

Financial Protection for Your Biggest Investment, **Your Home!**

Introducing...



HOME EQUITY PROTECTION



What is Home Equity Protection?

Home Equity Protection is downside protection for the most important investment most American's make in their lifetime, *their home*.

Who can Home Equity Protection Help?

- Home Buyers and Homeowners
- Real Estate Agents
- Home Builders
- Real Estate Professionals
- Home Sellers

How does Home Equity Protection work?

Home Equity Protection is the best defense against changes in your local housing market. Home Equity Protection protects 100% of your home value from a decline in the local housing market. See reverse side of this handout for a more detailed example. Protection generally costs 1 to 2% of your home's value. Affordable monthly plans are also available.

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Home Equity Protection **PAYS** you if the housing market in your area **DECLINES** between the time you purchase your protection and the time you sell your home.
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BENEFITS

- Available in most markets
- Affordable plans generally cost 1-2% of your home value
- Protection against downward changes in the market
- If you sell for a gain, you keep the gain



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HOW DOES HOME EQUITY PROTECTION WORK?



Home Equity Protection customers receive a payment if their local housing market index has declined when they sell their home. When a homeowner purchases Home Equity Protection, the protection value and local market home price index is established using independent third party data for their local housing market. After a fixed waiting period expires, if the homeowner sells their home and the local housing index has declined, the homeowner will receive a Home Equity Protection payment equal to their home value multiplied by the percentage decline in the local housing index.

EXAMPLE:

Here's how Home Equity Protection works. Let's say you purchase a home for \$250,000. At the time, the local market housing index for your zip code is 100. Two years later, following the minimum waiting period, you decide to sell your home. Let's examine how Home Equity Protection can help you:

- If the local market index for your zip code has declined to 90 when you sell your home, Home Equity Protection will pay you \$25,000 (calculated by taking the \$250,000 original purchase price time the 10% decline in the local market).
- Since the local market index is down, you will receive the Home Equity Protection payment on the sale of your home no matter what the final sales price.
- You now have the comfort of knowing that you are fully protected by the \$25,000 Home Equity Protection Payment. If you sell for a gain or a smaller loss, you still receive the \$25,000.
- Home Equity Protection pays you when the local market index is lower than the index value when you purchased the plan. If the local market rises or stays flat, no Home Equity Protection Payment is made.

