

# GO A STEP ABOVE BY OFFERING HOME BUYING BENEFITS



## A COST FREE BENEFIT THAT SHOWS YOU CARE

### 3 REASONS TO IMPLEMENT THIS PROGRAM

- 1) Research shows that **93% of Americans say they're happier after buying a home**. This happiness results in a **12% spike in employee productivity**. (According to a major lender's 2019 Fall Homebuyer Insights Report and Recruiter.com)
- 2) **33% of people believe they can't qualify for a mortgage and 53% believe they can't afford a down payment**. We have programs for No Down Payments as well as No Credit Scores. Be the hero that allows them to live the American Dream. (According to research performed at the Urban Institute and referenced in CNBC's 'Here's why millions of millennials are not homeowners' by Annie Nova)
- 3) This is a **COST FREE** benefit and shows your employees that you are willing to go a step above for them. Your employees will receive a **\$500 VISA Gift Card at closing**.

## GET YOUR EMPLOYEES THE BEST DEALS IN THE MORTGAGE INDUSTRY

### LOW RATES

We finance buyers with purchase prices of \$50,000 to \$2,000,000 daily. No matter the purchase price, your employees get the best rates in the industry that can save them thousands over the life of their loan. Don't go with a bank and settle for a mediocre rate, we shop with different underwriters to find you the best rates.

### QUALIFY WITH 500 TO 850 CREDIT SCORE OR NO CREDIT

Swan Financial qualifies borrowers with credit scores between 500 and 850 as well as no credit DAILY! We have a wide variety of programs that allows us to find the lowest rates and best solutions for every borrower.

### NO MONEY DOWN AND NO CLOSING COSTS PROGRAMS

We have programs that allow your employees to get into a home for No Money Down as well as No Closing Costs options, which allows them to be less stressed with gathering money for a down payment or money to bring to closing.

## HOW IT WORKS

### ① 5 MINUTE DISCUSSION WITH EMPLOYEES

Swan will sit down with your employees individually or in a group for a QUICK 5 minute discussion explaining some key points in the home buying process.

### ② 3 MINUTE AT HOME APPLICATION

Employees that are ready to take the next step will fill out an online application that will take 3 minutes of their time. After application is complete, we will be in contact with the employee to gather further documents and other necessary information.

### ③ APPLICATION TO CLOSE IN 15 DAYS

\*Certain restrictions may apply.

Unlike other lenders, we make the home buying process as quick as possible. This will minimize employees' time spent in the process as well as keep their distractions to a minimum.



SWAN FINANCIAL  
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