MLBWHOLESALE
Making Lives Better

MLB Green Advantage

www.MLBWholesale.com

NMLS #1101220

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

- **FHA**
- Support borrowers with **limited savings**
- Borrowers can earn:
  - 3.5% **or** 5% forgivable 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.

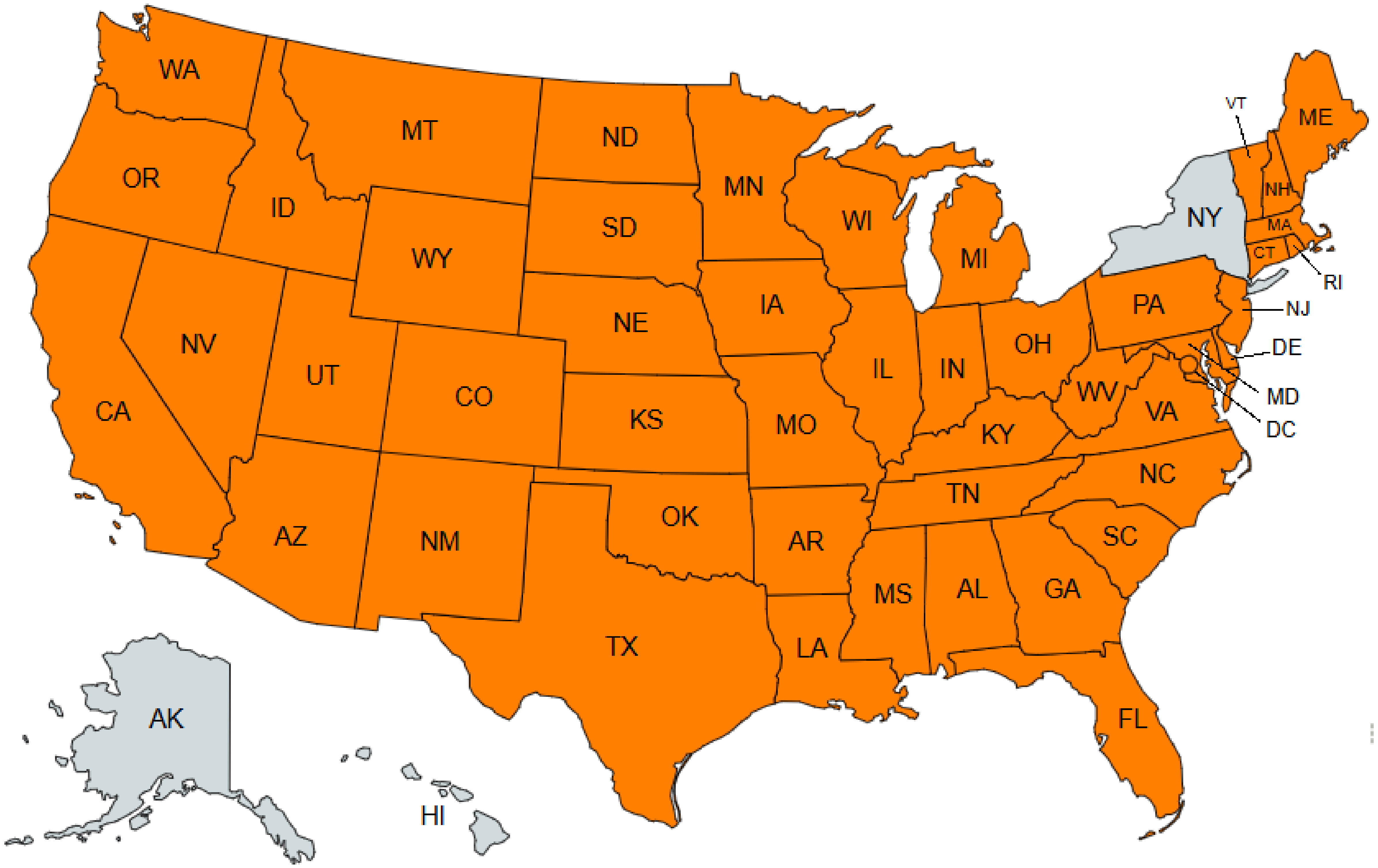
The Future of Energy Costs: Why This Matters

- 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

arcasa

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

Program Options
- 3.5% **or** 5% assistance
- Structured as a Forgivable second (10 year, no payments, forgiven at post-close install)*
- Can be used towards down payment and/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* arcasa

	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

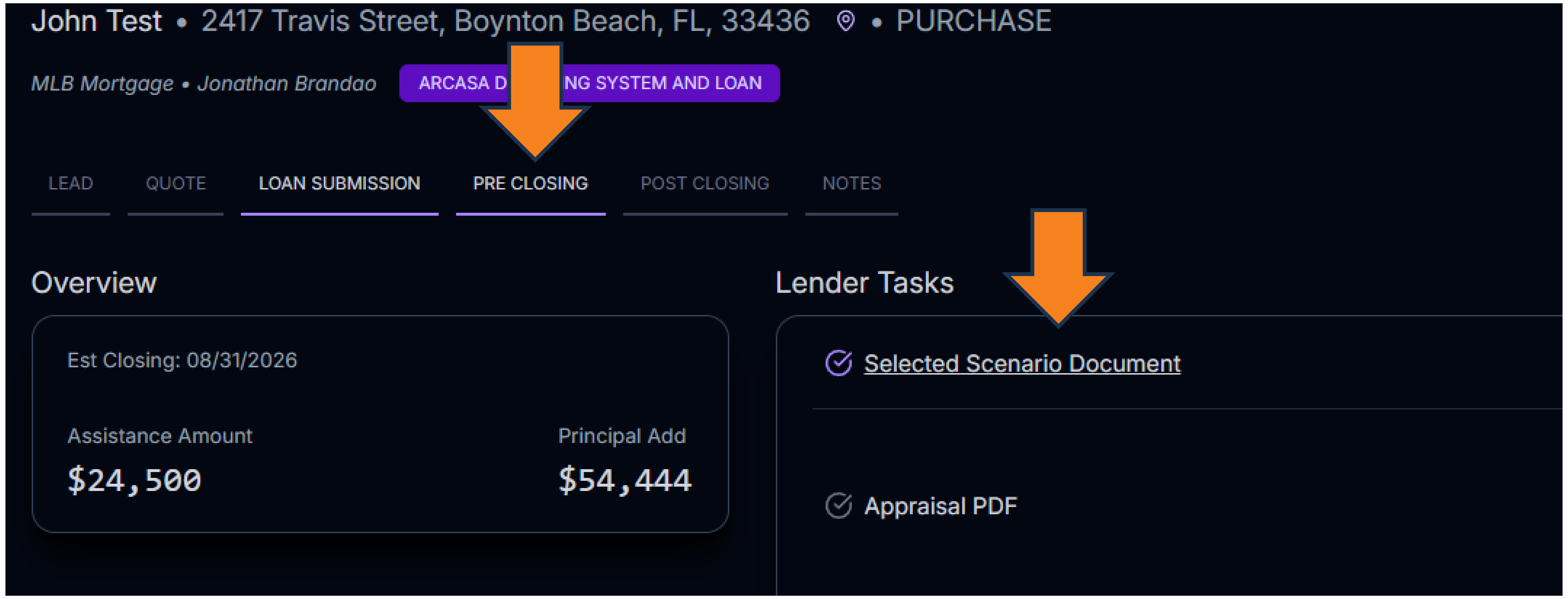
1. **Loan Officer issues a pre-approval for an FHA purchase or refinance**
2. **LO completes the [Arcasa Lead Form] in the Arcasa portal**
   - *Reach out to clientservices@mlbmortgage.com if an Arcasa account is needed*
3. **Arcasa provides the Selected Scenario Document within the Arcasa portal**
4. **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% w/ 2nd
- FHA – Green Advantage Fixed 5% w/ 2nd

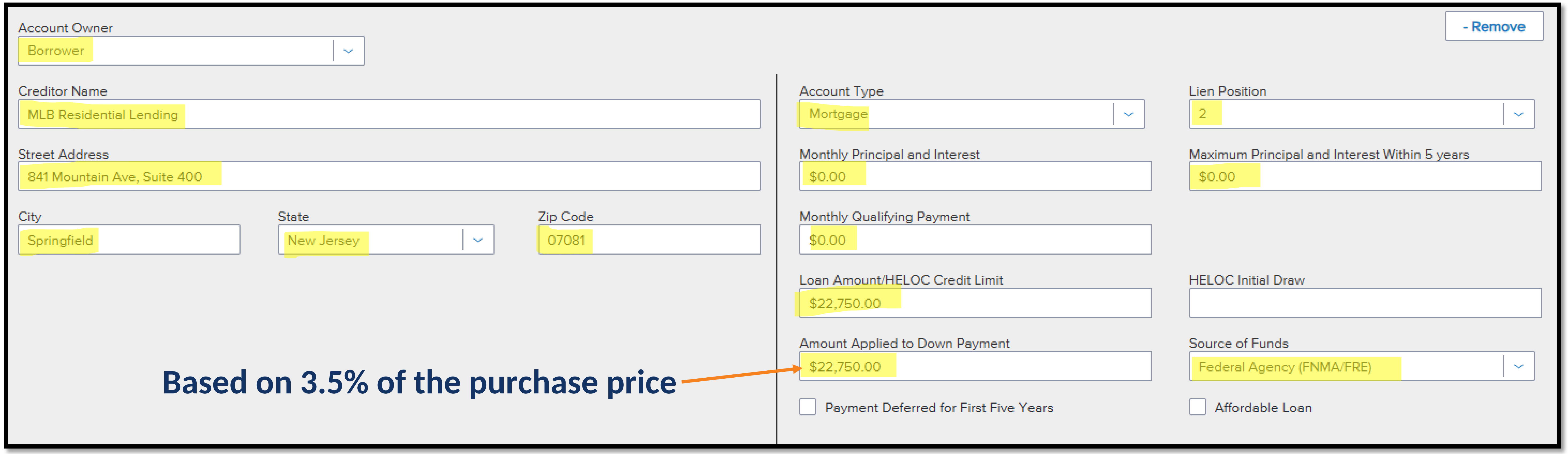
The MLB team will set up:

- MLB – Green Advantage – 2nd

HOW TO ENTER THE ASSISTANCE IN TPO PORTAL

- Enter the following details:
  - Creditor Name: **MLB Residential Lending**
  - Account Type: **Mortgage**
  - Lien Position: **2**
  - Source of Funds: **Federal Agency (FNMA/FRE)**
  - Loan Amount: **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% as a 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 a forgivable DPA 2nd lien. 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 FAQ

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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MORE INFO

www.MLBWholesale.com

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