

MLBWHOLESALE
Making Lives Better

MLB

Green

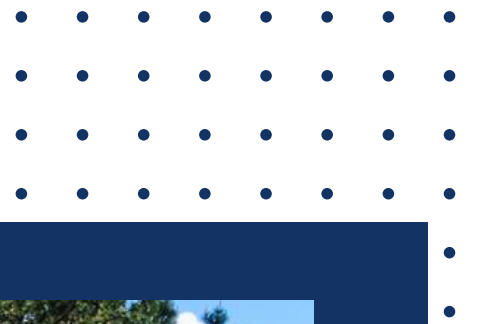
Advantage

www.MLBWholesale.com

🏠 NMLS #1101220



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

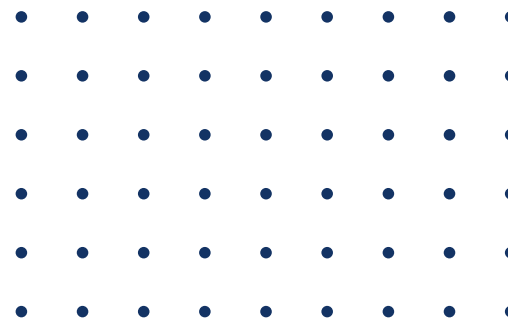


- **FHA only**
- Support borrowers with **limited savings**
- Borrowers can earn:
 - **3.5% or 5%** forgivable grant or silent second
- Brand new, fully owned solar system
 - **No 2nd** liens on solar, UCC filings, or third-party contracts
- Installed **after** closing
- **Broker or Non-Delegated Correspondent**





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**

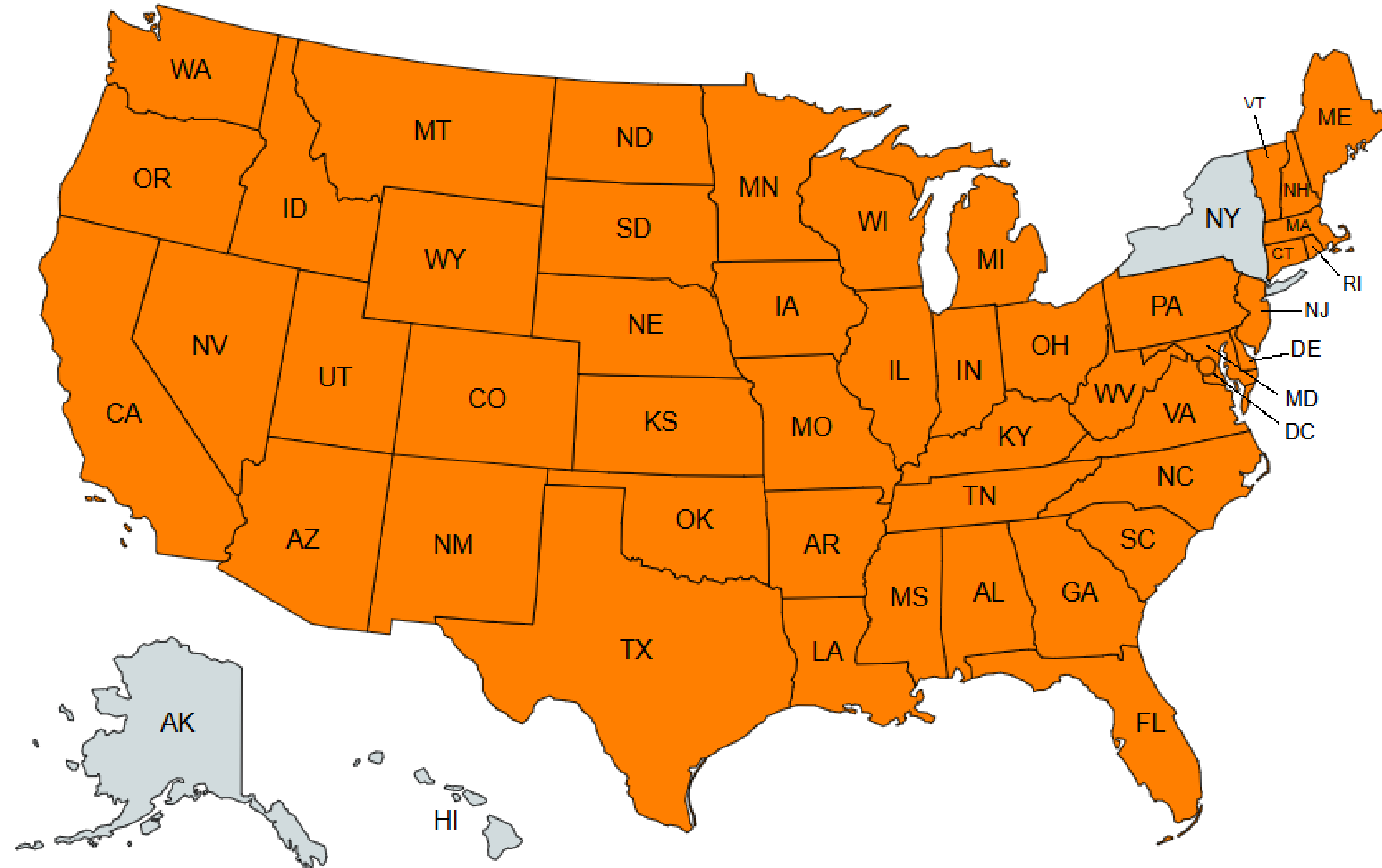
Locking energy into a mortgage becomes a strategic advantage





Not Eligible:

- Alaska
- Hawaii
- New York





BASIC LOAN REQUIREMENTS

To Qualify for the MLB Green Advantage:

- Minimum Credit Score: **620**
- **FHA Only**
- Solar Cost \leq 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

- 15, 20, 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



GREEN ADVANTAGE PROGRAM COMPATIBILITY

✓ Eligible with:

- FHA 203(b) Purchase or Rate/Term Refinance



⊘ Not Eligible With:

- Non-FHA loan programs
- FHA 203(k) or Repair Escrow
- Any other Down Payment Assistance program
- High Balance
- TBD



BORROWER ASSISTANCE

Borrower Eligibility

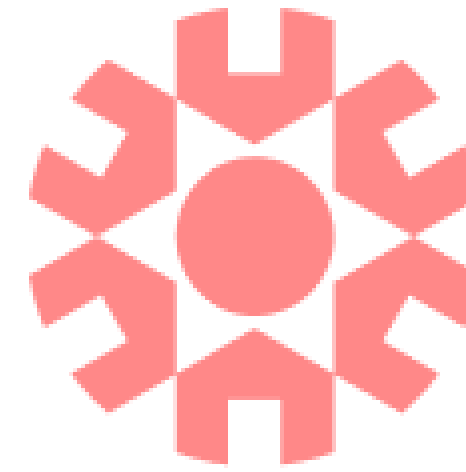
- 620+ credit
- Up to 120% LTV (includes solar cost)
- FHA Purchase or Rate & Term Refinance

Program Options

- 3.5% or 5% assistance
- Available as:
 - Grant or
 - Forgivable second (10 year, no payments, forgiven at post close install)*
- 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



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

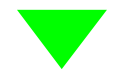
\$2,678

\$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



LOAN AMOUNT CALCULATION

Purchase base loan amount = **96.5%**

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

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

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**

Rebates are excluded from the loan amount

Tax Credits **ARE** allowed





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 eligibility letter/estimated numbers within the Arcasa portal
4. LO adds the cost of solar to the loan amount
5. LO registers the FHA loan with MLB





Loan Submission

Arcasa Selected Scenario Document required at initial submission – *available in the Arcasa portal after lead submission*

The Total Loan Amount includes the Base Loan Amount **plus** the Solar cost

Upfront MIP is calculated using the **total loan amount**

When AUS is run, findings will return as **Approve/Ineligible** due to the increased LTV.

An Approve/Ineligible finding is **acceptable** for this program, only when the ineligibility is caused by the higher LTV related to the solar cost

All documents need to be uploaded to the MLB TPO Portal for underwriter review



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



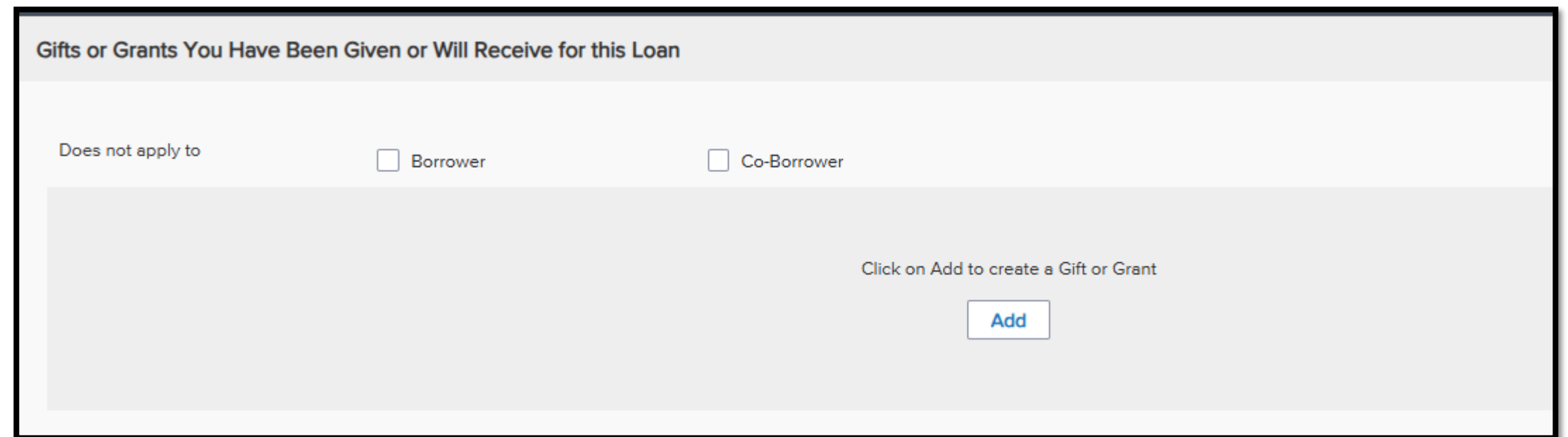
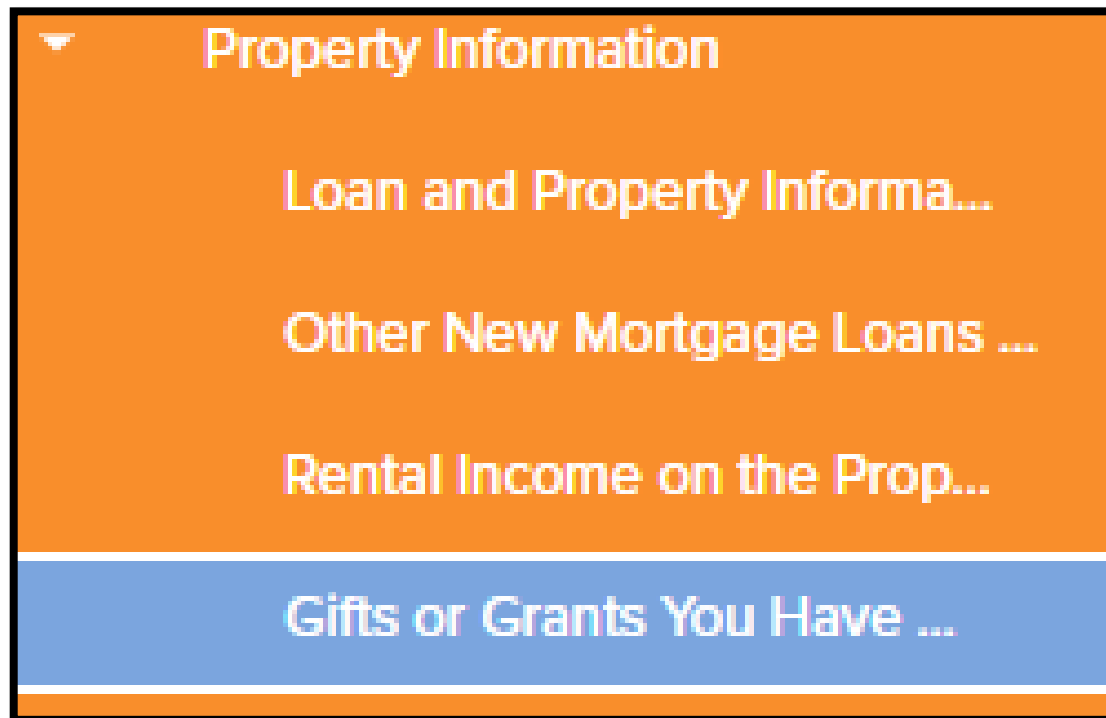
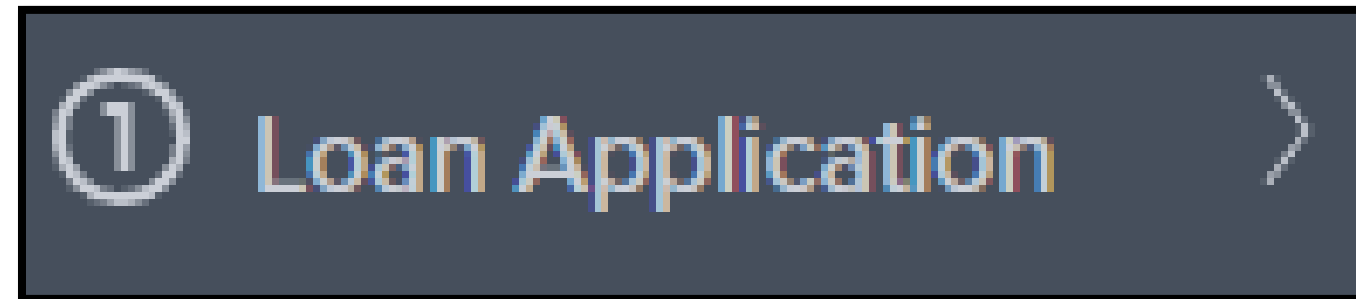
If using the silent second option, the MLB team will set up:

- 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: **Cash Gift**
 - 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



Gift / Grant Recipient Borrower v			- Remove		
Financial Institution LUMRA			Asset Type: Cash Gift, Gift of Equity, Grant Cash Gift v		Deposited No v
Street Address [Empty]			Source Federal Agency (FNMA/FRE) v		Other Source Description [Empty]
City [Empty]	State Select an Option v	Zip Code [Empty]	Amt Applied to Down Payment [Empty]		Amt Applied to Closing Costs [Empty]
Cash or Market Value \$10,500					



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: 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

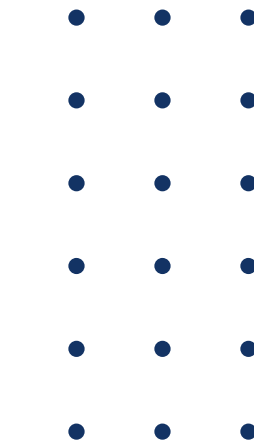
[Reach out](#) to the Arcasa team

Phone: (833)-789-0057

Submit your Arcasa borrower lead [here](#)

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





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Call or Text:
(973) 564-0866

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