



**It is About Time!**

**Prepare to grab the keys to your new home**

**[www.AFreshNewStart.com](http://www.AFreshNewStart.com)**



**YOUR ROAD MAP**

**TO RESPONSIBLE HOMEOWNERSHIP!**

**We Help Clients:**

**Improve Credit Scores \* Save Money \* Improve their Living Situation**



## MISSION STATEMENT:

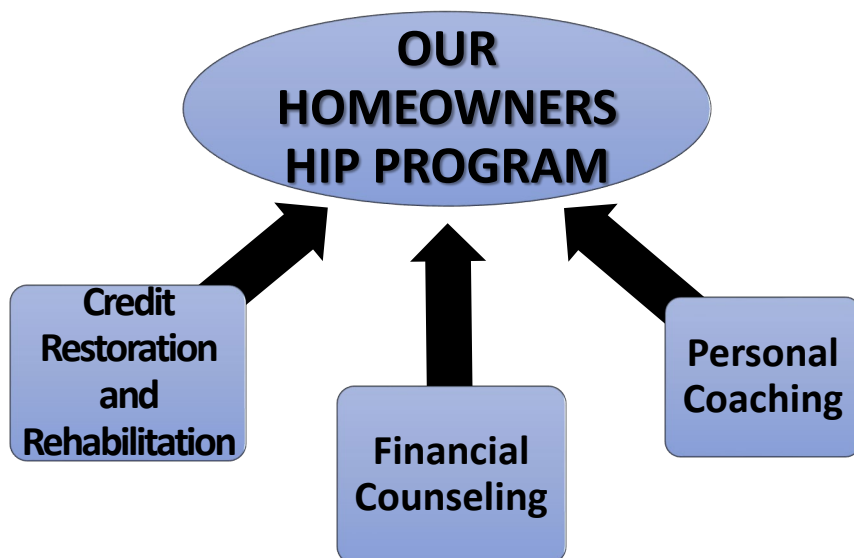
The NC Homeownership Center's mission is to be the pre-eminent resource for buyers, sellers and renters by being direct, honest and swift in our dealings with individuals and families of diverse backgrounds, means and circumstances. Through the process of helping renters become responsible homeowners we help strengthens our communities.

We will do what we say we can do and we will provide all possible solutions that we are aware of to provide a win-win situation for all our clients that confide in us. We will be profitable by helping our clients achieve great financial success and finally, we will always use facts to tell the story as we create a successful track record of testimonials and examples of our commitment to the people of the Piedmont-Triad, NC region.

## HOMEOWNERSHIP PROGRAM:

The primary service that we provide all our clients is our Homeownership Program. This program consists of Financial Counseling, Coaching and credit restoration. For those with the motivation and ability to do work directly on their own credit and financial situation, we have created an online course that you can enroll at your own pace. For those that need a bit more guidance and direction we have an inexpensive monthly plan where we help you create your spending plan and work on improving your credit and financial profile. Finally, for those that choose to partner with one of our licensed real estate professionals, we provide a one-time fee that will be credited back to you once you qualify for your home mortgage.

The primary objective of this program is to increase our clients' credit scores and financially prepare them for a mortgage. Since 2011, hundreds of families have successfully completed this program and purchased their homes as a result of the program.





## SERVICES PROVIDED:

**FINANCIAL COUNSELING** – While the Credit Restoration and Rehabilitation aspect of our services get the most publicity, it is truly the Financial Counseling through the analysis of our clients' spending behavior and subsequent creation of the spending plan that we view as the most valuable part of the Homeownership Program that we provide our clients. Refining our clients' spending habits and mentality is truly what helps us get our clients out of the paycheck to paycheck mentality, builds their savings and ultimately helps us improve their credit scores thus allowing us to help them qualify for a home mortgage. By identifying the areas causing our clients the greatest challenges in their financial picture allows us to develop a doable plan that allows us to change lives. Most of the financial principles that we embrace during this process are also preached and taught by Dave Ramsey, David Bach and other well-known financial coaching specialists.

**COACHING** - One of the difficult aspects of our job when communicating with our clients is telling them things that they certainly don't want to hear. Our track record of success with the hundreds of homeowners that we have created over the years certainly didn't come without some difficult decisions. Based on your current income, debt and family situation we provide coaching advice and counsel that helps our clients become more financially and emotionally viable in the long-term. With years of experience and with hundreds of examples and success stories we can help our clients see other options that they may have had a hard time seeing without professional counsel.

**CREDIT RESTORATION & REHABILITATION** – While NC Homeownership Center does not pride itself on being a credit repair company, we do provide such services on a complimentary basis for those enrolled in our Homeownership Program. We work on help our clients improve their credit status and credit scores by removing all items that cannot be verified or considered 100% accurate. This is an important aspect of our program that supplements the other aspects of services we provide. ***We have a retainer agreement with the law firm, Knight & Free, PLLC to make sure that our clients' rights under the FCRA (Fair Credit Reporting Act) and the FDCPA (Fair Debt Collections Practices Act) are protected and enforced.***

**CUSTOMIZED HOME SEARCH** – For those clients with the down payment but not the credit we offer the Customized Home Search Program. For those that we deem truly committed to our Homeownership Program and the financial means for a down payment (typically 2% to 5% of the sales price of the home), we will refer you to one of our real estate partners that will actively search for homes, show you homes and work to acquire homes that may be available on the MLS (Multiple Listing Service) or FSBO (For Sale By Owner). While you search for homes you will be automatically enrolled in our Homeownership Program so we will be working on your credit and financial profile.





## WHAT WE SPECIALIZE IN (IMPROVING CREDIT SCORES!):

Most people that come to us come to us with one reason in mind: to increase their credit score to a point where they can qualify to purchase a home. While improving our clients' credit score is very important, our primary focus is to improve credit scores while concentrating on behaviors that ultimately affect your credit score. Hope isn't a strategy so we spend time helping our clients create a realistic spending plan that allows our clients to save money while improving their credit score.

*What does your credit score consist of?*



When a financial institution denies you for credit it is because of your credit score in most cases. However, most loan officers or bank officials can't really pinpoint what exactly you must do to improve your credit score. ***In a lot of cases, individuals are told to pay certain accounts or do other actions that have little to no effect on their credit scores. This is how we are different!*** As our client, you will know exactly what you must do to improve your credit score while we help to attack the past accounts that may be plaguing you. By helping our clients know what accounts are affecting their credit score, creating a spending/financial plan to help them change lifestyle, we help our clients build a solid credit and financial foundation.

Knowing where you stand and having a game plan to help you achieve your goal of responsible homeownership and a better credit and financial foundation is invaluable. If you are an ideal client for us, NC Homeownership Center can be a very valuable resource for you in your journey. Our team at NC Homeownership Center has helping hundreds of clients just like you achieve their goal and we are ready to partner with you to help you achieve this important milestone.



## LEASE TO OWN

For those individuals that may be interested in a lease to own home, NC Homeownership Center will help its clients understand the pros and cons of a lease to own contract. For many individuals, a lease to own home can be an excellent way to find their next home, however, it is important to understand how lease to own works and the legalities behind it. In a lease to own transaction, in exchange for a non-refundable Option Fee (typically 2% to 5% of the expected sales price), a Tenant-Buyer leases a home from the homeowner for a specified term for a pre-determined price. There are pros and cons for both parties.

For the Tenant-Buyer, they get to live in their future term before they are officially qualified for a mortgage which is huge benefit. However, if they do not fulfill the terms of the lease contract or do not qualify to purchase the home by the end of the term, they risk complete forfeiture of their Option Fee and they can be evicted provided that the Landlord/Homeowner honored their portion of the lease contract.

For the Landlord/Homeowner, they can receive revenue on the home to a highly qualified tenant, who typically takes great care of their future home, knowing that they will be able to sell the home for a specified price at or before the specified term of the contract. However, during this time, the Landlord/Homeowners is not able to sell the home to anyone else even if they are offered a higher price for their home. The Landlord/Homeowners loses any opportunity to sell the home to a buyer that is already qualified for a mortgage.

### **PROS AND CONS TO THE POTENTIAL BUYER:**

- ***Benefits of Lease to Own (PROS):***
  - You get to live in the home you will own before you officially take deed to the home
  - Allows you to get to know your home before you officially purchase it
  - You get equitable interest in the home through the recording of the Option Contract or Memorandum of Option Contract
  - Depending on the structure of the contract, portions of your rent payment may be credited to you at the end of the transaction
  - You get time to improve your credit and financial qualification for a mortgage
- ***Potential Pitfalls of Lease to Own (CONS):***
  - If you fail to complete the purchase of the home within a specified time period, you risk the up-front Option Fee you paid to Management Company or Homeowner
  - If you decide that you do not want to purchase the home after you execute the contracts and move-in, you forfeit your Option Fee
  - There are limited housing options for those interested in lease to own (You want to make sure that you are not settling for a home due to limited options)
  - You are still tied to a lease until you make the decision to exercise your Option to Purchase.



## OUR IDEAL CLIENT:

NC Homeownership Center is a company that is run by licensed real estate professionals who make their living by helping prospective buyers find homes. Our goal is to be a complete and reputable resource for individuals from different racial, economically and geographic background. Our goal is to be a valuable resource for those individuals that have made the decision that they are tired of renting in addition to living paycheck to paycheck and paying the high cost of having a damaged credit profile. We have also worked with clients that just need to consider lease to own housing options while they deal with certain circumstances that may be preventing them from buying a home today. Our clients range from people in one of the homes that we or one of our investors partners own or homes managed by one of our real estate partners. We love working with individuals determined to make their current living situation their last rental. With this being said, the characteristics of our ideal type of client is:

- *Truly committed to owning a home within the next 6 to 12 months*
- *Willing the adjust their lifestyle as needed to accomplish their goal*
- *Willing to listen to real estate and financial professionals with experience*
- *Willing to let the past stay in the past (no need to focus on past mistakes)*
- *Focus on the present and the future*
- *Willing to be transparent about their circumstances*
- *Able to communicate with us*

At times whenever you commit to a goal and something that will change your life for the better, obstacles can arise to deter you from your goal. At NC Homeownership Center, we understand this and therefore we want to be partners in your journey. We want to help you navigate through these obstacles with the singular focus on helping you accomplish your goal.





## PRICING POLICY

Our pricing policy is very simple and clear. We are looking for renters that truly have responsible homeownership as their primary goal and are committed to achieving that goal. Our Homeownership Program is now a Fast-Track Homeownership Program. If you meet our eligibility, you can enroll in our “Fast-Track” Homeownership Program.

**1. Expedited “Fast-Track” Homeownership/Credit Program Plan [120 days or less plan] (Individual: \$550; Couple: \$750) – 7-day refund policy (no questions asked)**

The funds you pay are a retainer agreement that allows you to enjoy all the benefits of the Homeownership Program. For those accepted into this Expedited Homeownership Program there is an expectation that you will become credit eligible for a home mortgage within 120 days or less. For those individuals that have not had an opportunity to meet with one of our financial and credit specialists, within 7 days of enrollment, we will confirm with you whether you meet our criteria for this program. If you do meet our basic criteria, you will be confirmed in our program. If you do not, you will be refunded your deposit within 7 days of notifying you of your ineligibility. If you do not qualify for the Expedited Program, do not despair. We will provide you with certain actions that we will need for you to perform over the next few months to become eligible. If you fulfill them, we will then accept you into our Fast-Track Program if there is space available in our Program. This program is limited to 100 individuals/family at any given time due to capacity. Once we reach this limit, you will be placed on our waiting list or you can opt for our regular Homeownership Program.

***\*We do provide a 2-pay option for this option. An additional \$25 will be added for each of the two installment payments made over 2 months.***

**2. For those that do not have the initial funds to take advantage of our Fast-Track Program, don't despair. We will still help you create a game plan to help you save money. One exercise that we encourage our clients to do when we are setting up their spending/savings plan is for them to look at their last two months of bank statements and analyze where they spent their money over those 2 months. People are surprised at the places they spent their money. Prioritize your spending and understand how your spending habits affect your credit and your ability to own your home! You work hard for your paycheck. Remember that when you spend what you worked so hard for.**

**FACT:** Even our clients that look to take advantage of various down payment assistance programs to avoid having to put money down for their down payment will STILL have to show a certain amount of reserves in their bank accounts. They will also have to show clean bank accounts with little to no “NSFs” and overdraft references. Therefore, having a suitable spending/savings plan is critical to the mortgage qualification process.



## EXAMPLE OF HOW THE “FAST-TRACK” PROGRAM WORKS

During the last week of November 2018, we had a married couple who were looking to purchase a new construction property that was going to be completed in January 2019. The middle scores for them were 526 and 575. After providing us with all of the necessary documentation during on December 3, 2018, their middle scores increased to 652 and 671, respectively and they received their pre-approval mortgage letter for their new construction home on January 2, 2019. Our Expedited Homeownership Program provides that you will become credit eligible for a home mortgage within 120 days or less if you meet our criteria. If you are accepted into our Fast Track Program, we will provide a 100% guarantee that you will become credit score eligible within 120 days or less or we will provide you with a full credit. This program is only for serious and committed individuals that are truly ready to purchase a home within 6 months or less.

**We want to partner with serious individuals that are ready to take the steps to responsible homeownership! *This program is limited to 100 individuals/family at any given time. Once we reach this limit, you will be placed on our waiting list or you can opt for our regular Homeownership Program.***





## YOUR NEXT STEPS

If you have already taken the time to meet with one of our preferred Realtors, mortgage lenders, or other real estate professional, you have already taken the next step. If you need to speak with one of our credit and financial specialists, please visit <http://bit.ly/afreshnewstart> to schedule a brief phone consultation.

The next step is to select which of the 3 options is best for you and your family and **STAY COMMITTED!** You just must remember that you deserve a home and you deserve to have financial freedom. It takes work and there will be sacrifices but the benefits of great credit and savings far outweigh any sacrifices that you will ever have to make.

We know what we can do and we know how we have helped hundreds of people just like you! Let us partner with you to accomplish your homeownership goals. Whether you decide to work with us, finding out where you stand is critical. Knowledge is **FREE** and knowing where you stand in your quest for homeownership will take away some anxiety. For those of you that would like to get a game plan completed for you, please visit [www.afreshnewstart.com/budgetpreparation](http://www.afreshnewstart.com/budgetpreparation) and follow the instructions provided. There you will find out what you need to provide to us to get your game plan. We truly hope that we can work with you and your family. The more homeowners we create the more revenue we generate so we are extremely motivated to help you. Helping you qualify for a home is our mission. We look forward to working with you.

## REFERENCES

Do you truly want homeownership but need a bit more convincing that we can help you if you are truly serious? Please feel free to contact any one of the following real estate professionals who work with and have worked with the hundreds of clients that have successfully completed our program. We look forward to working with you.

### **Kelley Harris**

Prime Financing, Inc  
Phone: 336-547-7066  
Email: [kellyh@primef.net](mailto:kellyh@primef.net)

Ms. Harris is the owner of Prime Financing, a mortgage lending firm that provides FHA and conventional mortgages to home borrowers. Prime Financing has provided mortgages for many of our clients that have been converted from renters to buyers. She can give some insight into how our Homeownership Program has successfully and positively affected the lives of its clients.

### **Brad Thomas**

Fairway Mortgage  
Phone: 336-714-1564  
Email: [bradfordt@fairwaync.com](mailto:bradfordt@fairwaync.com)

Mr. Thomas has been an excellent mortgage lender for years and has been a very knowledgeable and valuable resource for us and its clients. From his extensive knowledge of the lending criteria for a number of mortgage products, he has been able to help us with the game plans that they provide its clients. He has been impressed with the commitment of NC Homeownership Center's clients and can attest to the success that they have experienced.

### **Geba McDaniel**

Keller Williams Realty  
Phone: 336.382.8959  
Email: [geba@gebamcdaniel.com](mailto:geba@gebamcdaniel.com)

Ms. McDaniel has been a Realtor since 2009 and her passion has been working with first-time homebuyers. Through her experience as a single mother she is particularly interested in working with individuals who have experienced the hardship of being told "no." As a total advocate for the buyer, she has been the agent for many clients who have completed our Homeownership Program.