FOP NV CO LODGE 21
HOME PERKS

In the market to buy or sell?

As an FOP member, if you're looking to sell or purchase a home, Our Home Perks program helps keep money in your pocket. Receive up to $30,000 when buying a home!

Program Details

- For FOP members
- There is no re-capture period, meaning you never pay the money back
- Apply your money towards closing costs, rate buydowns, or pre-paids
- Down payment assistance available
- No interest rate adjustment, meaning you will not be given a higher rate to receive the credit
- No area restrictions or income restrictions
- Immediate and extended family members eligible to receive 50% of the benefit
- FOP membership is the ONLY requirement to qualify for the program
- Secondary and investment properties eligible
- **$1,000 donated in your name to the FOP foundation**

Common Questions

Can the credit only be used towards closing costs?

NO, it can also be used towards a rate buy down, pre-paid items such as taxes and insurance, or a combination of all three.

Do I have to pay the credit back?

The credits and/or discounts are not added to your loan amount, nor towards your interest rate, therefore you do NOT have to pay them back.

Are there limits to the purchase price, or are there area restrictions?

There are NO limits and no area restrictions in the states where the program is available.

Are education or courses required to receive the benefit?

NO, they are not required; however, they are available and recommended.

Do I need a higher credit score than what government or agency guidelines require for this program?

NO, you do not.

Does it matter how much I make?

There are NO income limits. As long as you qualify, you can receive the benefit.

Scenario Examples

Buying Example

Loan Amount	Cash out-of-pocket savings after credit & discounts
$320,000	$6,500
$475,000	$8,825
$750,000	$12,950
$965,000	$16,175

Potentially save tens of thousands more in the long-term by using the credit to buy down your interest rate

Selling Example

Sales Price	Additional net cash to you after discounts
$350,000	$5,250
$475,000	$7,125
$750,000	$11,250
$925,000	$13,875

If buying and selling, both scenarios can be combined to save thousands more!

Getting Started

Get In Touch:

FOP Home Perks
(877) 400-8441
info@ourhomeperks.com

Visit Us Online:

Learn more or
submit a form to get started:
OurHomePerks.com/FOP

Required to sign up:

Proof of membership

Commonly needed (when purchasing):

- Pay stubs from last 30 days
- 2 months recent bank statements
- 2 years recent tax returns

With our premier mortgage banking, you're in good hands!

We are proud to be the top retail mortgage brokerage in the country, where we can provide our own financing for your home loan, or shop through hundreds of lenders throughout the U.S. to find the right loan for you. We use experienced teams and sophisticated software to get your loan closed and welcome you home!

YOUR **STREAMLINE** TEAM
CROSSCOUNTRY MORTGAGE