



About Catherine Hall...

- Owner and Founder of Value Home Services- In Business since 1993
- Have performed over 3000 home inspections
- Certified 203k consultant for 18 years (completed over 1700 consultations)



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- Instructor at Drexel University Science Center
- PA DEP Licensed Pest Applicator
- Executive Director NATIONAL ASSOCIATION OF FHA CONSULTANTS
- Creator of the 203k In A Box FHA Consultant Training System





**More home buyers
are use FHA Insured
Mortgages**

**The advantages of
modern technology
speeds everything up**

**The Poor Quality of
Existing Housing Stock is
still a challenge.**

203k Home Loans

Understanding how to make money and close deals with the 203k
Rehab Mortgage



203k Loans unlock a world of possibilities for your buyers

Expand the pool of homes you buyer can consider purchasing

- Reduce the number of homes you have to show your buyers
- Any home can be the “perfect” home
- No need to worry about what the conditions are-foreclosed, short sale...

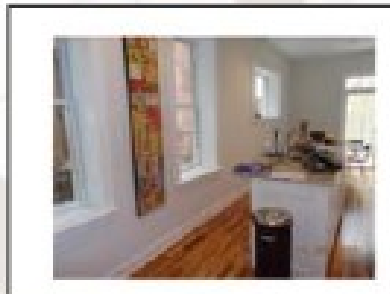




203k Loans unlock a world of possibilities for your buyers



- Abandoned, vacant, vandalized- all these can be easily turned into the show place of the neighborhood...



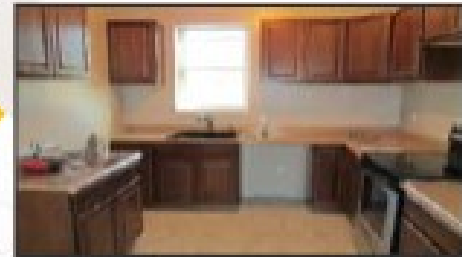
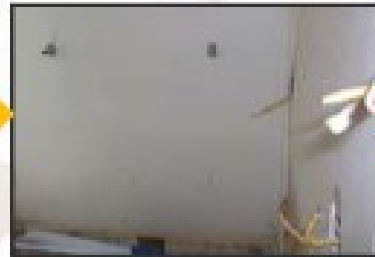
- All repairs are completed by contractors selected by the borrower.





Easier transactions for you...

No longer do you need to ask sellers to make repairs and then wonder if they have been done correctly (if at all)



Older, dated areas like kitchens are often a real hurdle for a new buyer. Sellers don't and usually can't compensate for the way the home looks.

The 203k Rehab Process eliminates that hurdle. All repairs are completed after settlement under the supervision of a 203k consultant

Your buyer gets a home with the modern functional systems they choose. **Added bonus: Appraised values go up after repairs are completed.**





Flexible alternatives make qualifying easier.

FHA 203k and the Energy Efficient Mortgages provide answers to even the

- ✓ Energy efficiency improvements (reducing operating cost of owning the home)
- ✓ Green building practices
- ✓ Tax rebates and incentives

All are available and easy to arrange with benefit of the FHA 203k consultant/inspector ~~guiding the process~~



	FHA Mortgage	FHA With EEM
Energy Improvement Costs	\$0	\$10,000
Value	\$200,000	\$200,000
Mortgage Amount	\$193,000	\$ 203,000
Down payment	\$7,000	\$7,000 (EEM not added)
P&I (8%, 30yrs)	\$1158	\$1218
Projected Energy Savings	0	(\$60)
Adjusted P&I payment	\$1158	\$1158





203k Consultants free you from the work

As easy as unlocking the door...one call does it all!

- A qualified 203k consultant provides the interface and coordinates the process from start to completion of renovation

- Contractor
- Loan Officer
- Underwriter
- Appraiser

Connect your buyer with us

We make all necessary appointments

Your Client goes to settlement





The Flow of Events

Consultant creates Feasibility Report and Contractor Bid Form



Contractor Completes Bid

Consultant completes Work Write Up





203k Loan provide you more referral opportunities

At the center of an ever widening "Circle of Influence" is you-

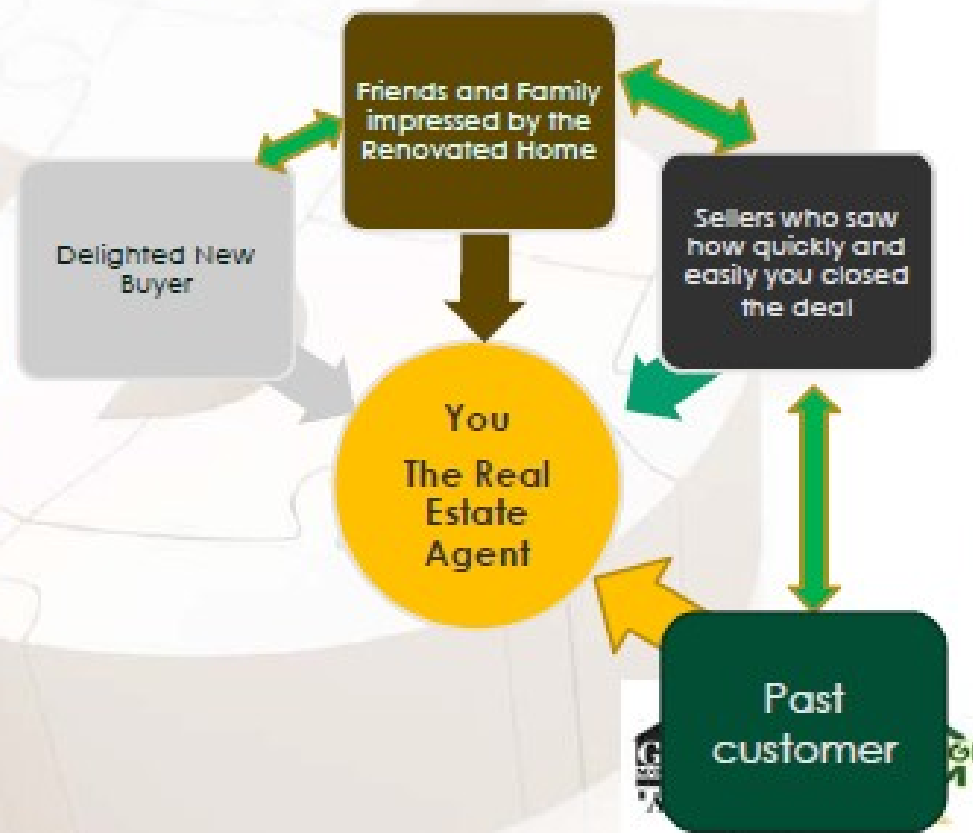
Your happy buyer-delighted with their "NEW" home refers you to their friends

Family and Friends of both the buyer and seller see how quickly and easily you can complete transactions that make everyone happy

Extra bonus- sharing 203k loan information to your past customer for re-finance/upgrade opportunities

NAFHAC

National Association of FHA Consultants





Start unlocking the door to more and easier sales

*Together we can change our neighborhoods-
One Home at a Time*

Value Home Inspections, Inc...Give us 5% of your confidence, We'll EARN the other 95%



Before...bath?





After...BATH!





Before.....

Kitchen (really)?





After...KITCHEN to die for!





203k Rehab Loan ...before





NAPFAC
National Association of FHA Consultants

EDGE
"A Relationship You
Can Bank On!"





National Association of REALTORS

A Relationship You Can Bank On!





NAFHAC
National Association of FHA Lenders

MORTGAGE COMPANY
"A Relationship You Can Bank On!"





National Association of FHA Grantees

A Sponsorship For
"Can Bank On!"





NATIONAL ASSOCIATION OF REALTORS
National Association of Realtors

**"A Relationship You
Can Bank On!"**





NAFHAC
National Association of FHA Lenders

Greenleaf MORTGAGE
NIM
"A Relationship You Can Bank On!"





Foreclosure...mold





NOW This is safe!





WHY USE A NAFHAC CERTIFIED CONSULTANT/INSPECTOR?

- Fully trained and tested
- Approved and certified on HUD roster
- Legally qualified to perform home inspections (not all consultants are!)
- Most have referral network of contractors (makes YOUR clients' transaction move quicker and smoother)
- All use Genesis Rehab Reporting System (every report has same format/style/approved by all lenders)



NAFHAC.org

Creating Consistency, Competency and Community
in the 202k Industry

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