# **EMPLOYEE HOME LOAN** & CHARITY BENEFIT PROGRAM!





**PRMG Affinity** Program







#### WHAT IS THE AFFINITY PROGRAM?

Businesses who partner with PRMG's Affinity Program may receive below-market home loan financing for their employees. Perks include:

- The Program is Free! There is no cost to join, just a partnership agreement that involves referrals, advertising, and employee event coordination.
- ✓ A Dedicated VIP Mortgage Team You'll receive a VIP team, ensuring expedited response times and top-notch service.
- ✓ Discounted Rates Each employee may be eligible for a discounted interest rate.
- Closing Cost Assistance Little to no closing costs for eligible employees.
  \*Closing costs are covered in part by lender credit and participating Real Estate Broker.
- ✓ A Charitable Donation in Employee's Name Donation up to \$1,000 made to a charity of choice (vetted through Charity Navigator).
- ✓ A Customized Landing Page with your Company's Name and Logo



#### THE POWER OF THE **AFFINITY PROGRAM**

#### Happy Homeowners Make Happy Employees!

Providing home buying assistance as an employee perk boosts your company's talent recruitment and retention.

- Wealth Building
- Tax Advantages
- Increased Stability

- Stronger Sense of Community
- Physical and Mental Health Benefits
- Educational Success and Advancement

For your employees, it **reduces the stress** of buying a home and makes homeownership more accessible.

Show your employees **how much you care** by helping them navigate this significant financial and emotional milestone in their lives.

Team up with PRMG to offer home buying perks and savings to your employees!



#### WHAT ARE THE BENEFITS?

- Expert analysis of employee's financial needs, credit, income and assets to determine loan eligibility.
- 2 No upfront fees or obligation.
- **3** Upfront approval by a certified underwriter, shop with confidence.
- 20% commission credit when using a PRMG Preferred Realtor (Based on Sales Price).
- 5 .5% lender credit from PRMG at closing (based on Loan Amount).
- 6 10% of total credits donated on employee's behalf to designated charity.



#### HOW MUCH CAN YOUR EMPLOYEES SAVE?

Purchase Price: \$500,000

Loan Amount: \$475,000

PRMG Lender Credit: \$2,375

PRMG Preferred Realtor Commission Credit: \$3,000

Total Credit to Buyer: \$4,827.50

Charitable Donation: \$537.50

\*Example based on standard Buyer's Agent commission of 3%



## **READY TO TAKE THE NEXT STEP?**

### **CALL TODAY For Details!**



Tony Burnett Loan Officer NMLS#1132455

Direct: 702.860.4444

Email: tburnett@prmg.net



