



[YOUR LOGO]

# Green Advantage

A financing strategy that can help  
more buyers move forward

[Loan Officer Name] | [Company Name]  
[Address]  
[Phone] | [Email] | NMLS#[Insert]

[Licensing Information]

# Affordability Has Become a Major Barrier to Homeownership

The past decade has included some of the **least affordable years** for U.S. homebuyers in recent history, with rising home prices, higher borrowing costs, and increasing upfront expenses putting additional pressure on buyers.

Yet for many buyers, the monthly payment isn't the only obstacle.

The bigger challenge is often having enough cash available for the down payment and/or closing costs.

This can be especially impactful for:

- First-time homebuyers with limited savings
- FHA buyers who need assistance with upfront costs
- Buyers who may benefit from a broader affordability review and additional financing solutions



A strong referral begins with the buyer's full financial picture.



# Green Advantage at a Glance

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The program combines buyer assistance with a fully owned solar system.

## 1. Buyer Assistance

- Eligible buyers may receive 3.5% **or** 5% assistance towards the down payment and/or closing costs.

## 2. Fully owned solar

- A new solar system is installed after closing with no third-party contracts, solar liens or UCC filings.

## 3. Household affordability

- Potential utility savings may improve the buyer's overall monthly financial picture



# How Buyers May Benefit

The value extends beyond the amount due at closing.



## Less Cash Upfront

Assistance may reduce the amount a qualified buyer needs for down payment and/or closing costs.

## No separate solar payment

The solar system does not require a separate monthly payment or third party solar agreement.

## A broader monthly view

The loan officer can compare the monthly payment, assistance, and estimated utility impact together.



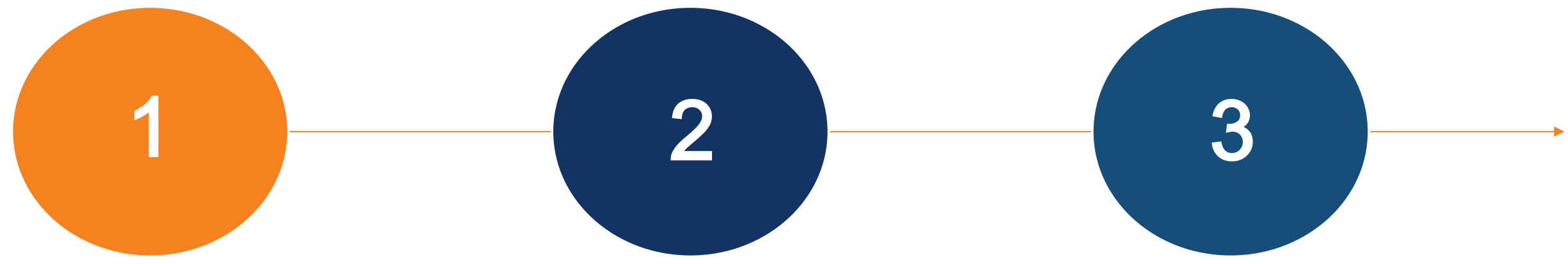
The best comparison considers cash to close, monthly payment, and remaining savings.



# Why Realtors Should Care



This program can turn a listing obstacle into a buyer solution.



**More buyer options**

A buyer who is short on cash may have a financing path worth reviewing.

**A fresh angle for sitting listings**

Before a seller makes another price reduction, we can explore whether financing improves the financial story

**Clear Support from the loan officer**

You identify the opportunity. I evaluate the scenario, explain the numbers, and manage the strategy.

**Green Advantage can support both buyer and listing conversations.**

# Buyer & Property Scenarios

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A quick conversation can uncover opportunities already in your pipeline.

## Buyer Scenarios

- A buyer who qualifies on income but is short on cash
- A first-time homebuyer with limited savings
- An FHA buyer who needs help with upfront costs
- A buyer comparing down payment assistance options

## Property Scenarios

- A listing that has been sitting longer than expected
- A transaction where seller concessions are already being discussed
- A home that needs a new affordability angle
- An eligible manufactured home opportunity

The next step is a scenario review, not a promise of approval.



# Basic borrower qualifications



These thresholds provide a starting point for the scenario review

620

Minimum FICO score

Approve/Ineligible

Automated underwriting findings

120%

Maximum Loan to Value

Additional credit, income, asset, property, and program requirements apply.



|                      | Nationwide DPA<br>\$425K Home | Green Advantage Program<br>\$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*

*For Illustration Purposes*

# A simple referral conversation

Use questions that help the buyer describe the obstacle

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01 How much have you set aside for the down payment and closing costs?

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02 Would reducing the cash needed at closing change your timeline?

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03 Are monthly utility costs part of your affordability concerns?

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04 Would you like my loan officer to compare this with your current financing option?

Realtor handoff: "I have a loan officer who can review the complete cash close and monthly picture with you."

# A Fresh Option for a Sitting Listing

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Financing may create another path before the next price reduction.



**Before the Seller reduces the price again, ask whether the affordability story can change.**

- Can qualified buyers receive assistance towards upfront costs?
- Can the loan structure remove a separate assistance payment?
- Can potential utility savings improve the household budget?
- Can we give interested buyers a clearer financing comparison?



# The loan officer manages the financing strategy



The realtor identifies the opportunity and stays focused on the transaction



Your role: identify the buyer or listing.  
My role: verify eligibility, explain the numbers, and coordinate the financing.



# What to send for a quick scenario review

A few details allow me to give you useful direction without slowing the conversation



## Buyer

- Approximate income and credit profile
- Funds currently available
- Target monthly payment

## Property

- Property address and type
- Estimated purchase price
- Known solar or roof considerations

## Transaction

- Expected closing timeline
- Seller concessions under discussion
- Primary affordability concern

Send what you have. I will tell you what else we need.



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# Bring me the buyer or the listing

I'll review the full financing picture and tell you what  
may be possible.



[Loan Officer Name]

[Title]  
NMLS #000000

[Phone Number]  
[Email Address]  
[Website]

[Company Name]  
[Company NMLS and licensing information]

[Licensing Information]