



H-synergy



realtime housing resources TM

HomeMarc Consulting LLC.,
199 East Flagler Street, Suite 135
Miami, FL. 33131
office 305.960.7377
marcw@homemarc.com
www.hsynergy.com

H-synergy

H-synergy is a software for local housing professionals, lenders, real estate agents, developers, housing counselors and individuals to successfully streamline the homeownership process by providing knowledge and access to local housing assistance resources, special funding programs and much more in a realtime manner.



Current Industry Concerns

- General public are unaware that local housing resources exist.
- Housing professionals are uncertain how housing programs work.
- Housing industry is very fragmented and not always inclusive.
- Recapturing of unused housing funds by state and federal agencies such as, Housing Urban Development (HUD).
- Lack of quality control and standards for home ownership education and expert housing professionals.
- First-time homebuyers are often misinformed and discouraged.

H-synergy Benefits



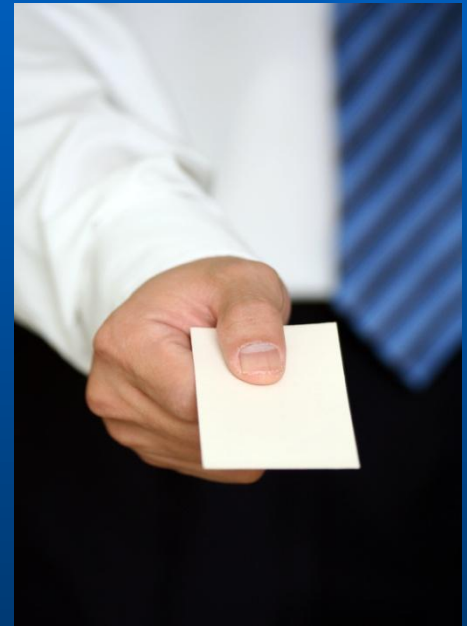
- ◆ Realtime access to housing professionals and resources.
- ◆ List of developers, real estate agents, loan officers and others.
- ◆ List of HUD approved counseling agencies.
- ◆ Calendar of Home Buyer Education classes & other events.
- ◆ Instant customer referral notifications, via email.
- ◆ Customized housing resources based on profile information.
- ◆ Easy 3-step process.
- ◆ Access to Mortgage Calculator and Multiple listing Service (mls).

Benefits continued...

- ◆ General public and housing professionals have access to software.
- ◆ Customized summary of a housing plan and list of resources that best suit customer's needs.
- ◆ Trainings for housing professionals.
- ◆ Partnerships with over 500 local entities.
- ◆ Trainings on layered financing structure and guidelines.
- ◆ Access to foreclosure intervention tools *coming soon...*

Goals of Successful Partnerships

- Dissemination of housing resources and funding.
- Simplified tracking process and management of caseload.
- Increased number of educated homebuyers.
- Employer assisted programs to recruit, retain, and recognize employees.
- Provide developers, real estate agents, and loan officers with pre-qualified home buyers.
- Trusted sources of expert professionals.



Demonstration

Imagine having customized housing resources that fit your needs in just minutes by answering a few questions.

What is your occupation?

What is your address?

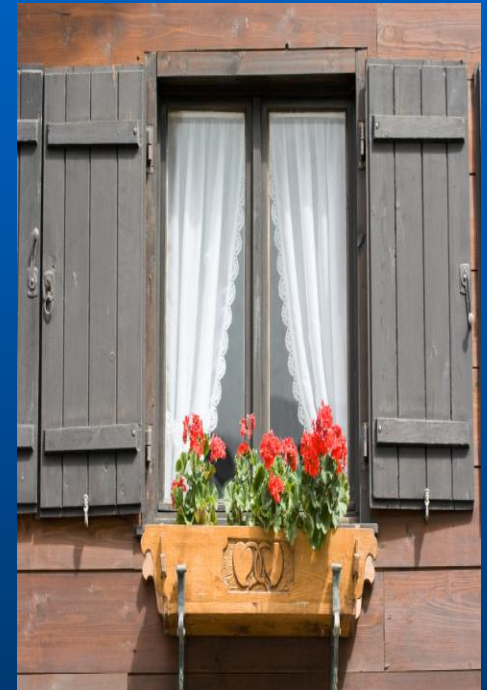
What is your annual household income?

What is your family size?

What is your total monthly debt?



The Option - \mathcal{H} -synergy



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Summary Points

- Provide easy affordability analysis for consumers, housing agencies, and other organizations.
- Easier dissemination of federal and state funds.
- Direct partnerships with local developers, real estate agents, human resource departments, mortgage lenders, and others.
- Email notification of potential referral source.
- Creating of standards in the industry relating creating housing plans.

The End

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