

# Employee Centered Benefits

## HOMEOWNERSHIP COACHING & SAVINGS

**Purchasing, Selling, or Refinancing?** This exclusive program can make decisions easier and less expensive. It is provided to you and your family as part of your benefits package.

### Buying/Selling a Home

- Cash Back- Receive 20% Real Estate Commission credit applied towards closing costs – No Caps Save \$1,000s
- Experienced Buyer/Seller Representation

### Refinancing

- Cash-out/ Debt consolidation/ Student Loans
- Remove Mortgage Insurance
- Renovation loans

### Loan Programs and Services

- Credit Counsel with forward guidance
- 0% and Low Down Payment Grant programs
- \$1,000 Lender Credit
- Conventional, FHA, VA, Jumbo, Non-QM & Equity lines
- Same day Pre-Qualifications
- Convenient day, evening, and weekend appointments



For more information or to schedule a free consultation,  
call **424-255-6860** or email **[info@imaginehomebenefits.com](mailto:info@imaginehomebenefits.com)**

## Typical Closing Fees- \$600,000 Purchase

### Exclusive Savings Credits

▶ Appraisal	\$ 650.00
▶ Title & Escrow	2,150.00
▶ Tax Service Fee	200.00
▶ Recording Fee	250.00
▶ Processing & Underwriting	1,000.00
▶ Notary	200.00
▶ <b>Total Fees</b>	<b>\$ 4,450.00</b>
▶ Real Estate Credit	\$ 3,600.00
▶ Lender Credit	\$ 1,000.00
▶ <b>Total Credits</b>	<b>\$ 4,600.00*</b>

\*Discounts only apply when working with IHB partners

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*“Very helpful, patient, knowledgeable. Really great resource” Melinda M.*

*“I was able to go from an initial consultation to owning a home in a few months. Steven S.*

*“Really glad that this program is available. I had no idea where to begin. They took care of everything and helped me get a Grant!” Ron & Suzie O.*

**imaginehomebenefits.com** – *“Imagine Me Home”*

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