Helping essential professionals build financial security near the communities they serve.

landed.com
Intro to Landed
Agenda, Introductions, History

Landed Home
Financial solutions, an experienced network and guidance

Landed’s Down Payment Program
Mechanics and eligibility of the down payment program

Group Questions
Questions & Answers/Wrap-up
Landed helps essential professionals buy homes

Photos of real Landed homebuyers
Visit https://help.landed.com/eligibility/where to see where you can purchase a home using the down payment program.
We are committed to supporting everyone here today.
What does Landed offer to help me prepare for a home purchase?

- **Market Analysis Consultation** with a Landed partner real estate agent
- **Financial Analysis Consultation** by a participating lender
- **One-on-one financial coaching** in budgeting, credit, debt, and savings, through partner organization
Why Homeownership?

1. Building Equity
2. Tax Benefits
3. Stable Costs
What We Do

We've made homebuying easier and more accessible for 1,000+ homebuyers.

1. **Landed Home**
   Buy a home with the support of a trained, vetted Landed homebuying team and the extra guidance and resources we provide along the way.

2. **Landed Home + Down Payment Program**
   Along with the support of a Landed homebuying team, utilize Landed’s signature down payment program to reach a 20% down payment.
Landed Home is the core of what we offer to help guide homebuyers toward their goals.

1. **Landed Homebuying Coach**
   Your Landed point person is there to guide you through the process, one step at a time. Only a text, email, or call away.

2. **Landed Partner Real Estate Agent**
   Our network of high performing real estate agents is vetted, trained, and local to the areas they serve.

3. **Participating Lender**
   Our network of trusted participating lending institutions includes our affiliated lender, **Landed Home Loans**.
Support you get with Landed Home:

- **Guidance from your homebuying team:**
  - Landed homebuying coach,
  - Landed partner real estate agent, and
  - Participating lender
- **Reviews of property reports** once you have an offer accepted to help ensure your home is an excellent investment

As long as you work with a Landed partner real estate agent, all of this is offered to you at no cost to you

How do I know if I’m eligible for Landed Home?

- To use Landed Home, you must be employed by an eligible employer
  - Most education, healthcare, and government employers
Here’s how the down payment program works
Landed’s down payment program is designed to help you reach a 20% down payment.
Why is it important to put 20% down?
How it works

The Power of a 20%+ Down Payment

With a 20% down payment, your dream home is now within reach, with added benefits

1. Don’t Have to Pay Private Mortgage Insurance
2. Smaller Loan
3. Competitive Offer
You (the homebuyer) must be able to bring at least 5%.*

Terms vary by region and based on a number of factors, including those set by down payment program investors.

Landed can provide up to 15%.

How it works
Not a loan.
Not a loan.
No monthly payments.
Not a loan. No monthly payments. This is a shared investment.
You choose when to end the partnership within 30 years. When you end the partnership, you pay out to Landed an amount equal to the initial investment into your down payment, plus or minus a portion of the change in value.
How is Landed’s portion of the change in value determined?

For every 1% of the beginning property value Landed invests into the down payment, we share in 2.5% of the change in value at the time you exit the partnership.

<table>
<thead>
<tr>
<th>Landed Down Payment Contribution</th>
<th>Sharing Percentage</th>
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<tbody>
<tr>
<td>5%</td>
<td>12.5%</td>
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<tr>
<td>10%</td>
<td>25%</td>
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<tr>
<td>15%</td>
<td>37.5%</td>
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Example

Your dream home costs: $500,000

A 20% down payment would be $100,000

10% Homebuyer Down Payment

$50,000

10% Landed Down Payment

$50,000

80% Loan

$400,000
Let's say you sell your home for $600,000...

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Original Purchase Price</td>
<td>$500,000</td>
</tr>
<tr>
<td>Gain</td>
<td>+ $100,000</td>
</tr>
<tr>
<td>Sale Price</td>
<td>$600,000</td>
</tr>
<tr>
<td>Landed’s original investment</td>
<td>$50,000</td>
</tr>
<tr>
<td>Landed’s 25% share of gain</td>
<td>$25,000</td>
</tr>
<tr>
<td>You pay Landed</td>
<td>$75,000</td>
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</tbody>
</table>
## Appreciation Example - What You Keep

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<tr>
<td>Your original investment</td>
<td>$50,000</td>
</tr>
<tr>
<td>75% share of gain</td>
<td>$75,000</td>
</tr>
<tr>
<td>You keep</td>
<td>$125,000+</td>
</tr>
<tr>
<td>(Plus the equity you’ve built up by paying your loan each month)</td>
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</tbody>
</table>
### How it works

#### Depreciation Example - What Landed Receives

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<tbody>
<tr>
<td>Original Purchase Price</td>
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</tr>
<tr>
<td>Loss</td>
<td>$(40,000)</td>
</tr>
<tr>
<td>Sale Price</td>
<td>$460,000</td>
</tr>
<tr>
<td>Landed’s original investment</td>
<td>$50,000</td>
</tr>
<tr>
<td>Landed’s 25% share of loss</td>
<td>$(10,000)</td>
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</table>

Let’s say you sell your home for $460,000...

You pay Landed $40,000
How it works

Depreciation Example - What You Keep

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(Plus the equity you’ve built up by paying your loan each month)
Can I try out different down payment program scenarios?

To dig into the numbers with a different purchase price, investment amount, or both, check out the Landed Portal.

Calculate down payment co-investment scenarios

How do the finances of the down payment program work? Use this calculator to test scenarios.

Let's say you buy a home that is valued at $800,000.

and Landed invests $120,000, or 15.00% of the purchase price.

If you sell your home when the home is valued at $950,000.

Landed will get $176,250

You'll keep $93,750 + equity

(62.50% of the appreciated value of the home + the equity you've built in your home)

(the original $120,000 investment, plus 37.50% of the appreciated value of the home, or $56,250)

Not sure how to access the Landed Portal? Reach out to customer@landed.com or visit landed.com/signup.
How can homebuyers end the partnership?

Homebuyers have up to 30 years to choose when to end the partnership.

There are three ways to end the partnership proactively:

1. If you were to sell your home, that would trigger an end to the partnership.

2. You can end the partnership by doing a refinance and pulling out equity to buy out Landed.

3. Or, you could buy out Landed’s investment without selling or refinancing, using savings or other funds.

The partnership can also end under breach of the Landed contract or the passing of all signatories.
Most homeowners end their partnership by pulling out equity during a refinance, often after three to five years.

What does it mean to end the partnership with a refinance? When you refinance, you’re trading in your old mortgage for a new one, and you have the option to pull out some of the equity you’ve built up in the home as cash, which you can use to buy out Landed’s share.
Landed’s Down Payment Program

Down Payment Program Eligibility

You **DO NOT** need to be a first-time homebuyer.

*The program fee is waived for the homebuyer when working with a Landed partner agent. This fee is 1.25%.

**Primary residence**
(townhome, condo, single family home, duplex) in an eligible area

**Employment**
2-year commitment to stay at your current employer

**Work with one of our Landed Partner Real Estate Agents***

**Must qualify for a primary mortgage** with one of our participating lenders
How it works

Participating Lenders

A Landed Affiliate Business:

Experienced, reputable team with over 40 years of team experience

~98% of Landed Home Loans customers are essential professionals

Fast, integrated communication with Landed

Can connect you with credit repair solutions and a long-term buying plan

Visit landed.com/participating-lenders to see a full list
Recap

Two primary ways to work with Landed to buy a home

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<table>
<thead>
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<tbody>
<tr>
<td>1</td>
<td>Landed Home</td>
</tr>
<tr>
<td></td>
<td>- Landed Homebuying Team</td>
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<tr>
<td></td>
<td>- Extra guidance, support, and resources throughout the process</td>
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<td>- Down payment investment to help you reach 20%</td>
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15-20% of our homebuyers  
80-85% of our homebuyers
Not ready to start the homebuying process?

We still encourage you to reach out to discuss your homebuying goals.
Next step: Schedule a call

Questions? Email customer@landed.com or landed.com/signup
Visit help.landed.com to view our FAQs