

FirstREX can provide up to half the down payment required by a mortgage lender. The money from FirstREX is an investment not a loan, so there are no interest charges and you make no monthly payments to FirstREX. Instead, you agree to share part of the change in value when you sell - up to 30 years in the future. If your house increases in value, we earn a return on our investment. If the house decreases in value, we typically share in the loss. Either way, you get the home you really want today.

Down Payment Funding Available On This Home

123 Easy Street Pleasantville, CA 94110



## Buy this home with only 10% down:

\$100,000

Listing Price\$	1,000,000
Available Loan (@80% LTV)\$	800,000
Required Down Payment\$	200,000
Our Down Payment Funding*\$	100,000
Your Down Payment\$	100,000

\*REX HomeBuyer fees and costs will be deducted from FirstREX's contribution to down payment funding and will require an additional cash payment from you.

This informational flyer has been prepared and approved by FirstREX as a general introduction for prospective home buyers to its REX HomeBuyer program. It may be distributed by mortgage professionals for informational purposes only. Your mortgage professional can introduce you to a FirstREX product specialist. A FirstREX product specialist can provide you full and specific details on the program and process your REX HomeBuyer Agreement application. Examples shown on this page are hypothetical and for purposes of illustration only. Actual down payment funding terms offered under a REX HomeBuyer Agreement can only be obtained after application, approval and a written offer.

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Not all applicants will qualify. Some products offered by ABC Lending include modified documentation requirements and may have a higher interest rate, more points or more fees than other products requiring documentation. Minimum FICO, reserve, and other requirements apply. Contact your Loan Officer for additional program guidelines, restrictions, and eligibility requirements. Rates, points, APR's and programs are subject to change at any time until locked-in. NMLS #5555555

