



Breaking Barriers & Growing Your Business

Get
Home 
NOW!

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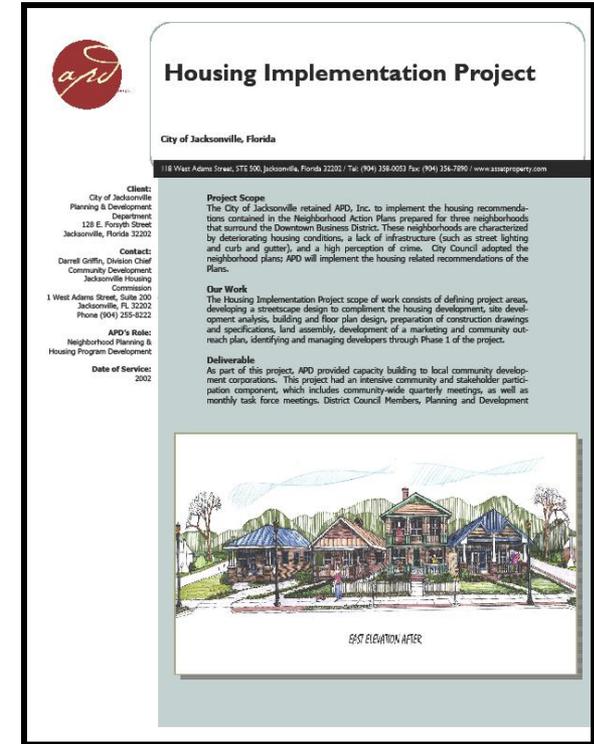
APDS Company Profile

Firm Background

- APD Solutions is a National Neighborhood Revitalization Firm created to meet the current housing industry challenges
- Affiliated with APD, Inc. established in 1990 with the help of the FDIC and Resolution Trust Corp. (RTC)
- National reputation in developing redevelopment strategies for low-to-moderate, historic and minority neighborhoods

Experience

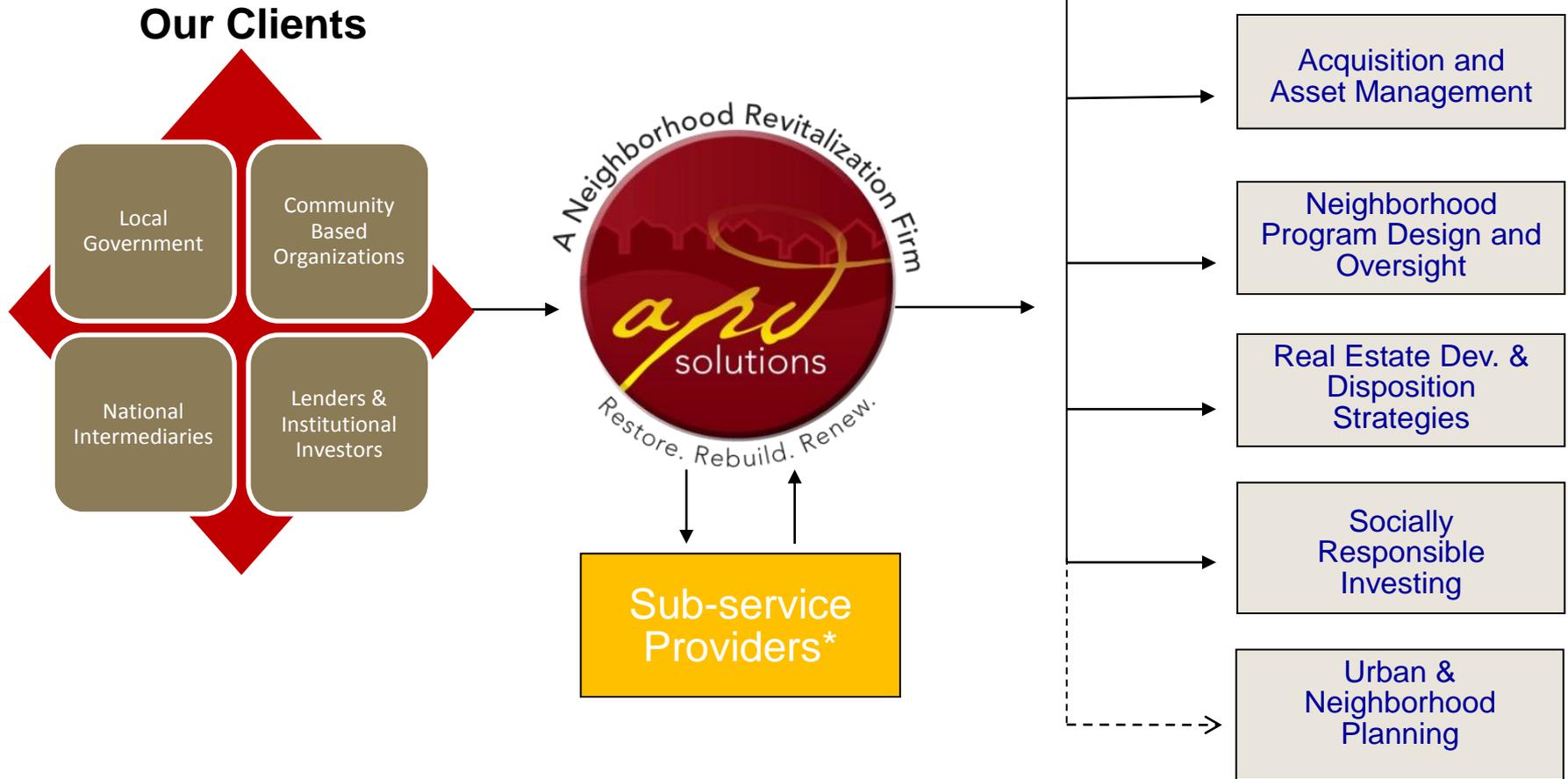
- Over 225 years experience in housing, finance, affordable programs and neighborhood development



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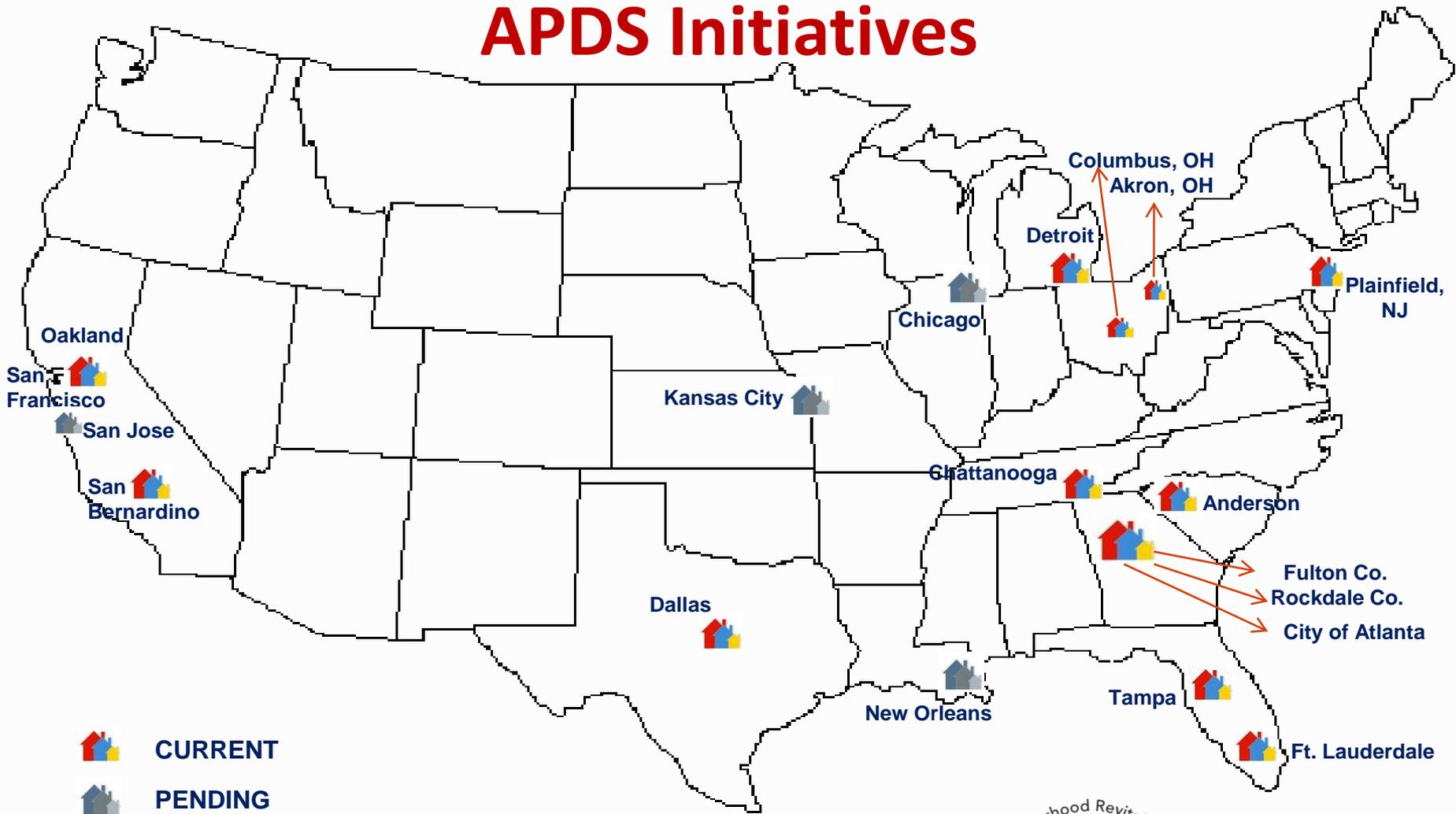
What We Provide



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APDS Initiatives



 **CURRENT**
 **PENDING**



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Recap of the Last Few Years

Unprecedented Housing Crisis:

- Foreclosures have **increased by 71%** since last year
- **1.2 million REOs** by the end of 2008
- **2 million foreclosures** in the first 6 months of 2009
- Today **1 million vacant homes** in US only ___?___ **listed**

Enormous Impact on Entire Communities:

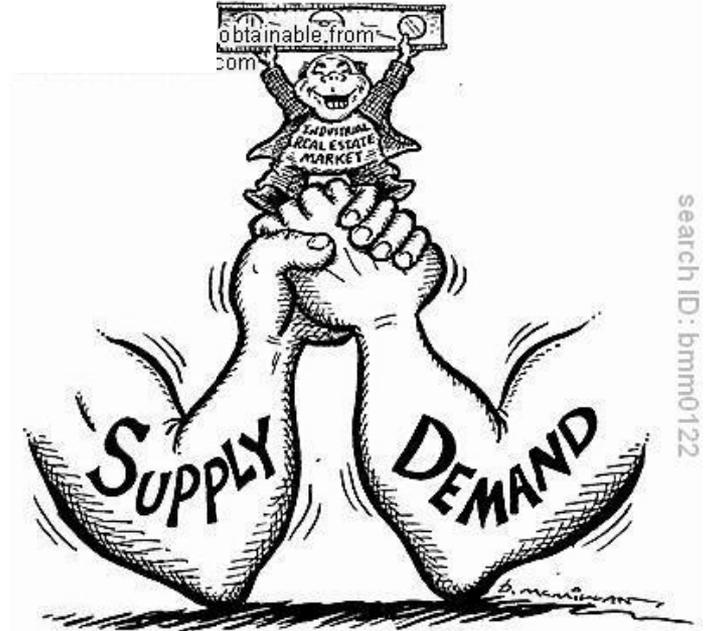
- **40.6 million** homes in neighborhoods surrounding foreclosed homes will suffer price decline
- **\$352 billion** total decline in property values
- Localities will lose **\$4.5 billion** annually in property taxes and other local tax revenue



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What is Real Estate?



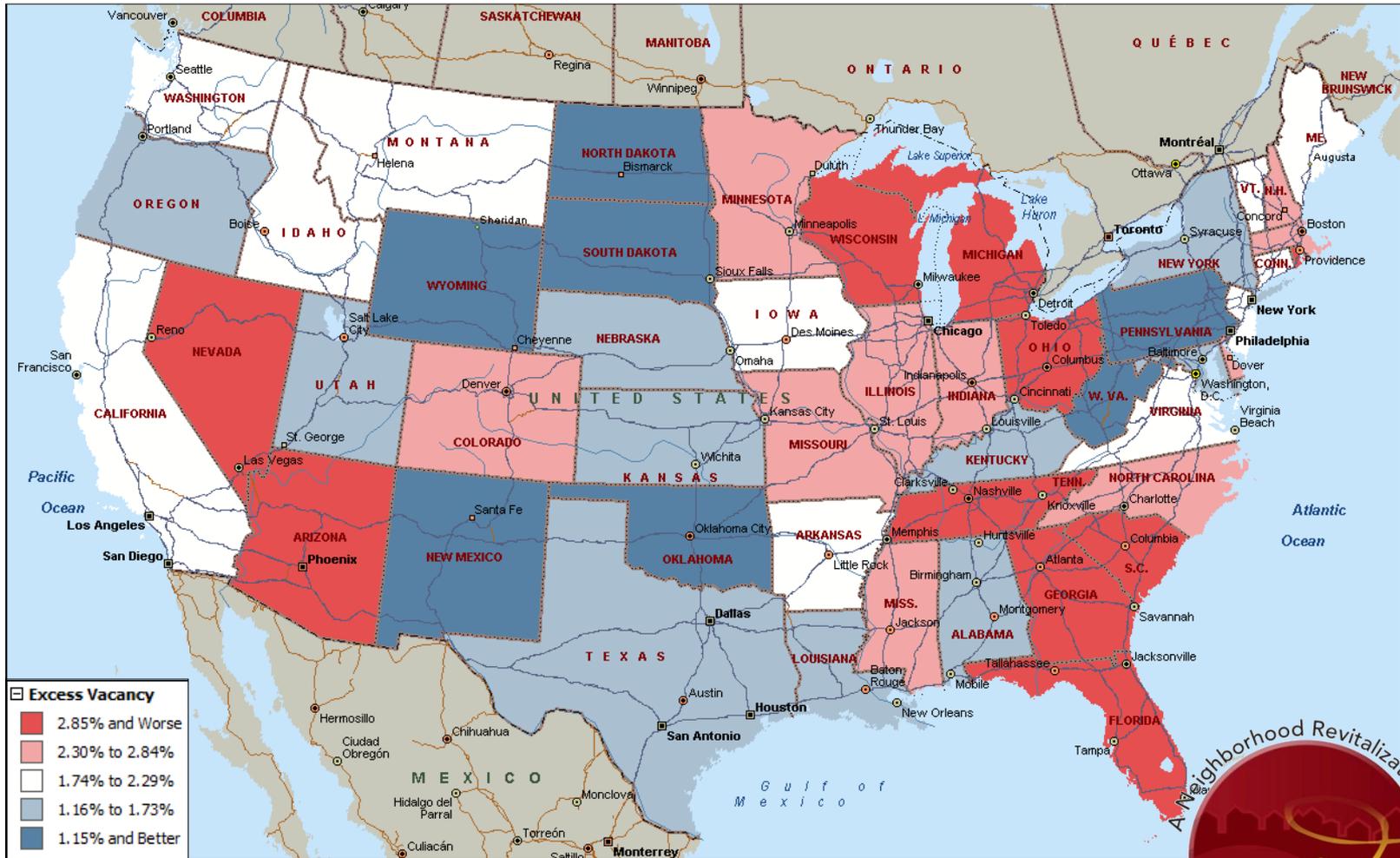
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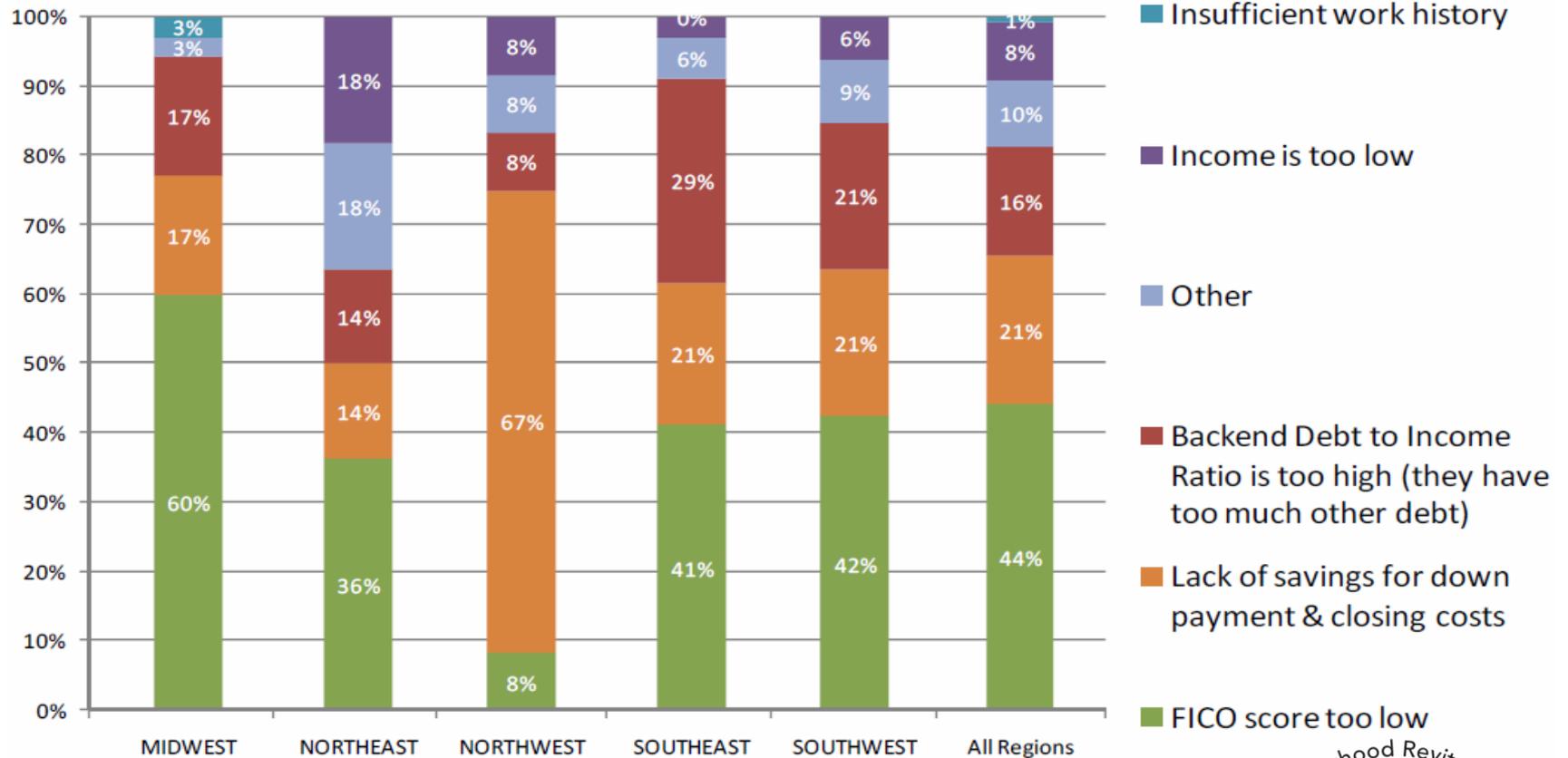
Supply Problems: Excess Vacancy



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Demand Problems: Why Buyers Don't Qualify



Source: JBREC and Freddie Mac, May 2011

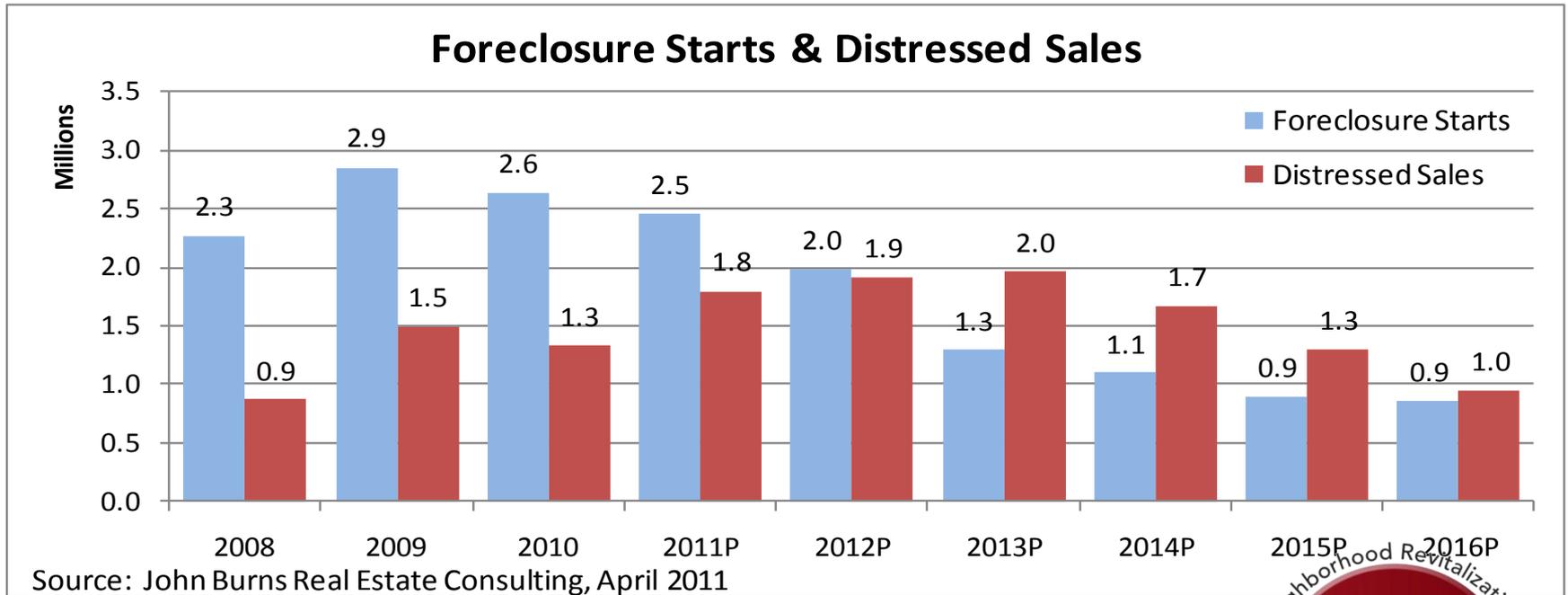


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Projections are encouraging, but can we afford to wait

- 50% of the Foreclosure Notices have been filed
- Only 30% of the distressed homes have been sold



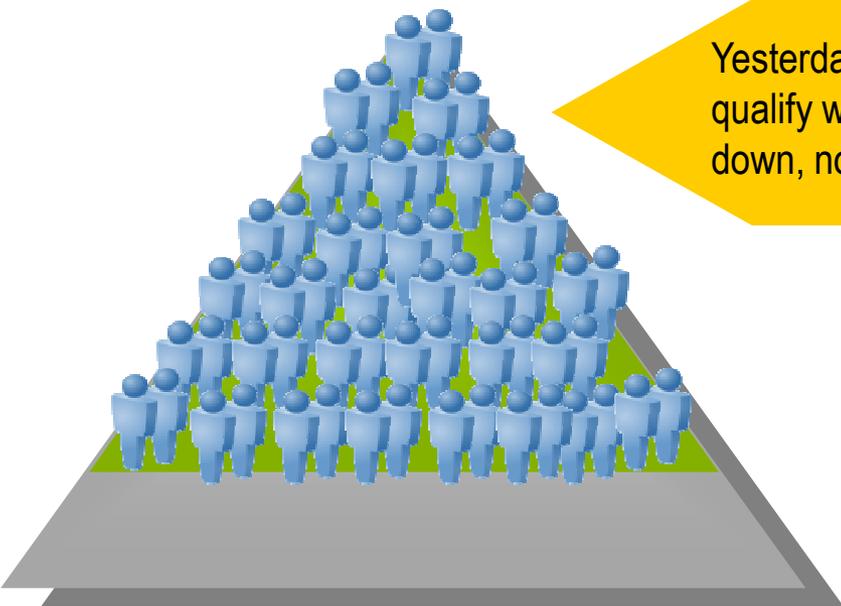
- There's obviously much left to be done...



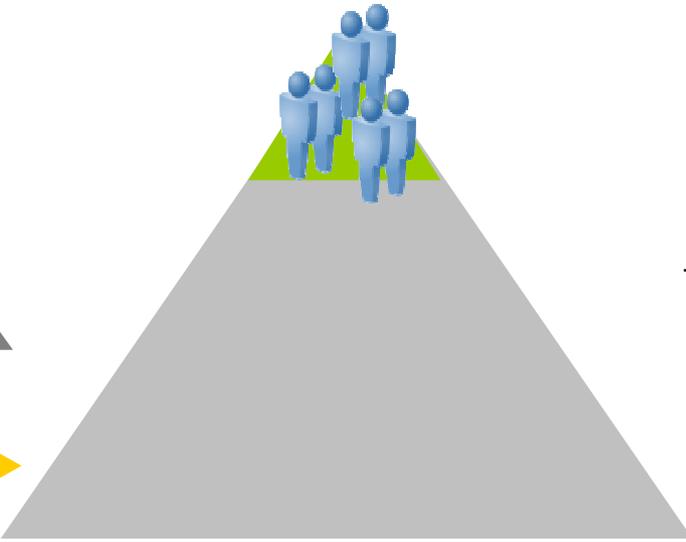
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Qualified Buyer Pools are Much Smaller



Yesterday homebuyers were being asked to qualify with 580-600 minimum credit scores, 0% down, no reserves, and 45 debt to income ratios.



Today homebuyers are being asked to qualify with 700 minimum credit scores, 5% down, sufficient reserves, 33/41 debt to income ratios, and stellar credit history.

Rising Home Inventory Levels have not been met with Rising Demand, as “Prime” Loan Underwriting Guidelines have tightened, excluding many borrowers from qualifying.



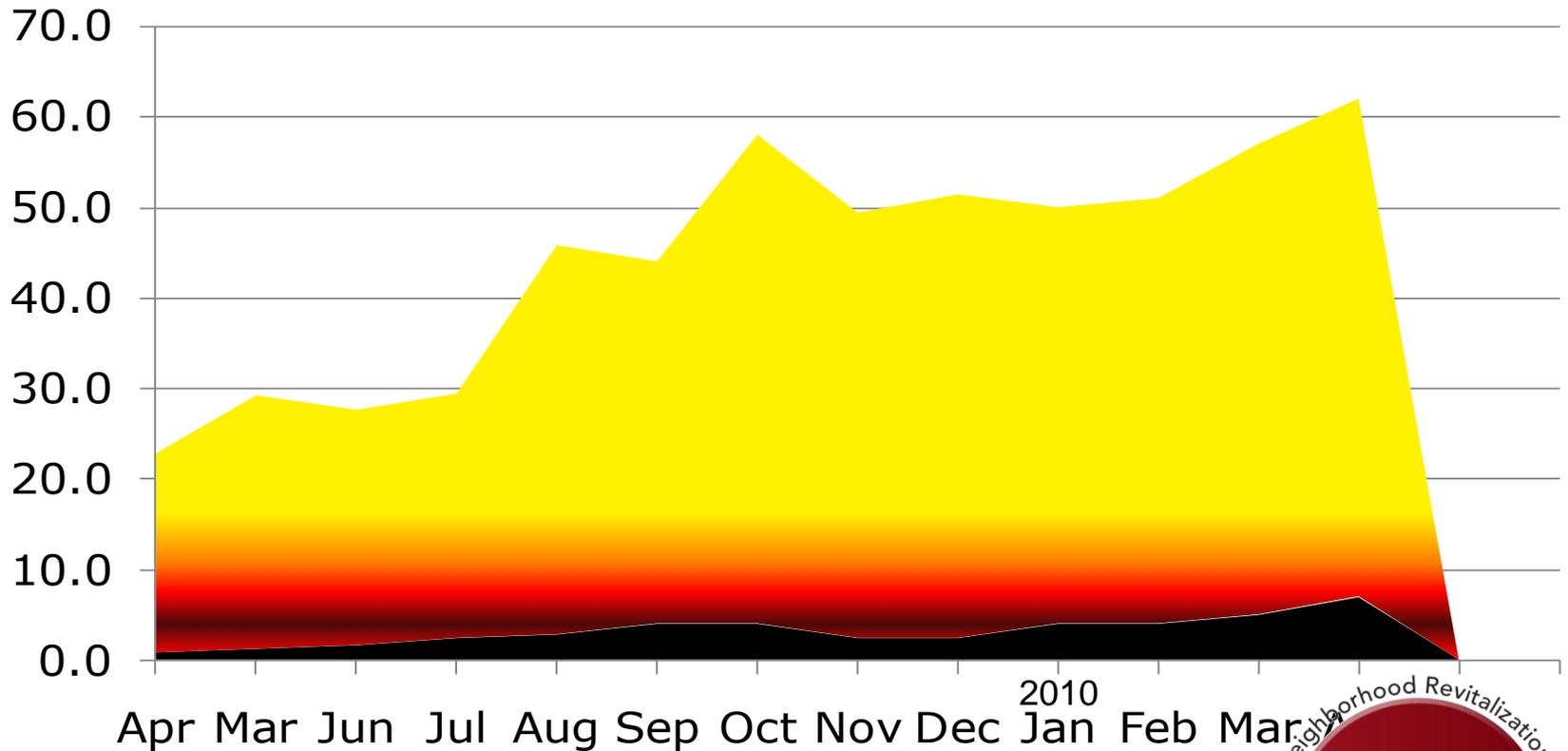
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Can the Borrowers Be Found?

Yet the Banks are only finding Buyers for roughly 10% of the unsold home inventory...

■ REO Liquidation ■ REO from Foreclosures



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What Are Today's Barriers To Homebuying?

- Barrier 1
- Barrier 2
- Barrier 3
- Barrier 4
- Barrier 5
- Barrier 6
- Barrier 7



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Renovation Industry

- Renovation industry is **big** . . and getting bigger
 - \$233 billion (40% of all residential construction)
 - \$176 billion - owner-occupied
 - Only a **small fraction** is financed as part of a **first mortgage**
 - And yet, most common time to repair is immediately after moving in
- Purchase mortgage without renovation is inefficient
 - A disadvantage to new homebuyers (especially minorities, immigrants and low/mod)
 - Little cash left after purchase
 - Sacrifice time and quality
 - Must resort to more expensive options (credit cards, etc.)
- The real estate and lending industry are barely scratching the surface
- APD Solutions can **grow your business** by developing a more broadly applicable solution for home rehabilitation



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Enhanced 203(k) Renovation Product

Today's renovation products are stale. Our solution offers:

- Turnkey coordination by APDS (No Extra Work for You)
- FHA underwriting with credit scores down to **580**
- **1-4 unit homes**, Condos, Townhomes, PUDs & Manufactured
- Streamline up to \$35,000 and Standard above \$35,000
- Dedicated lending teams coordinated through APDS
- Loans up to 110% of After Rehab Value
- All Rehab completed by The Home Depot
- One year Home Depot Warranty
- One-year Home Maintenance Option



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Why Is this Special?

Credit Enhancement:

- The Process of reducing credit risk by requiring collateral, insurance, or other agreements to provide the lender with reassurance that it will be compensated if the borrower defaulted.

Turnkey Execution:

- Project management and oversight of all aspects of the program. No extra work for you.



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Special Credit Score For First Responders

550 Minimum Credit Score

Covers:

- Police Officers
- Firefighters
- EMS
- Military



Get Them Home Now!



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Eligible Property Types

- Owner occupied homes only
- 1 – 4 unit homes
- Townhomes
- PUDs
- Condos (interior only)
- HUD Foreclosures (special incentives apply)
- Certain mixed use (usage criteria apply)
- Manufactured Homes



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Eligible Participants

- First-time Homebuyers
- Move Up Buyers
- No Income Limits
- Refinancing Owners
- Refi-Incentive \$250



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Job Loss Protection (Option)

Financial Protection – No new homeowner should be without this! It provides emergency grants for assistance during various types of unforeseen financial difficulty. It provides a safety net for homeowners should they experience a short-term financial challenge.



**Up to six months of Mortgage Payments
Coverage up to \$1,800 per month**



Examples of items that may be covered are:

- *Involuntary Loss of Employment*
- *Unexpected medical expenses*
- *Unusually high car repair bills*
- *Catastrophic events*
- *Other major financial events*



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How Does It Work?

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APDS Turnkey Management

Credit Enhancement:

- Handle all project details
- Customer Service (Concierge)
- Cutting Edge Technology
- Coordinate Access to Lending
- Referrals to Real Estate Agents
- Construction Oversight
- Document Collection
- Marketing Support



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Current Targeted Areas



Adding:

MD/DC

PA

LA

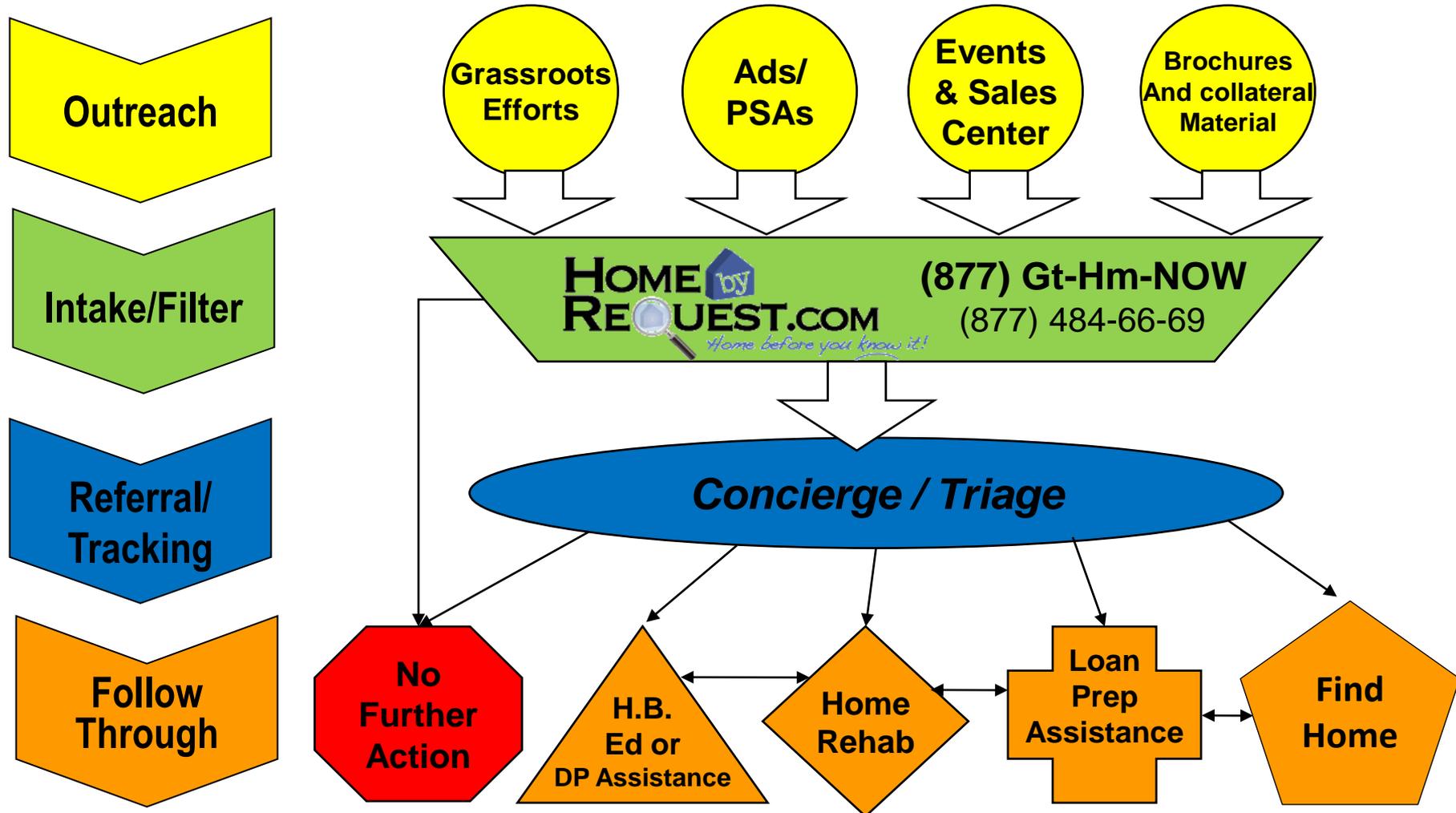
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“Get Home Now” – Bringing It All Together



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Real Estate Professionals

IMPROVE YOUR LISTING POWER!!!



- Get the listing by assuring the seller of a quick sale – Advertise their home as the “Get Home Now” dream home!!
- Turn old listings into SOLD LISTINGS
- Overcome objections by providing an option
- Paint the picture for the buyer!!
- Use our contractors to draw up plans or drawings for the potential renovation
- Move the “latent” inventory
- Close property in “As-Is” condition
- **Sell neighborhood/location**



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Your Target Market are Buyers:



- Interested in REO and short sales
- That want to purchase a property that needs repair
 - ✓ Cure un-permitted additions
 - ✓ Out dated kitchens, bathrooms, etc.
 - ✓ Cracked slabs and foundation issues
- Focused on saving time and money by financing the purchase with the cost of repairs
- Who have low-to-moderate incomes or need co-signers to help qualify
- Interested in the target neighborhood but can't find the perfect property



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Buyer Benefits



- More Affordable with One Closing
- Get the Home You Want; The Way You Want It
- Up to six months PITI can be included in the mortgage payment if the property is not occupied during construction
- Get the Job Done Now

- Renovations
- Upgrades
- Repairs



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If You Have Buyers



We have a special feature for Real Estate Professionals that allows you to make reservations for your clients. When you have a client you think is ready please follow these 3 simple steps:

- 1) **Call our toll free number (877-GT-HM-NOW) and speak to our customer service concierge. They will ask you a few** questions about yourself and your client. Before you hang up they will be able to tell you if your client will be forwarded to a lending professional with one of the program approved lenders.
- 2) **Your clients are pre-approved by a program lender. After speaking with a loan officer and providing requested** documentation your clients can select a home and have the home reviewed by a Home Depot Renovation Specialist. After your client agrees on a list of repairs or improvements (scope of work) that can fit into their budget it is included in their mortgage loan.
- 3) **The loan closes and you get paid. There is one closing and the funds for renovations are held in an escrow account to** pay Home Depot as work is completed. If you refer a refinance APD Solutions will pay you a \$250 referral fee.



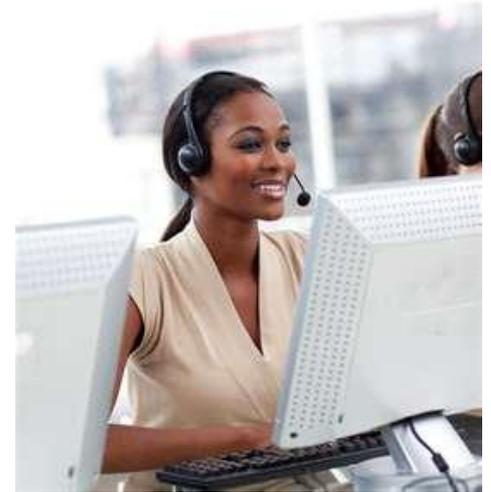
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Buyer Benefits & Support

- APD Solutions Concierge is there every step of the way to answer questions or relieve concerns
- Each buyer receives a “What to Expect” Guide Book
- Warranty on All Renovation/Repair Work



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Help With Your Listings



- 1) **Low-cost Marketing support.** APDS will provide marketing support that includes property flyers television commercials, and newspaper/magazine advertising.
- 2) **Market the program with your listing.** Many agents will identify their listing as GHN eligible in MLS and we will also feature Your Properties on HomeByRequest.com .
- 3) **Get Referrals by Joining our Real Solutions Network (RSN).** APD Solutions will provide pre-approved referrals, of unaffiliated consumers that will create more business.



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Get Home Now! Consumer Outreach



- Print materials & Ads
- Brochures
- Fact sheets
- Yard Signs
- Intake and call logs
- Referral Assistance
- PSAs
- Marta Buses



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Marketing Materials To Help With Your Listings



REBUILD THE DREAM™
A FIRST GUARANTY MORTGAGE CORPORATION
AND REHABILITATION SPECIALISTS

Rebuild the Dream will provide an alternate financing option with more flexible mortgage terms compared with conventional financing and assistance, agency lenders and dealer. Qualification, Rehabilitation, and Key Construction Requirements apply from HUD or Multi-Family Living in Manufactured Housing.

Aaron Barua NMLS #38818 phone 703-637-4964
Senior Loan Officer | First Guaranty Mortgage Corp.
Bella Greenberg Direct | 404-208-1144 email aaron@firstgu.com

2 BR	1 BA	Type	1,169 sq. ft.
List Price: \$		13,950	





Apollo Associates Realty
Jeffery Hicks



"Success First Since 1974"
Office 404-753-7373
Email: hicksj795@bellsouth.net

2364 Cross Street Atlanta GA 30318

Description: 1 level Rancher sits on a 7841 acre lot. Fix it up, needs bathroom refinished, new carpet, kitchen refinished and interior paint. Great potential. REO Homes are sold AS-IS. Ask your agent for details. Priced to sell quickly. Easy 203k fix-up to add value and make it yours.

- Customize this house, just like you were buying new, without the price of a new house.
- Upgrade this house, just like you were buying new, make it the way you want it.
- Have you been looking at houses and cannot find a house that meets your needs, here is your solution - Rebuild this house to fit your Dream
- Are all the houses in your price range worn out and in disrepair, you have just found our Dream, rebuild it to your desire.

Recommended Renovation For This Property:

This property is very solid and functional as is, but offers some great opportunities:

Since the kitchen needs work anyway, put in a new kitchen with new appliances and you are set for years to come. And just think how enjoyable for the whole family this will be.

Renovate the bathrooms exactly the way you want them. Just think you can make it like a new house and you get to pick the upgrades and customize it just the way you like.




Monthly Breakdown of additions to Principle and Interest on mortgage payment for various rehab amounts:

Rehab Amounts	Rate	Extra Monthly Rehab Payment
\$10,000	5.250%	\$55.22
\$20,000	5.250%	\$110.44
\$30,000	5.250%	\$165.66



A Neighborhood Revitalization Firm
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- Before & After Pics
- Rehab Pricing
- Interest Rates

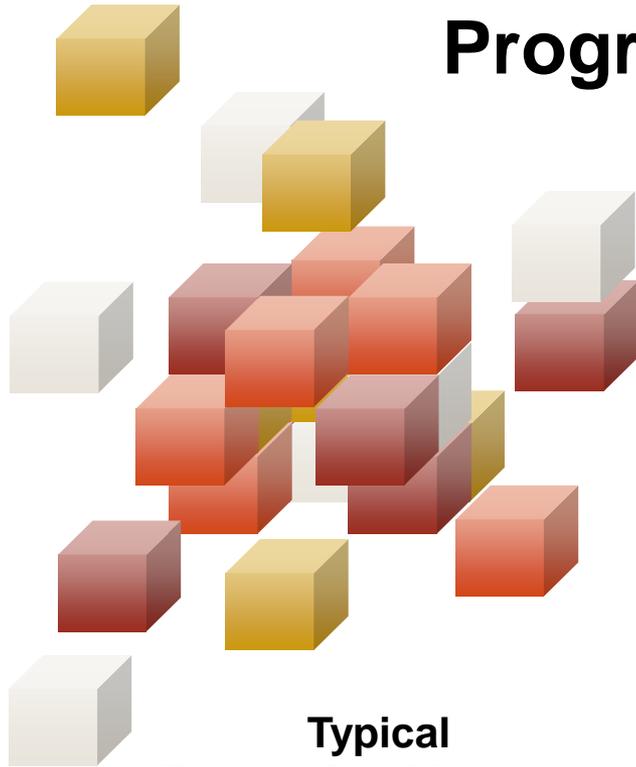


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The APDS Approach

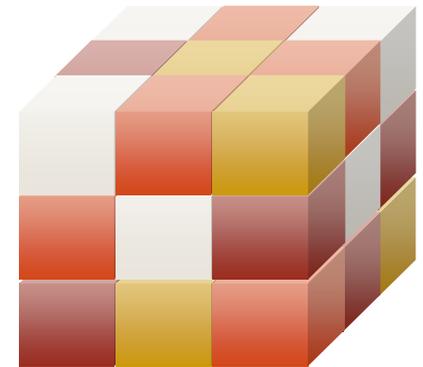
Get Home Now! Program Administration



Typical
Renovation Mortgage
Programs



**Galvanized
Execution**



**APDS
Get Home Now!
Program**



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Thank You!
Any Questions?

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