

DOWN PAYMENT RESOURCE

ANTITRUST OBLIGATION

Stellar MLS is a for profit corporation whose shareholders and members are engaged in similar businesses and Stellar MLS provides services to such shareholders and members.

Whenever such persons engaged in similar businesses gather or when corporations provide services to such similar businesses, there is a risk of antitrust liability or of the appearance of anti-competitive activity.

Stellar MLS has adopted strict policies to avoid any such liability or appearances. Any departure from these policies could result in severe civil and criminal penalties to you as individuals, to your company and to your association/board and Stellar MLS.

Agenda



- What is DPR?**
- Homebuyer Program Types**
- How is DPR integrated into Stellar MLS?**
- Home Buying Myths**
- DPR in Florida**
- Live Demo**
- Examples of how to utilize DPR**
- DPR Resources**
- To-Do List for DPR**

What is Down Payment Resource?



- National database and matching engine of ~2,200 homeownership programs.
- Award winning technology helps agents be the down payment hero to buyers.
- Integrated into the MLS and property listing data.
- **No setup required!**



Homebuyer Program Types



78% DOWN PAYMENT AND CLOSING COST ASSISTANCE

67% of Down Payment or Closing Cost Assistance Programs Have Deferred Payments

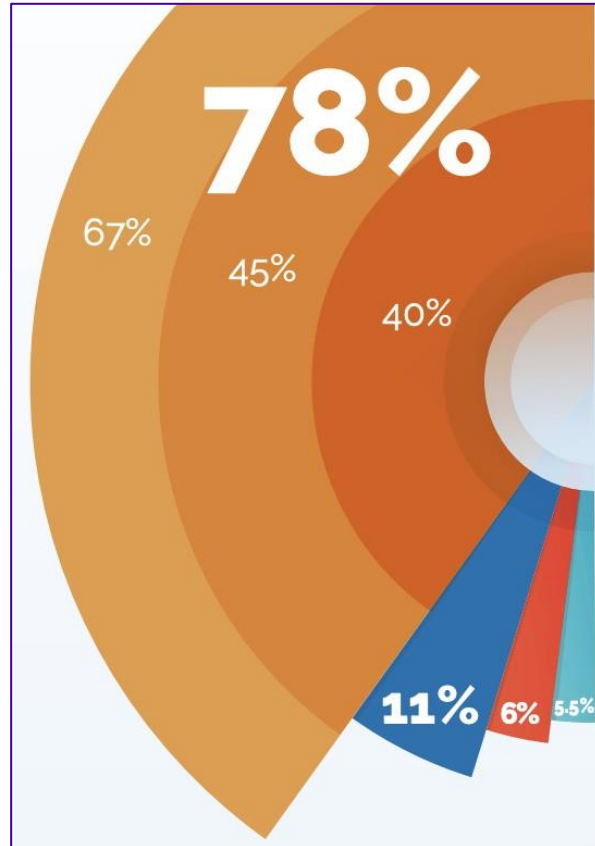
45% are Forgivable Loans

40% of all Down Payment or Closing Cost Assistance Programs are Forgivable Loans with Deferred Payments

Grants: Gifts which do not have to be repaid

Second Mortgages: Loans with very low or no interest rate where the payment may be deferred or forgiven incrementally for each year the buyer remains in the home.

Combined First Mortgage & Down Payment Programs



11% ADDITIONAL PROGRAMS

Includes matched savings programs, Housing Choice Vouchers (HCV) and other programs.

6% FIRST MORTGAGES LOANS

Below-market interest rates, lower or no mortgage insurance, or 100% financing.

5.5% MORTGAGE CREDIT CERTIFICATES (MCCs)

Provide up to \$2,000 in annual tax credits for the life of the loan.

How is DPR integrated into Stellar MLS?



From Stellar Central:

The screenshot shows the StellarMLS interface. On the left, there is a navigation menu with a search bar and several categories: 'PINNED FAVORITES' (Matrix™, Cloud CMA, Down Payment Resour...), 'NAVIGATION' (Home, Products & Services, Association Resources Sample, My MLS Account). A purple arrow points from the search bar to the 'Down Payment Resource' card in the 'Connect With Customers' section. Another purple arrow points from the 'Products & Services' menu item to the same card. The card features the 'Down Payment Resource' logo and the text 'Down Payment Resour...' and 'Down payment programs'.

Search Results in Matrix:

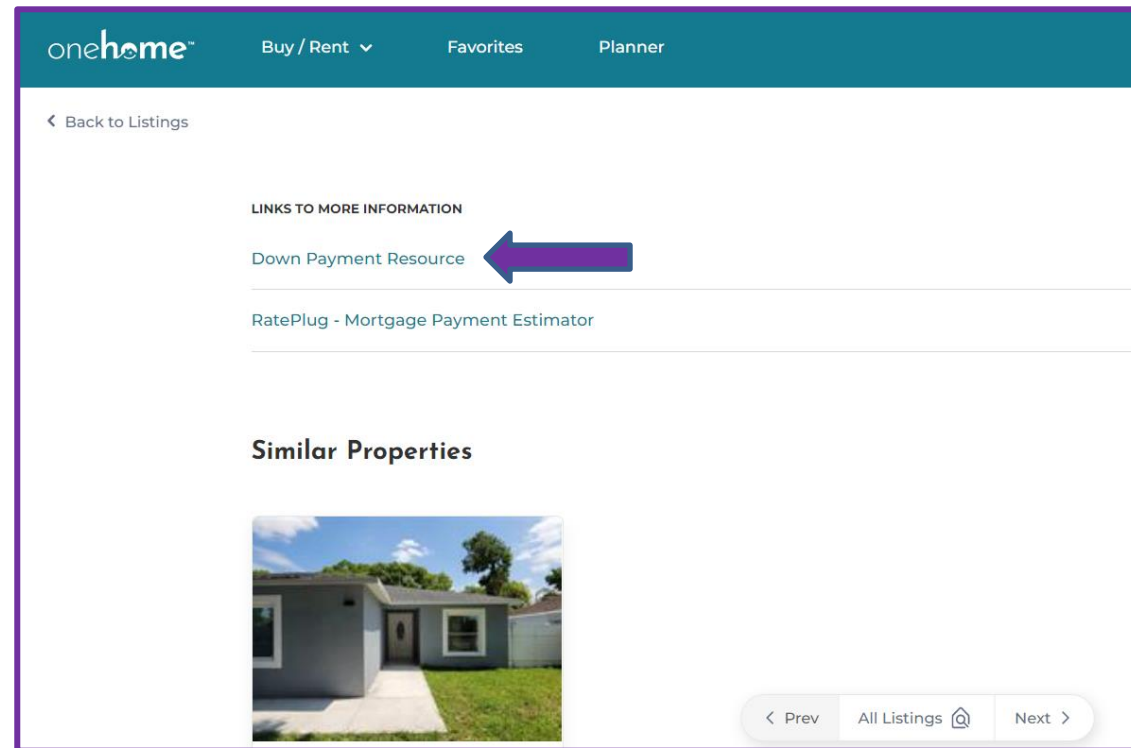
The screenshot shows search results in the Matrix view. At the top, there are navigation links: 'Previous', 'Next', '1-25 of 39', 'Checked 0', 'All · None · Page'. Below this is a table with columns: '#', 'ML#', 'Status', and 'Address'. The table contains four rows of results. A red box highlights the 'Down Payment Resource' icon (a green circle with a white dollar sign) in the first row. A red arrow points from this icon to the 'Down Payment Resource' icon in the listing details below. The listing details show the address '1035 W OLIVE STREET, LAKELAND,' and a navigation bar with 'Listing', 'Tax', 'Photos', 'History', 'Parcel Map', and 'Flood Ma'. A red arrow points from the 'Down Payment Resource' icon in the listing details to the 'Down Payment Resource' icon in the listing details.

#	ML#	Status	Address
1	W7835094	ACT	504 PEAR ST
2	L4923480	ACT	1035 W OLIVE ST
3	Q5950761	ACT	830 SHARRON CIR
4	P4916131	ACT	1203 TAYLOR ST

How is DPR integrated into Stellar MLS?




On the Customer Portal OneHome:



Home Buying Myths



MYTH #1
**YOU NEED
20% DOWN.**

An icon of a house with a percentage sign overlaid on its right side, symbolizing home buying and financing.

There are many low down payment loans and programs available and new data shows that a lower down payment may even be better, as it provides a valuable cash cushion.

Home Buying Myths



MYTH #2

**DOWN PAYMENT HELP
IS ONLY FOR
FIRST-TIME
HOMEBUYERS.**



41% of homeownership programs do not have a first-time homebuyer requirement and are available for eligible repeat homebuyers.

Home Buying Myths



MYTH #4

**IT'S TOO EXPENSIVE TO BUY
IN MY MARKET.**



There are programs in every market, including high cost areas. 11% of programs offer incentives and even specific programs for community service workers, including educators, police officers, firefighters and healthcare workers.

Down Payment Resource in Florida



- **190 Programs in FL***
- **74% are Funded***
- **\$381,000 purchase price limit for STATE programs**
- **(other programs may go higher)**

- **As of June 2021*



Live Demo! Grab your DPR link!



- Let's take a look inside of DPR!

The screenshot shows the StellarMLS interface. On the left is a navigation menu with a search bar and sections for 'PINNED FAVORITES' (Matrix™, Cloud CMA, Down Payment Res...) and 'NAVIGATION' (Home, Products & Services, Association Resources Sample, My MLS Account). A purple arrow points from the search bar to the 'Down Payment Resource' card in the main content area. Another purple arrow points from the 'Products & Services' menu item to the same card. The card is titled 'Connect With Customers' and features the 'Down Payment RESOURCE' logo and the text 'Down Payment Resour...' and 'Down payment programs'.

WELCOME TO DOWN PAYMENT RESOURCE®

Add your free Down Payment Connect lead-gen page to your website, email and social media!

Here is your landing page:

https://www.workforce-resource.com/dpr/pmt/MFRMLS/JOHNNY_LIPSCOMB

Examples of How to Utilize DPR




- **Social Media Posts**
- **Link out from your website**
- **Add DPR to your Email Signature**


John Lipscomb, CMLX1, e-PRO
Senior Trainer/Customer Engagement Advisor

 StellarMLS
Stellar Training Team Mission Statement:
To create and deliver educational solutions that engage, empower, and excite our real estate community.


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www.mfcre.com

 **Down Payment Money is available**
SEE IF YOU'RE ELIGIBLE

Create Post [Close]

 Stellar Trainer John Lipscomb
Public [Dropdown]

https://www.workforce-resource.com/dpr/pmt/MFRMLS/JOHNNY_LIPSCOMB [Emoji]


Down Payment Money is available
SEE IF YOU'RE ELIGIBLE

WORKFORCE-RESOURCE.COM
Get Down Payment Help
Find out how to get help with the down payment to buy a ho...

Add to Your Post [Image] [People] [Emoji] [Location] [Heart] [More]

Post

DPR Resources



- **Website**

www.downpaymentresource.com

- **Live Webinars**

- **Pre-Recorded Videos**

- **Facebook Group**

facebook.com/groups/downpaymentinsiders

To-Do List for DPR



- LOCATE YOUR DPR CONNECT LINK
- ADD LINK TO YOUR EMAIL SIGNATURE
- MARKET ELIGIBLE PROPERTIES WITH PROGRAM INFORMATION
- FACEBOOK AD CAMPAIGNS WITH YOUR LINK
- INSTAGRAM PROFILE LINK
- EDUCATIONAL CONTENT ON YOUR SITE
- FIRST-TIME HOMEBUYER SECTION ON YOUR SITE
- EXPLAINER VIDEOS
- HOST VIRTUAL HOMEBUYER EVENTS
- DRIP MARKETING CAMPAIGNS

SUPPORT OR QUESTIONS

For assistance with your questions,
please feel free to contact us!

Toll Free: **(800) 686-7451**

Local: **(407) 960-5300**

Email: **support@stellarmls.com**

Hours: **Mon.-Fri. 8:00 A.M.-6:30 P.M.**
Saturday 8:00 A.M.-6:00 P.M.

