



LENDBIRDS

Residential and Commercial Lending

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Track DPAP Service®

Down Payment Assistance Programs (DPAP)

Track service improves your home buying opportunity by fifty percent



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Track Service

LENDBIRDS TRACK Service for (DPAP)

Track Service for DPAP is a free “low” to “no” down payment home purchasing preparation assistance offered by the Lendbirds’ lending and broker team. Track service for DPAP is not Credit Repair, but a real estate purchase preparation service.

If you’re employed or have a consistent income for at least two years, you should be able to purchase a home or other real estate property. You can register and start receiving Track service with as little as 18 months of employment. Most unqualified potential home buyers could become eligible for a loan if they receive our Track service.

Track service for DPAP prepares potential home buyers to purchase real estate with the lowest possible out of pocket expense. From 0% to 3.5% or 5% to 10% down, there are usually two eligible phases, preparation and pre-qualification, with most lenders focusing on the later. This approach may lead the home buyer to become conventionally qualified for a loan of the home they want to purchase in the shortest amount of time. This method is faster, but you will surely pay more costs. This often is not the best approach and could decrease the chances of closing.

Track service focuses on ensuring you are eligible to pay as little out of pocket costs as possible for the same home. However, this leads to an entirely different process and pace, but it does not cost you anything because this service is free. It only requires expertise, planning, and our guidance to give you a 50% better opportunity to get approved, purchase, and close on your home. You could purchase the same home much easier and with less money.

What is Track?

Track is the term used to analyze your home buying position, assess your opportunities, give you a blueprint with the proper steps to take for DPA or LDP, and directly assist you through the process until you are ranked for loan eligibility. Once you become ranked as eligible, we then guide you through pre-qualification, approval, and all the way to the closing. This is the Track, and the longest part is following the blueprint to eligible ranking while the shortest part starts at pre-qualification to close. This service is provided without inquiries on your credit or payment to our team. Lendbirds provide this service at no cost to you.

1. Track prepares you for your DPA (Priority)
2. Develop your profile for the highest possible rank for loan eligibility
3. Get you pre-qualified within your eligible rank
4. Match your realtor
5. Get your loan approved with your DPA
6. Close

HOW TO PARTICIPATE

- 1) **Register for Lendbirds’** Online Lessons
- 2) Take the **Financial Literacy Online Course**
- 3) Complete the **Track Service Application Form**
- 4) Upload your Free Credit Report
- 5) Start Track Service for DPAP with a Professional Guide

