



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

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*landed.com*

Agenda

# What to Expect

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1

## Intro to Landed

Agenda, Introductions, History

2

## Landed Home

Financial solutions, an experienced network and guidance

3

## Landed's Down Payment Program

Mechanics and eligibility of the down payment program

4

## Group Questions

Questions & Answers/Wrap-up

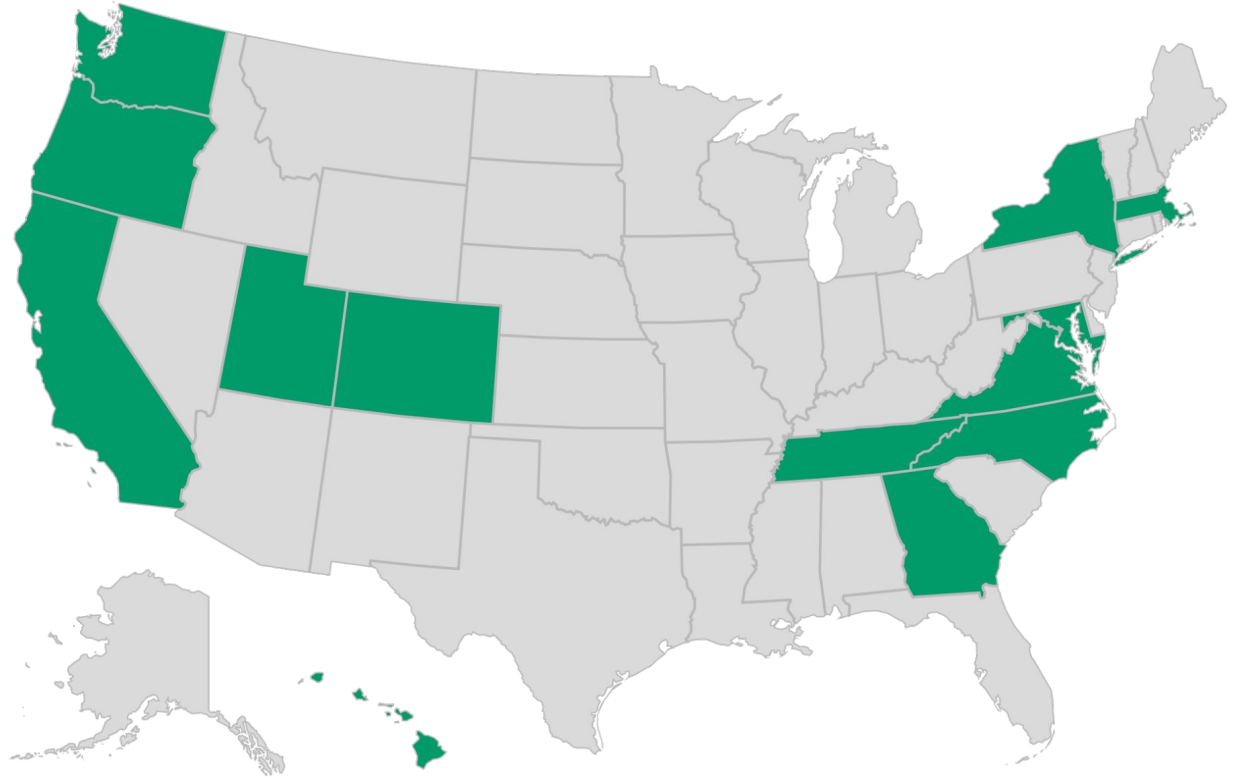
# Landed helps essential professionals buy homes

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*Photos of real Landed homebuyers*



<https://help.landed.com/eligibility/where>





**We are committed to supporting  
everyone here today.**

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# Landed Homebuyer Education

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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?

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1

Building Equity

2

Tax Benefits

3

Stable Costs



# What We Do

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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

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Landed Home is the core of what we offer to help guide homebuyers toward their goals

## Personalized Homebuying Team

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**.

# How does Landed Home work?

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## 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

A photograph of a family of four standing together in a garden. From left to right: a young girl with dark hair tied in a bun, a woman with dark hair and bangs, a young man with dark hair, and another young girl with long dark hair. They are all wearing dark green t-shirts. The woman and young man have their arms around the shoulders of the girls. They are standing in front of a garden with blue flowers and green foliage. In the background, there are trees and a house. The lighting is warm, suggesting late afternoon or early morning.

Here's how the down  
payment program works

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**Landed's down payment program is designed  
to help you reach a 20% down payment.**

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Why is it important to  
put 20% down?

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How it works

# The Power of a 20%+ Down Payment

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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**

How it works

Landed can  
provide up to 15%.

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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.*





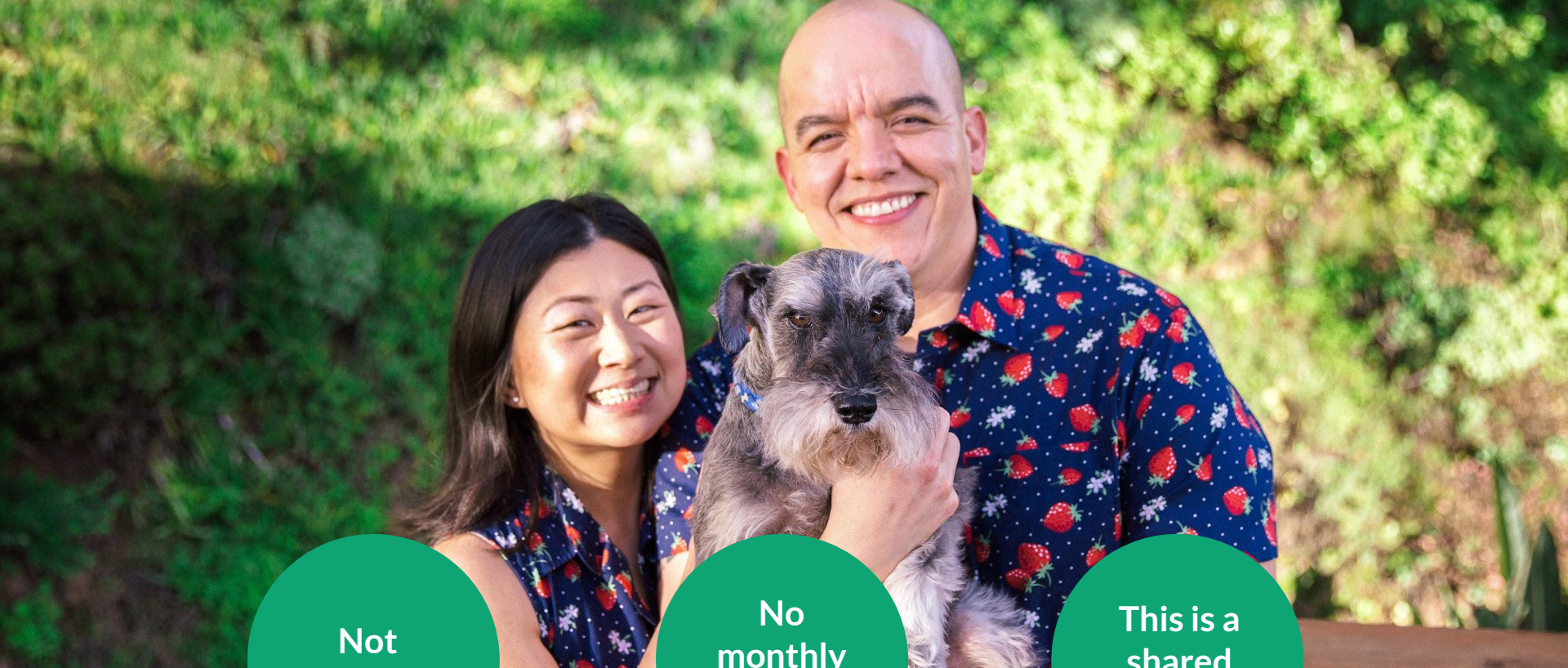
Not  
a loan.



Not  
a loan.

No  
monthly  
payments.





Not  
a loan.

No  
monthly  
payments.

This is a  
shared  
investment.

How it works

**You choose  
when to end the  
partnership  
within 30 years**

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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.

Example

## How is Landed's portion of the change in value determined?

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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.

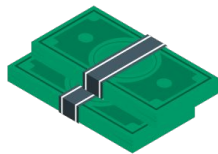
Landed Down Payment Contribution	Sharing Percentage
5%	12.5%
10%	25%
15%	37.5%

Example

Your dream  
home costs:  
**\$500,000**

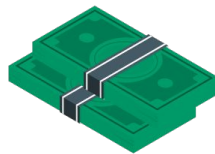
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A 20% down payment would be \$100,000



\$50,000

10% Homebuyer Down  
Payment



\$50,000

10% Landed  
Down Payment



\$400,000

80%  
Loan

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

How it works

# Appreciation Example - What Landed Receives



Original Purchase Price	\$500,000
Gain	+ \$100,000
<hr/>	
Sale Price	\$600,000

Landed's original investment	\$50,000
Landed's 25% share of gain	\$25,000
<hr/>	
You pay Landed	\$75,000



How it works

# Appreciation Example - What You Keep



Original Purchase Price	\$500,000
<b>Gain</b>	<b>+ \$100,000</b>

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Sale Price	\$600,000
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Your original investment	\$50,000
<b>75% share of gain</b>	<b>\$75,000</b>

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**You keep \$125,000+**

(Plus the equity you've built up by  
paying your loan each month)

How it works

# Depreciation Example - What Landed Receives



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

Original Purchase Price	\$500,000
<b>Loss</b>	<b>(\$40,000)</b>

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Sale Price	\$460,000
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Landed's original investment	\$50,000
<b>Landed's 25% share of loss</b>	<b>(\$10,000)</b>

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You pay Landed \$40,000

How it works

# Depreciation Example - What You Keep



Original Purchase Price	\$500,000
Loss	(\$40,000)

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Sale Price	\$460,000
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Your original investment	\$50,000
75% share of loss	(\$30,000)

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You keep \$20,000+

(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**

CUSTOMER  
Customer

Overview

My Closing Tasks

My Landed Programs

My Team

Learning & Resources

Documents

My Customer Profile

Log Out

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**

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

You'll keep

**\$93,750 + equity**

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

Support

Not sure how to access the Landed Portal? Reach out to [customer@landed.com](mailto:customer@landed.com) or visit [landed.com/signup](https://landed.com/signup)

How it works

# How can homebuyers end the partnership?

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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.

How it works

## How do most homebuyers end the partnership?

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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

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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

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Landed  
Home Loans



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](https://landed.com/participating-lenders) to see a full list

# Recap

Two primary ways to work with Landed to buy a home

1

## Landed Home

- Landed Homebuying Team
- Extra guidance, support, and resources throughout the process

15-20% of our homebuyers

2

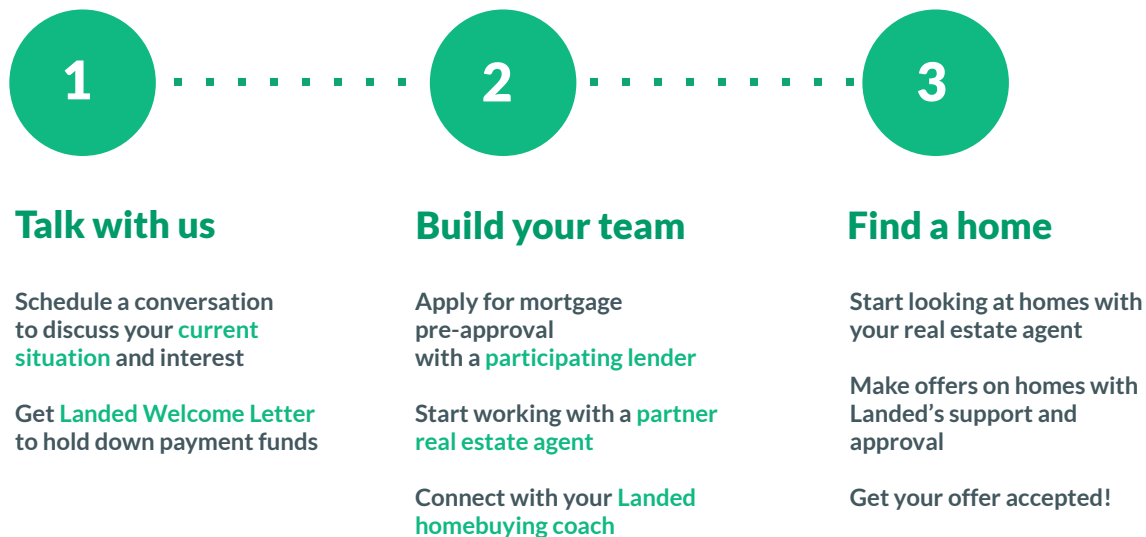
## Landed Home + Down Payment Program

- Landed Homebuying Team
- Extra guidance, support, and resources throughout the process
- Down payment investment to help you reach 20%

80-85% of our homebuyers

# Process

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**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](mailto:customer@landed.com) or [landed.com/signup](https://landed.com/signup)  
Visit [help.landed.com](https://help.landed.com) to view our FAQs