

HomeBuyer at a glance

Maximize your client's down payment with a home co-investment from Unison. We add cash to their down payment so they can put down at least 20% and get the home they really want. A Unison home co-investment isn't a loan and there is no monthly payment or interest. Instead Unison shares in the home's appreciation (or depreciation*) when your client sells. This means with Unison, they can:

- Make stronger offers
- Lower their monthly payments
- Eliminate private mortgage insurance
- Increase their buying power

How HomeBuyer works

1. We add to your client's down payment, so they can put at least 20% down.
2. Your client pays a transaction fee equal to 2.5% of Unison's co-investment.
3. When your client sells their home, they return the original co-investment plus a share of the change in value of their home.

Purchase-to-sale example

Your client buy a home	
Purchase price	\$750,000
Your client's 10% down payment	\$75,000
Unison's 10% co-investment	\$75,000
Mortgage 80%	\$600,000
Your client sells 10 years later	
Sales Price	\$850,000
Appreciation	\$100,000
Unison's share	\$33,000
Client's share	\$67,000
Mortgage balance	\$473,000
Payment to Unison (initial co-investment plus 33% of appreciation)	\$108,000
Your client's proceeds (equity, initial down payment plus 67% of appreciation)	\$269,000

To learn how Unison can help with your down payment, visit [Unison.com](https://www.unison.com)

*Any terms reflected herein are for illustrative purposes and intended for real estate professionals. Loan terms available from participating lenders may differ. The calculations assume: A 10% Unison co-investment with an investor percentage of 33%. This excludes closing costs and transaction fees, including a fee to Unison of 2.5% of our investment amount. This example also assumes a 30-year 4% fixed-rate loan.