



FHA 203(k) Financed Home Purchase and Renovation **Made Simple**TM

HYBRID HOMES is a full service General Contractor specializing in the renovation of REO, short sale and distressed properties by performing lender required rehab and facilitating home purchase transactions utilizing FHA 203(k) and various types of renovation financing.



As an experienced, certified 203(k) contractor, we use our expertise by putting the pieces together with our proven system to meet the intricate FHA 203(k) lending requirements.

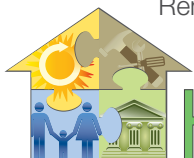
Hybrid Homes offers the tools and direction Homebuyers, Lenders and Realtors need to ensure on-time purchase closings and reliable lender validated renovations.

Hybrid Homes offers all the benefits, efficiencies and conveniences of buying a New Custom Home without the hassles of unreliable remodelers or trying to do it yourself.



Capitalize on today's distressed resale market, historic low interest rates and low down payment requirements for Purchase and

Renovation Financing, to make your Dream Home purchase a reality.



HYBRID HOMESTM

A division of NorthWoods Home Ready Services

- Finance your Purchase and Renovation together within a Single Loan
- Take Full Financial Advantage with Historic Low Rates and Only 3.5% Down
- After Improved Appraisal Value can create Instant Equity
- FREE* Pre-Appraisal HUD/FHA Inspection Identifies Repairs Costs Up Front
- Your Own HUD/FHA 203(k) Consultant trained Renovation Specialist
- Personalize Your HomeTM with our Product Guide & Selection Center
- Choose It Your WayTM with One Itemized Proposal to Fit Your Budget
- Best Value and Cost Savings Low Price Guarantee*
- Move-In Ready Turn-Key Renovation with Personalized Delivery Walk Through
- 100% Quality Satisfaction Guaranteed 1-4-10 Year Warranty

www.HybridHomes.biz



Why HYBRID HOMES Makes Dollars & Sense

Saving time and money has never been more important when buying and renovating a home. Hybrid Homes helps You take full financial advantage of today's real estate market saturated with REO, Short Sale and Distressed properties by financing the Purchase and Renovation with a FHA 203(k) mortgage loan. Home Buyers using the tools available to leverage a position in today's market Makes Dollars and Sense!

Financial Benefits:

- Finance renovation at same historic low mortgage interest rate
- Preserve precious cash by leveraging bank's money for renovation
- Mortgage Interest Tax Deduction on financed renovation
- After Improved Appraisal Value can create Instant Equity
- Use as Purchase Price Negotiation Tool, relieving seller of lender required repairs
- Assumable loan locks in low rate and create a future sales advantage
- Finance future needed repairs and wanted upgrades now at today's low mortgage rates
- Focus on your earning profession because your time is valuable

Simple Steps to 203(k) Financed Home Purchase and Renovation



Hybrid Homes' unique structure and sequence helps successfully navigate Buyers, Realtors and Lenders every step of the way though the intricate FHA 203(k) Financed Home Purchase and Renovation process assuring on time closings and 100% Quality Satisfaction Guaranteed Move In Ready Turn Key Renovations.

"Hybrid Homes is the most responsive, reliable and professional contractor we've worked with. Their detailed lender documents and validation package included all of the appraisal and underwriting requirements the 1st time so processing went smoothly and the loan closed on-time" - Lender



Before



After

Skilled Professionals Seamlessly Working Together For You

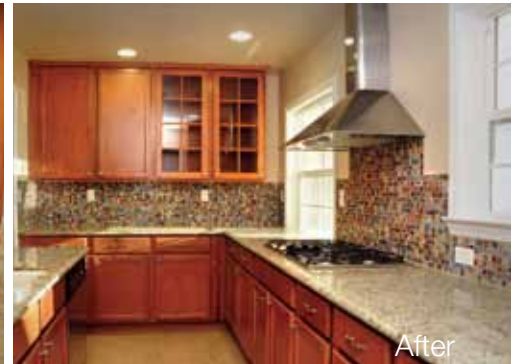


Having the right experts on your team guiding you through the intricate FHA 203(k) process is vital to avoiding costly pitfalls and delays and for a successful on time closing.

As a Lender Validated, 203(k) Certified, HUD/FHA 203(k) Consultant trained **Renovation Contractor**, Hybrid Homes contributes their knowledge, experience and expertise to the Dream Team. We provide the tools and direction **Buyers, Lenders** and **Realtors** need to take full advantage of this beneficial program.

With today's increasingly complex mortgage lending, appraisal and underwriting standards, it is crucial that your Renovation Contractor has knowledge, experience and expertise in facilitating lending and real estate requirements.

"The Buyer loved the floor plan, neighborhood and price, but they couldn't live with the condition. The seller refused to make any repairs, the lender wouldn't fund the loan in its condition and the buyer had limited cash for down payment. Thankfully, Hybrid Homes guided us every step of the way, making it simple to close escrow on time" - Realtor



The HYBRID HOMES Differential Advantages

- **FREE*** Pre-Appraisal HUD/FHA Property Condition Compliance Inspection
Accurately identify lender required repair and costs up front before the appraisal
- **Your Personal HUD/FHA 203(k) Consultant trained Renovation Specialist Helping You Every Step of the Way**
Assure on-time closings by avoiding pitfalls, surprises and delays
- **Guaranteed rehab time period written into our contract**
- **Move In Ready Turn Key Renovation**
- **Personalized Delivery Walk Through**
- **100% Quality Satisfaction Guaranteed**
- **1-4-10 Year Warranty**
- **Big Box Retailer Low Price Guarantee***



Ask How You Can Increase the Energy Efficiency of Your Home & Receive up to \$5,000 in Rebates!

FHA 203(k) Financed Home Purchase and Renovation **Made Simple**

Choose It Your Way™

Hybrid Homes Makes It Simple with One Comprehensive Itemized Proposal

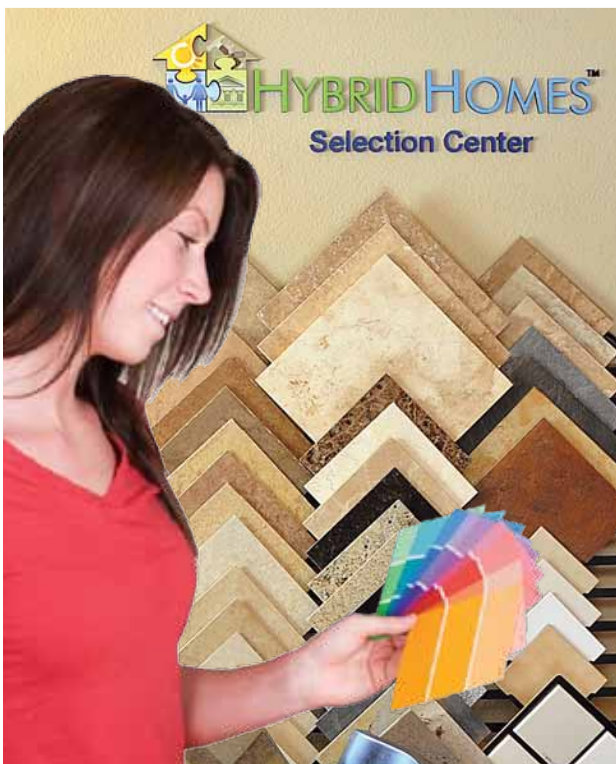
Know exactly what you are getting and Choose It Your Way with one Comprehensive Itemized Renovation Proposal that combines your Wish List upgrades with any Home Inspection Report repairs, Pest Report repairs, identifying minimum HUD/FHA lender required repairs, all individually priced so you can choose what fits your budget.

- ✓ Wish List Upgrades
- ✓ Home Inspection Repairs
- ✓ Pest Report Repairs
- ✓ HUD/FHA Lender Required Repairs
- ✓ Energy Efficiency Upgrades
- ✓ Check Yes or No to Fit Your Budget

"The Hybrid Homes Selection Center had everything we were looking for, all in one place. It was so much easier to compare, coordinate and make the important decisions without the hassle of traipsing up and down aisles and going from store to store." - Homebuyer



It's exciting to browse through the Hybrid Homes Product Guide and Selection Center with thousands of products in various colors, finishes, and style choices at price points to satisfy everyone's taste and budget.



Personalize Your Home™

Hybrid Homes Product Guide and Selection Center Makes It Simple

You don't have to settle for someone else's choices in Your home. At the Hybrid Homes Selection Center You can Choose It Your Way. No need to waste countless overwhelming hours searching all over to find and gather the products and upgrades you want to Personalize Your Home.

The Hybrid Homes Selection Center and Product Guide has everything you'll want all in one place. We'll even accommodate Your Special Requests. Come see, touch, feel, compare, coordinate and select from actual samples in a private, comfortable and organized design studio.

The helpful guidance of Your Personal Renovation Specialist Design Consultant will help you choose and finalize your selections promptly to assure that your purchase transaction closes on time.

Hybrid Homes Selection Center

is located at
3636 Auburn Blvd.
Sacramento, CA 95821