

## Does the RealtyAmerica.org Program make financial sense for the Builder/Seller?

It is common for a Builder/Seller to “negotiate” (or drop) the sales price in order to make a sale. Many Builders/Sellers drop their price by 3%, 5% or even more.

With the RealtyAmerica.Org Gift Program most Builders/Sellers are able to obtain full listing price for their homes. The benefit can easily be seen:

### *See for yourself!*

#### **Normal Real Estate Transaction:**

List Price:	\$ 100,000	(Comps)
Sale Price:	\$ 95,000	
		(Homebuyer has down payment)
Less Commission:	\$ -6,650	(7%)
Subtotal:	\$ 88,350	
Less Closing:	\$ -1,900	(2%)
NET:	\$ 86,450	

#### **RealtyAmerica.org Transaction:**

List Price:	\$ 100,000	(Comps)
Sale Price:	\$ 100,000	(Full Price)
Less Commission:	\$ -7,000	(7%)
Less Fee for RealtyAmerica.org:	\$ -3,750	
Subtotal:	\$ 89,250	
Less Closing:	\$ -2,000	(2%)
NET:	\$ 87,250	

321-777-HOME (4663)  
1-888-708-6005

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Indian Harbour Beach, FL 32937



RealtyAmerica.org...  
America's Best & Easiest Down Payment Gift Provider!

Down Payment Gift Program

The background of the right side of the advertisement is a collage of US dollar bills, including a \$100 bill and a \$20 bill, set against a blue sky background. The bills are slightly blurred and overlapping, creating a sense of depth and value.

The RealtyAmerica.Org logo is positioned at the bottom right of the advertisement. It features the text "Realty America.Org" in a stylized font, with "Realty" in a larger, bold font and "America.Org" in a smaller font below it. To the right of the text is a graphic of the American flag, with the stars and stripes flowing. Below the logo is the tagline "The Easy Way Home!" in a smaller font.

**Realty  
America.Org**  
*The Easy Way Home!*

## The RealtyAmerica.Org Gift Program

The RealtyAmerica.Org Gift Program is a nationwide charitable gift program that works with the Real Estate Industry to increase homeownership by providing down payment and closing cost gifts to Homebuyers.

## The Buyer

The RealtyAmerica.Org Gift Program gives prospective Homebuyers the down payment and/or closing costs—up to 5% of the purchase price or more—so that they can become homeowners. Yes, we said “GIVES,” which means that the buyer doesn't have to pay it back.



The program is available to qualifying Homebuyers interested in purchasing a single-family home priced up to \$300,700 or \$578,150 for multi-unit properties.

## How It Works

- Homebuyers must qualify for a loan that allows Gift Funds.
- Homebuyers must purchase their home from a Builder/Seller who accepts our addendum.



- Submit fully completed application at least 48 hours prior to closing. (This can be done online.)

## The Builder/Seller

The number of potential Homebuyers is huge. The number of *qualified* potential Homebuyers is limited. This is how we provide Builder/Seller assistance:

By giving down payment and closing costs assistance to potential Homebuyers, RealtyAmerica.Org creates a larger number of qualified Buyers.

More Buyers means...

- Less time on the market per listing.
- Less money spent on advertising and interest payments.
- More money for the sale of the property.

## What Is The Builder/Seller Program Contribution Fee?

- The program contribution fee paid by the Builder/Seller ensures the viability of our program so that we can provide future gift funds to people who need down payment assistance.

- The amount of the program contribution fee is equal to the amount of the gift plus 0.75%. For example, a 3% gift equals a 3.75% fee.
- The gift assistance provided to the Buyer does not come from the Builder/Seller. The down payment or closing costs funds come from pre-existing gift program funds.
- The Builder/Seller is not obligated to pay the program contribution fee until the closing is complete.
- Builders/Sellers can receive volume discount pricing on our program contribution fees. After only five transactions your fee will be reduced to 0.25% above the gift amount and will stay at the lower rate as long as you maintain a minimum of five transactions per year.

Therefore, Builders/Sellers can offer their homes to a larger audience of potential Buyers with no obligation to pay the program contribution fee if acceptable terms are not reached or a closing does not take place.

**The Builder/Seller has nothing to lose and everything to gain.**

