



# Spotting Unison HomeBuyer Customers

## Is it a great option for your clients?

A home co-investment with Unison can be a smarter, better way for many people looking for a home. So how do you identify home buyers who are a great match?

## How HomeBuyer works.

We add to your client's down payment so they can offer 20% (or more) with no interest, monthly payments or added debt. In exchange, Unison gets a percentage of the change in value when they sell, up to 30 years later.

## The ideal HomeBuyer customer:

1. Qualifies for a mortgage, but hasn't saved a full 20% down payment
2. Needs to make a more competitive offer on a home in a hot market
3. Wants to avoid private mortgage insurance and high monthly payments
4. Doesn't want to use up all of their savings on a down payment

## Purchase to sale example.

<b>Purchase Price</b>	<b>\$750,000</b>
Buyer's 10% Down Payment	\$75,000
Unison's 10% Co-investment	\$75,000
Mortgage 80%	\$600,000
<b>Your Client Sells 10 Years Later</b>	
Sale Price	\$850,000
Mortgage Balance	-\$482,000
Equity	= \$368,000
Unison's Payment (\$75,000 + \$33,000)	-\$108,000
Client's Proceeds	= <b>\$260,000</b>

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 4.5% fixed-rate loan.

Contact us at [loanofficers@unison.com](mailto:loanofficers@unison.com) or 800-365-3901

[unison.com/homebuyer](https://unison.com/homebuyer)

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