MLB Green Advantage: Helpful Tips on Setting up a Green Advantage DPA Loan

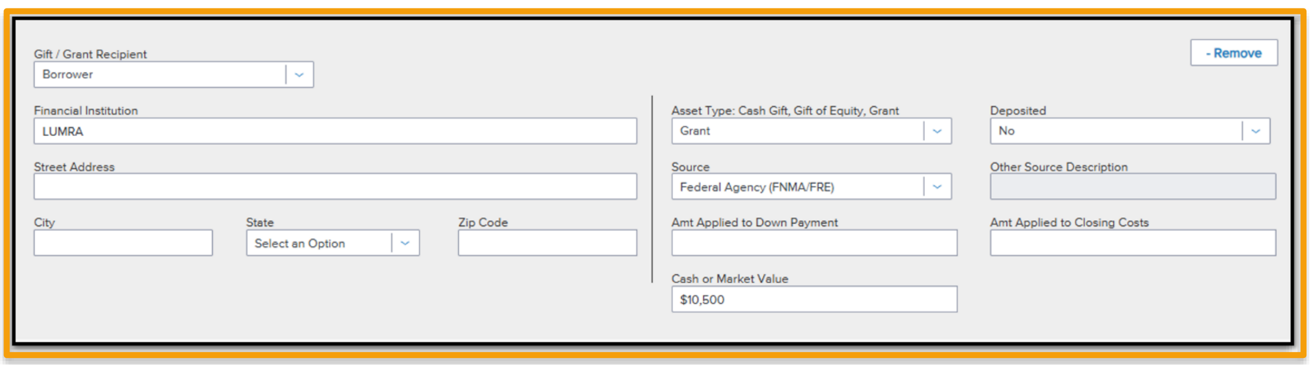
- 4 Green Advantage Options:

Green Advantage 3.5%	Green Advantage 5% Grant
Green Advantage 3.5% with 2nd	Green Advantage 5% with 2nd

- Acceptable DU findings for a Green Advantage loan are Approve Ineligible

- When to use a to use the 3.5% or 5% Grant in 1 single loan or incorporate a 2nd loan which represents the grant amount – When the loan scores DU Approve Ineligible you want to use the single loan option with the grant

- If you have a loan not scoring Approve Ineligible
  1. Make sure the DPA is input correctly in section 4d of the URLA – See snip Below
  2. If a 30 year is not scoring Approve Ineligible, try a 25-year term
  3. Adding reserves that are the Borrower(s) own funds can help to achieve an Approve Ineligible
  4. Add positive rental history indicator if the borrower is able to document 12 months' on-time rental payments



- Remove

Gift / Grant Recipient: Borrower

Financial Institution: LUMRA

Street Address:

City: | State: Select an Option | Zip Code:

Asset Type: Cash Gift, Gift of Equity, Grant: Grant

Deposited: No

Source: Federal Agency (FNMA/FRE)

Other Source Description:

Amt Applied to Down Payment:

Amt Applied to Closing Costs:

Cash or Market Value: $10,500

- If you have exhausted all attempts to score DU Approve Ineligible and are unsuccessful you want to choose the Green Advantage option with a 2nd mortgage. The 2nd mortgage represents the DPA amount, either 3.5% or 5%.

2nd Mortgage Info

- 120-month term, 0% interest, the lien is forgivable once the Solar project is complete.
- Loan Amount Calculation

  Purchase Price: $300,000

  Base Loan Amount (96.5%) $289,500

  Solar System Cost: 25,000

  Total Loan Amount Before MIP: $314,500

  Upfront MIP (1.75%): $5,503.75 **Final Loan Amount: $320,003**

Arcasa Documentation required Prior to MLB issuing initial disclosures– Arcasa Scenario Summary or Arcasa Quote are acceptable. These docs can be obtained within the specific loan file within the Arcasa Portal

Zoom Out

Arcasa

Selected Scenario Summary

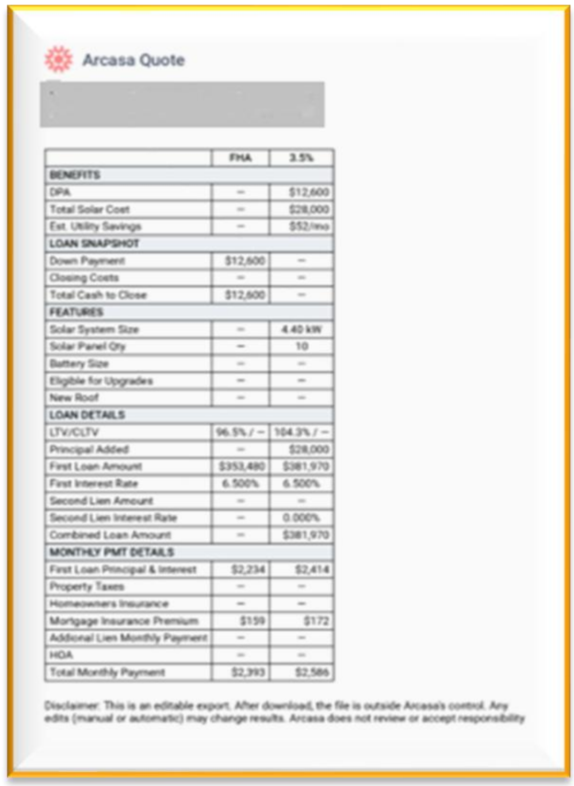
Generated Date:	8/1/2026
Borrower Names:	[illegible]
Property Address:	[illegible]
Loan Purpose:	Purchase
Assistance Type:	Grant
Assistance Amount:	$9,800
Principal Add:	$27,248

LOS Setup

Source:	Federal Agency
Source / EIN:	AQ Housing / 39-2894343
Deposited:	NO
Govt:	YES

Disclaimers

This information does not constitute a commitment to lend or extend credit. Arcasa Services LLC is not a lender, mortgage broker, or financial institution. Arcasa works with participating mortgage lenders to provide down payment and closing cost assistance, when borrowers choose to install solar energy systems. Loan terms, eligibility, and incentives vary based on lender participation, borrower qualification, and property details. Arcasa does not guarantee loan approval. All loans are subject to lender approval, underwriting guidelines, and applicable federal, state, and local regulations. Numbers are estimates and may change prior to agreement and contract execution.



Arcasa Quote

[illegible]

	FHA	3.5%
BENEFITS		
DPA	–	$12,600
Total Solar Cost	–	$28,000
Est. Utility Savings	–	$52/mo
LOAN SNAPSHOT		
Down Payment	$12,600	–
Closing Costs	–	–
Total Cash to Close	$12,600	–
FEATURES		
Solar System Size	–	4.40 kW
Solar Panel Qty	–	10
Battery Size	–	–
Eligible for Upgrades	–	–
New Roof	–	–
LOAN DETAILS		
LTV/CLTV	96.5% / –	104.3% / –
Principal Added	–	$28,000
First Loan Amount	$353,480	$381,970
First Interest Rate	6.500%	6.500%
Second Lien Amount	–	–
Second Lien Interest Rate	–	0.000%
Combined Loan Amount	–	$381,970
MONTHLY PMT DETAILS		
First Loan Principal & Interest	$2,234	$2,414
Property Taxes	–	–
Homeowners Insurance	–	–
Mortgage Insurance Premium	$159	$172
Addional Lien Monthly Payment	–	–
HOA	–	–
Total Monthly Payment	$2,393	$2,586

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