Home Partners is not a mortgage company, does not have any obligation to provide and does not provide financing and cannot guarantee or in any way assure that a resident will be able to obtain a mortgage if and when he/she wishes to exercise their right to purchase. ©2014 Home Partners of America, Inc. All rights reserved. Home Partners and the Home Partners of America, Inc. logo and "A New Path to Homeownership" are pending or registered trademarks and service marks of Home Partners of America, Inc. or its affiliates.
Company Background

7,000+ homes purchased to date

$2+ billion in capital used

Operating in 40+ markets nationwide

FEATURED IN:

Bloomberg Business
FOX Business
inman
CHICAGO Magazine
NORTHWEST HERALD
THE WALL STREET JOURNAL
The Atlantic
Orlando Sentinel
Sun Sentinel
Chicago Tribune
Worldwide ERC
WBEZ 91.5
Daily Camera
Mission

Home Partners of America has a mission of making homeownership a reality for more people by offering approved prospective households the benefits of a transparent process that offers them:

Choices, Value, Control and Flexibility

- Move out after each 1 year lease term without penalty
- Elect to rent for up to 5 years*
- Purchase the home any time during tenancy

*May vary in some markets
Our Process is **Simple and Transparent**

1. Prospective household applies for approval
2. Household finds a Home Partners qualified home
3. Home Partners buys the qualified home, household leases from Home Partners
4. Household has the right to purchase the home

*Application to move-in can generally take 45 days or longer.*
We evaluate household rent-to-income and debt-to-income ratios, rental and housing history, employment history, criminal history, FICO® scores, and other elements of an application:

**Basic requirements:**
- Annual household income of at least $50,000
- Stable employment
- No recent history of eviction and no pending bankruptcy;
- Acceptable criminal history

**Every household must provide:**
- Full Application from everyone 18+ years old
- Application Fee ($75 total per household)
- Supporting documents:
  - Income Verification
  - Asset Verification (equal to 2 months of rent)

*Resident criteria subject to change
Property Criteria*

Approved prospective households work with you to find a home they want us to buy. It must meet the following requirements:

**Property Type**
- Single-family home or fee-simple townhome
- List price between $100,000 and $450,000*
- No condo associations, commercial or multi-family properties
- HOAs allowable on a case by case basis
- Pools are permitted in select states

**Sale Type**
- Traditional sale or FSBO
- No REO, short sales, or auction

**Location**
- In an approved community

**Size**
- Minimum of two bedrooms
- Lot of three acres or less

**Safety Considerations**
- No material deficiencies (e.g., major structural issues, aluminum wiring, etc.)

*Property criteria subject to change
*May vary in some markets
1. Select “Find a Home” on the home page:
   - When prompted, select the metro area of interest

2. Use the white search bar to search:
   - City, High School, ZIP, County, Address, or MLS #

3. The search tabs allow you to narrow your search by:
   - Home type, price, bedrooms, bathrooms, high school, and more
Rental Pricing

506 Amber Path, Peachtree City, GA 30269

List Price
$358,800

The estimated rent and Right to Purchase Price are outlined below and assume that Home Partners buys this home and rents it to an approved resident.

Home Partners Monthly Rent
$2,510 / month

Year 1 Rent: $2,510
Year 2 Rent: $2,600
Year 3 Rent: $2,700
Year 4 Rent: $2,800
Year 5 Rent: $2,910
Year 1 RTP: $376,700
Year 2 RTP: $395,500
Year 3 RTP: $415,400
Year 4 RTP: $430,100
Year 5 RTP: $457,900

Learn more about Right to Purchase Program
The Right to Purchase

Once an approved household finds a home:

- Home Partners will analyze the value of the home
- If approved, we will send the household an email outlining an estimate of the Acquisition Cost and what we will offer.
- We also outline the rent and estimated Right to Purchase prices for each lease term

**Example Pricing Structure:**

<table>
<thead>
<tr>
<th>Cost Type</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase Price</td>
<td>$190,000</td>
</tr>
<tr>
<td>Closing Costs</td>
<td>$2,000</td>
</tr>
<tr>
<td>Make Ready Estimate</td>
<td>$6,000</td>
</tr>
<tr>
<td>Requested Renovations (Optional)</td>
<td>$2,000</td>
</tr>
<tr>
<td><strong>Estimated Acquisition Cost</strong></td>
<td><strong>$200,000</strong></td>
</tr>
</tbody>
</table>
Rent and Purchase Price Transparency

We provide a schedule of rent and estimated Right to Purchase price for each lease term for up to five years:

- Households review and must agree to pricing before we make an offer
- Rent increases by 3.75% each year
- Purchase price increases by 3.5% - 5% each year
- Projected move-in date (minimum 10 business days)

MONTHLY RENT

3.75% annual increases

<table>
<thead>
<tr>
<th>YEARS</th>
<th>RENT</th>
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<tr>
<td>0</td>
<td>$1,600</td>
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<tr>
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<tr>
<td>2</td>
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<tr>
<td>3</td>
<td>$1,800</td>
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<tr>
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<td>$1,870</td>
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<tr>
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<td>$1,940</td>
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</tbody>
</table>

RIGHT TO PURCHASE PRICE

3.5 - 5% annual increases

Projected move-in date (minimum 10 business days)

<table>
<thead>
<tr>
<th>YEARS</th>
<th>RIGHT TO PURCHASE PRICE</th>
<th>ESTIMATED ACQUISITION COST</th>
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</thead>
<tbody>
<tr>
<td>0</td>
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<td>$200,000</td>
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<td>$229,500</td>
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<tr>
<td>5</td>
<td>$255,300</td>
<td>$237,500</td>
</tr>
</tbody>
</table>
For more information, please contact:

(877) 234-5155
info@homepartners.com

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