



Get the home you want, today.
We'll provide up to half the
down payment.

A home in a nice neighborhood with good schools, an easy commute and quality of life commands a premium price. A price that may require a jumbo loan with a jumbo down payment of 20% or more.

Even if you have the income and credit history to qualify for the loan, the required down payment may put your dream home just out of reach - until now.

Whether you're purchasing your first home or trading up, REX HomeBuyer can lift you over the down payment hurdle and into the house you really want today.

How It Works

Typically, you and FirstREX invest 50/50 to deliver a 20% down payment. You finance the rest of the purchase with a mortgage for 80% of the home value, and you make the monthly payments on the mortgage. FirstREX's share of the down payment is an investment, not a loan, so we charge no interest and you make no monthly payments to FirstREX - ever.

In exchange for providing 50% of the down payment, FirstREX will share part of the change in value of your home (up OR down), when you decide to sell. If the value of your home increases, FirstREX will earn a return on its investment, and so will you. If the value of your home decreases, FirstREX will typically take a loss on its investment, and this will reduce your loss. Either way, you benefit by getting the home you want today.

A Smart Solution

Even if you have enough money on hand for the down payment, you may not want to liquidate investment assets or put all your eggs in one basket. With REX HomeBuyer, you can hold onto your cash to make home improvements, furnish your house or simply keep in reserve for a rainy day.

You're In Control

We typically remain invested in your home until you sell, at a time of your choosing, but you can also end our agreement at any time without selling your home.

Note: A transaction fee of approximately 2%, payable to FirstREX at closing, will apply based on the amount of down payment funding.

About FirstREX

FirstREX is a San Francisco-based real estate investment company providing homeowners and home buyers with smart new financing alternatives without the use of debt. The company has earned national recognition from prominent newspapers and magazines including the Wall Street Journal, the New York Times, and BusinessWeek.



For more information please call:

800.870.7200

to speak with a REX HomeBuyer
Product Specialist



50 California Street Ste.1625
San Francisco, CA 94111

WWW.REXHOMEBUYER.COM

This informational flyer has been prepared and approved by FirstREX Agreement Corp. as a general introduction for prospective home buyers to its REX HomeBuyer equity investment program. It may be distributed by mortgage professionals for informational purposes only. Your mortgage professional can introduce you to a FirstREX product specialist. A FirstREX product specialist can provide you full and specific details on the program and process your REX HomeBuyer Agreement application. Examples shown on this page are hypothetical and for purposes of illustration only. Actual down payment funding terms offered under a REX HomeBuyer Agreement can only be obtained after application, approval and a written offer. Mission Hills Mortgage is neither an affiliate nor an employee of FirstREX.