PROGRAM

WHAT IS THE HOME ALLIANCE PROGRAM?



The Home Alliance Program (HAP) is a proprietary employee benefit program offered through Options Financial Residential Mortgage (OF) with the mission to make home financing more accessible and improve the home purchasing experience.

This valuable program is offered in alliance with Options Financial and you, a valued strategic partner.



KNOWLEDGE IS POWER

At Options Financial, we understand that for most people, anxiety and confusion go hand-in-hand with buying or refinancing a home.

But we're here to change that.

We make it our mission to educate you on the options available — to make sure that you have the information and the confidence to make the best decision.

We know that with knowledge comes confidence.



EMPLOYER BENEFITS

EMPLOYER

- No cost to employer
- Strengthened employee loyalty
- Strengthened employee responsibility
- · Create a more stable workforce
- Designated benefits representative
- Online employee registration
- Collateral material to share with employees
- Annual reports of employee participation
- Lunch and learn opportunities

To learn more about how **Options Financial Residential Mortgage** can help you reach your goals, call or email us today. Come experience **The Power Of Knowing** for yourself.

Options Financial Residential Mortgage

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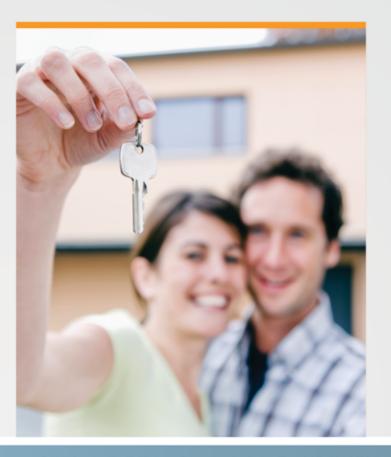
8625 SW Cascade Ave, Ste.270

Beaverton, OR 97008 Phone: (503) 643-5220 Email: of@OptionsRM.com Website: www.OptionsRM.com

NEXT STEPS FOR ELIGIBILITY

Call Options Financial and inquire about our Home Alliance Program. Signing up is easy; in no time, you'll be able to share this exciting benefit with your employees.

One more way we empower you to build strong employee loyalty.



EMPLOYEE BENEFITS

EMPLOYEE

- No cost benefit
- \$695 credit towards processing
- Free credit report and personal analysis
- Free, in-depth consultations and personal planning
- Access to reduced tax liability programs*/grants and tax credits
- Zero down financing options**
- Competitive market rates
- Specialized programs
- Online access
- Personalized Pre-Approve Me smartphone app

We're not just lenders. We're problem solvers.

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For USDA rural development and VA loan programs,