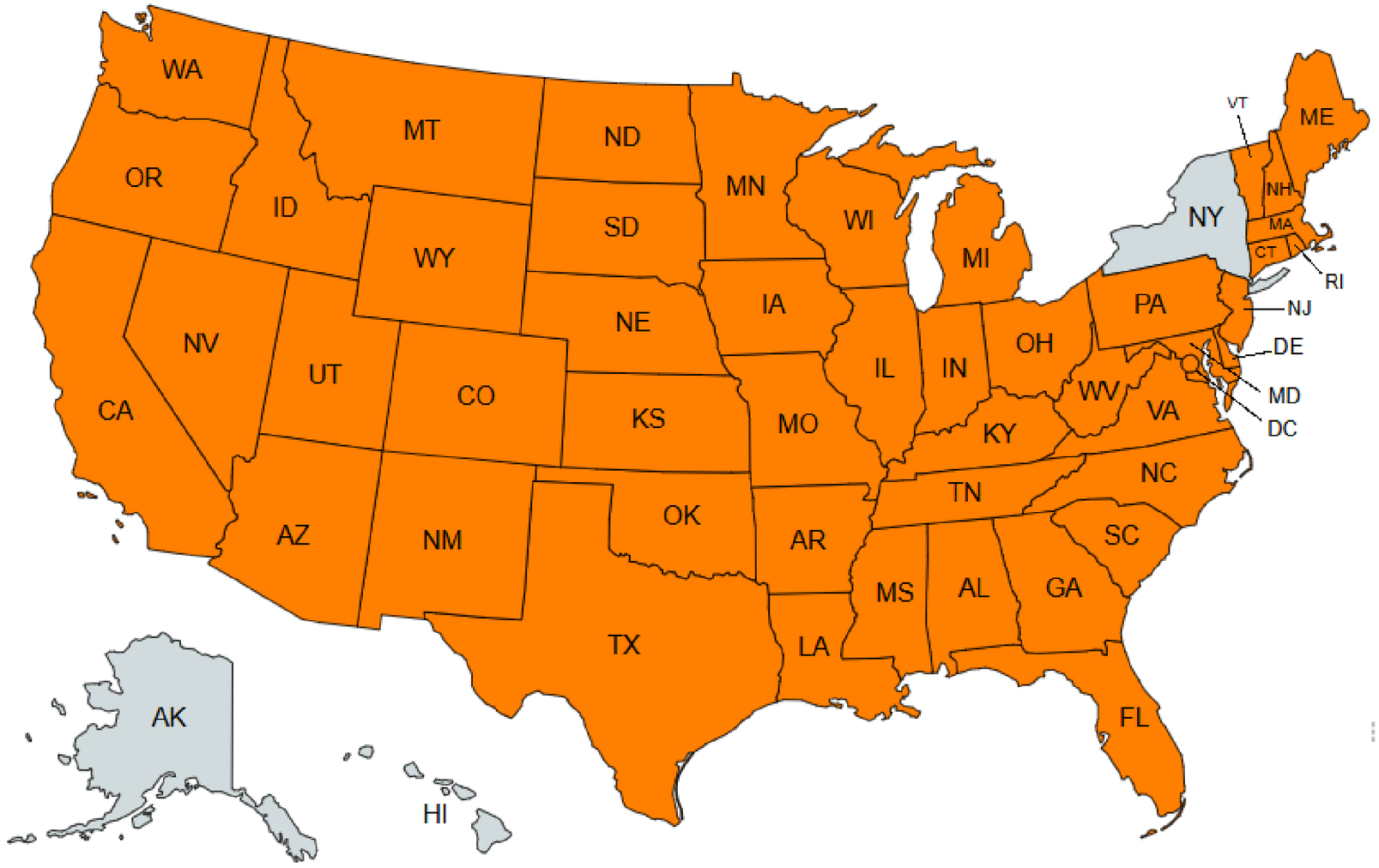
The Future of Energy Costs: Why This Matters

- 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



BASIC LOAN REQUIREMENTS

To Qualify for the MLB Green Advantage:

- Minimum Credit Score: **620**
- **FHA**
- **Approve/Ineligible findings**
- Solar Cost ≤ 20% of property value
- **System must be new (cannot pay off existing)**
- **Borrower must qualify on the total loan amount**

PROGRAM SPECIFICATIONS

Eligible Loan Terms

- 25 and 30 year fixed

Transaction Types

- Purchase
- Rate/Term Refinance

Maximum LTV:

- Up to 120% (includes solar cost)

DTI:

- Per AUS findings

AUS requirement:

- Approve/Ineligible

Seller Concessions:

- Max 6%

Eligible Property Types:

- Primary Residence (1-4 units)*
- Manufactured Homes
  - Singlewide or Multi-Width
- Townhomes**
- Planned Unit Developments (PUDs)

**One utility meter per residence*

***Must be fee simple with no HOA restrictions*

If a property has existing panels, additional new panels must be added. Existing panels cannot have any UCC filings or liens.

BORROWER ASSISTANCE

Borrower Eligibility
- 620+ credit
- Up to 120% LTV (includes solar cost)
- 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)*
- Can be used towards down payment or closing costs

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

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

***FHA Solar and Wind Technologies Program*

	Nationwide DPA $425K Home	Green Advantage Program $425K Home
Interest Rate	7.75%	6.75%
1st Mortgage Payment	$2,938	$2,887*
2nd Mortgage Payment	$105	$0 ▼
Total P&I Payment	$3,043	$2,887 ▼
Utility Savings	$0	$105 ▲

The monthly payment with the Green Advantage Program is **$156 less per month** and that **doesn't** include the monthly utility savings

**Includes Solar cost*

LOAN AMOUNT CALCULATION

Purchase base loan amount = **96.5%**

Rate/Term base loan amount = **97.75%**

Add the lesser of:

- **Solar System** or
- **20% of property value**

Upfront MIP calculated on **the total loan amount**

Borrower/s qualify based on **the full loan amount with solar**

Tax Credits **ARE** allowed

Appraisal must **NOT** include the solar value (Only Home Value)

LOAN AMOUNT CALCULATION EXAMPLE

Purchase Price: $325,000

Base FHA Loan Amount (96.5%): $313,625

Solar System Cost: $35,000

Total Loan before MIP: $348,625

Upfront MIP (1.75%): $6,101.94

Final Loan Amount: $354,726.94

Getting Started

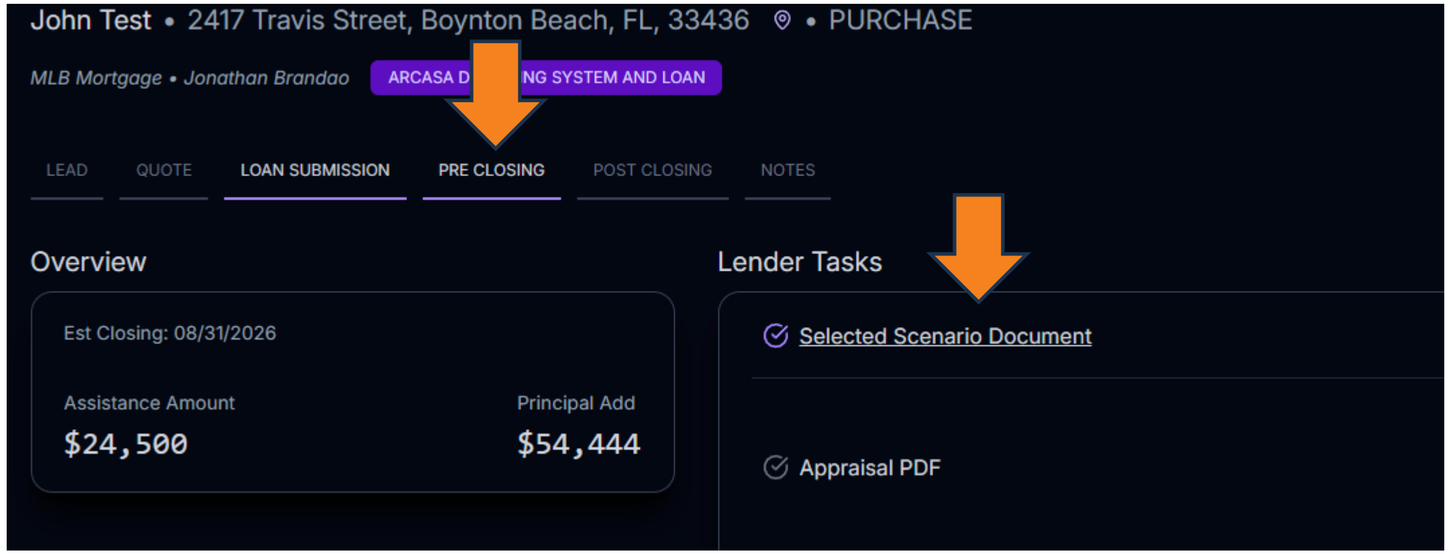
1. Loan Officer issues a pre-approval for an FHA purchase or refinance
2. LO completes the Arcasa Lead Form in the Arcasa portal
   - *Reach out to clientservices@mlbmortgage.com if an Arcasa account is needed*
3. Arcasa provides the Selected Scenario Document within the Arcasa portal
4. LO adds the cost of solar to the loan amount
5. LO registers the loan with MLB

Loan Submission Requirement

Arcasa Selected Scenario Document required at initial submission:
Available in the Arcasa portal after lead submission

Available under the **Pre-Closing tab** in the Arcasa portal

Click on **Selected Scenario Document**, and it will automatically download to your computer



Program Names

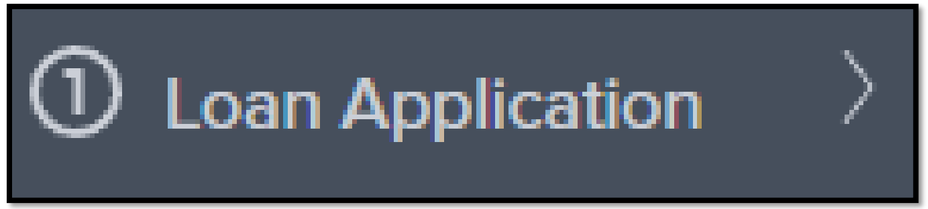
- FHA – Green Advantage Fixed 3.5% Grant
- FHA – Green Advantage Fixed 5% Grant
- FHA – Green Advantage Fixed 3.5% w/ 2nd
- FHA – Green Advantage Fixed 5% w/ 2nd

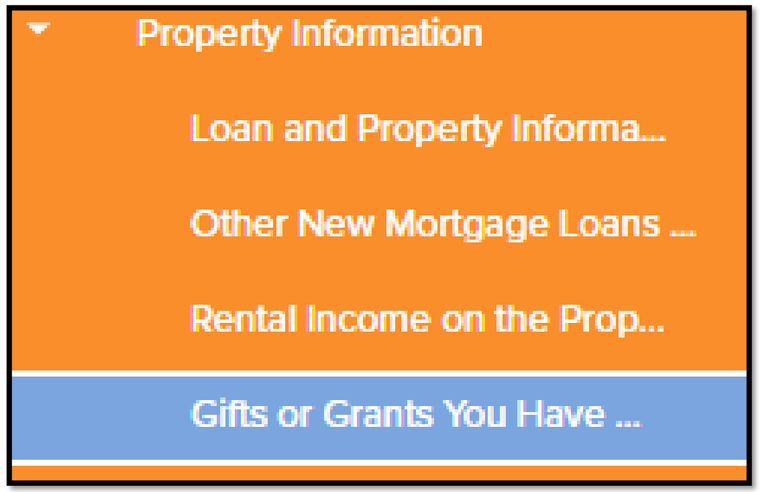
If using the silent second option, the MLB team will set up:

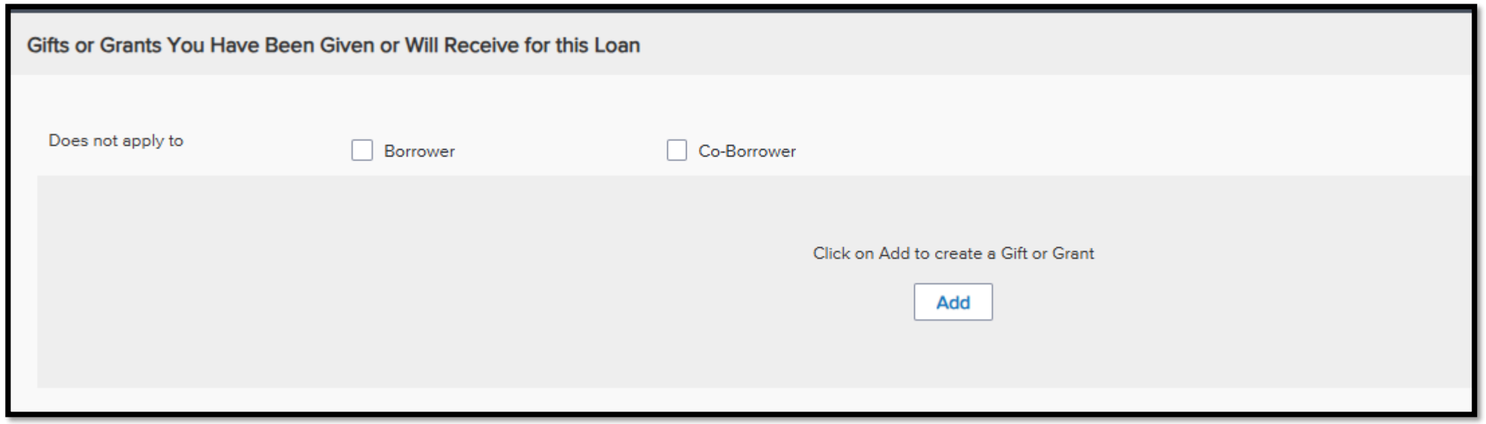
- MLB – Green Advantage – 2nd

HOW TO ENTER THE GRANT IN TPO PORTAL

- Go to **Step 1 – Loan Application**
- **Property Information – Gifts or Grants You Have or Will Receive**
- Click **Add** to enter the information



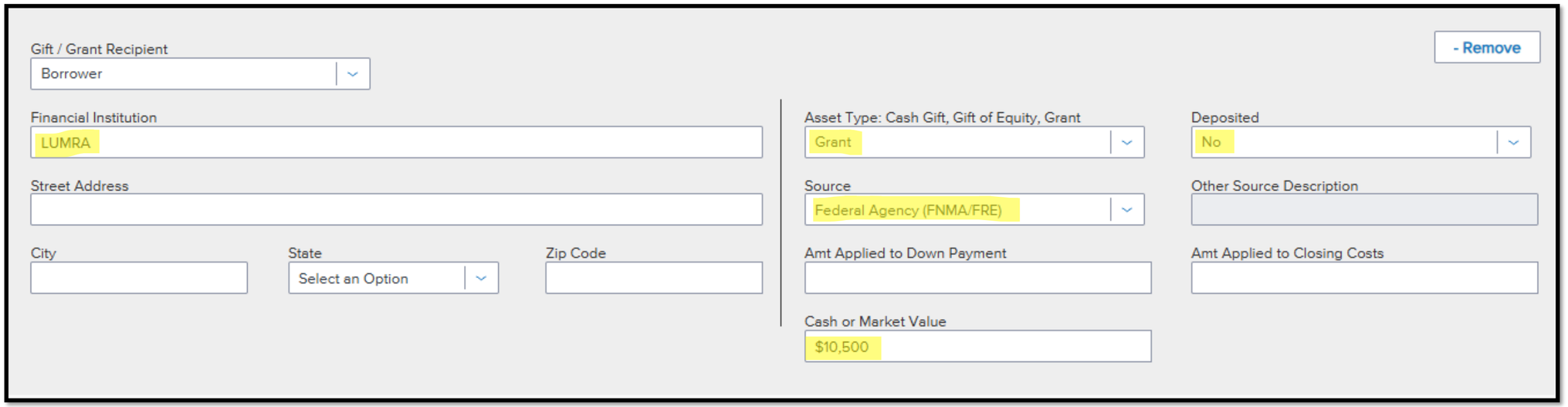




HOW TO ENTER THE GRANT IN TPO PORTAL

- Enter the following details:
  - Financial Institution: **LUMRA**
  - Asset Type: **Grant**
  - Deposited: **NO**
  - Source: **Federal Agency (FNMA/FRE)**
  - Cash or Market Value: **3.5% or 5% of the purchase price or home value**

- Click **SAVE** and continue with the loan submission



Escrow & Funding

MLB establishes the escrow for solar improvements (not the title or escrow company)

50% of funds are released to the solar contractor at closing via ACH

Installation is completed post-closing and must be finished within 120 days

Inspection & Completion

A $300 final inspection fee is escrowed and disclosed on the LE

Once installation is complete:

- The contractor notifies MLB Client Services
- MLB orders the final inspection through the AMC
- Upon acceptable inspection, the remaining 50% is released via ACH*

**Any unused escrow funds are applied as a principal reduction*

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: No.

Q: Can you refinance a home with MLB Green Advantage?
A: Yes, 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 will **NOT** be placed on the property, based on FHA guidelines.

Q: Does the appraisal include solar value?
A: 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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Call or Text:
(973) 564-0866

@mlbwholesale

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