



Where Homeownership Starts and Grows

Introduction to Homeownership Essentials Courses

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Framework Team on the Call



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Thank You! To Our Partner:



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Agenda

01.

Overview of
Framework

02.

Platform Demo

03.

Q&A

1. Overview of Framework Homeownership

Homeownership is the most reliable way to build long-term wealth and financial security.

But for the estimated 115 million future borrowers under the age of 45, over 90 million need help accessing homeownership.

Credit Visibility of Future Borrowers

Not Currently
Mortgage Ready

35.8

million

Near Mortgage
Ready

13.3

million

Mortgage
Ready

41.1

million

And for future borrowers in our underserved communities, they need even more help.

Credit Visibility of Future Borrowers

Underserved Communities

Black
Americans are

3x

Hispanic
Americans are

2x

More likely to not be mortgage ready
compared to White Americans

And the need doesn't stop at the purchase.

Homeownership Sustainability

69%

of homeowners consider themselves “house poor”, having little left after mortgage and costs

35m

homes across major MSAs have potentially hazardous incomplete repairs

59%

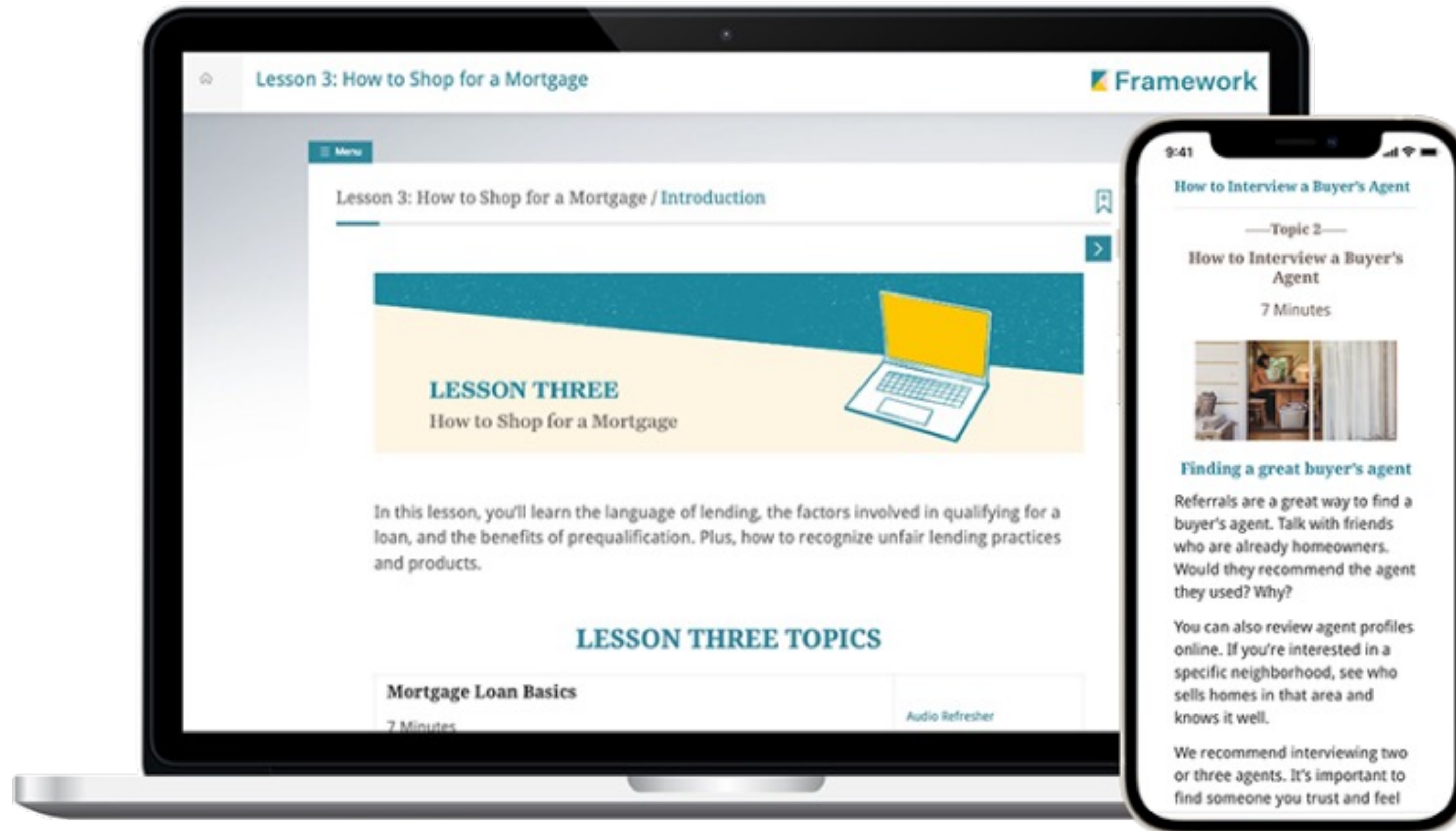
of millennial homeowners do not view their home as an asset they can use to obtain needed cash

Our WHY:

The Framework platform exists to help homebuyers start and grow in their homeownership journey.

1. Pre-Purchase: The Framework Homebuyer Course

The most widely used online homebuyer education program



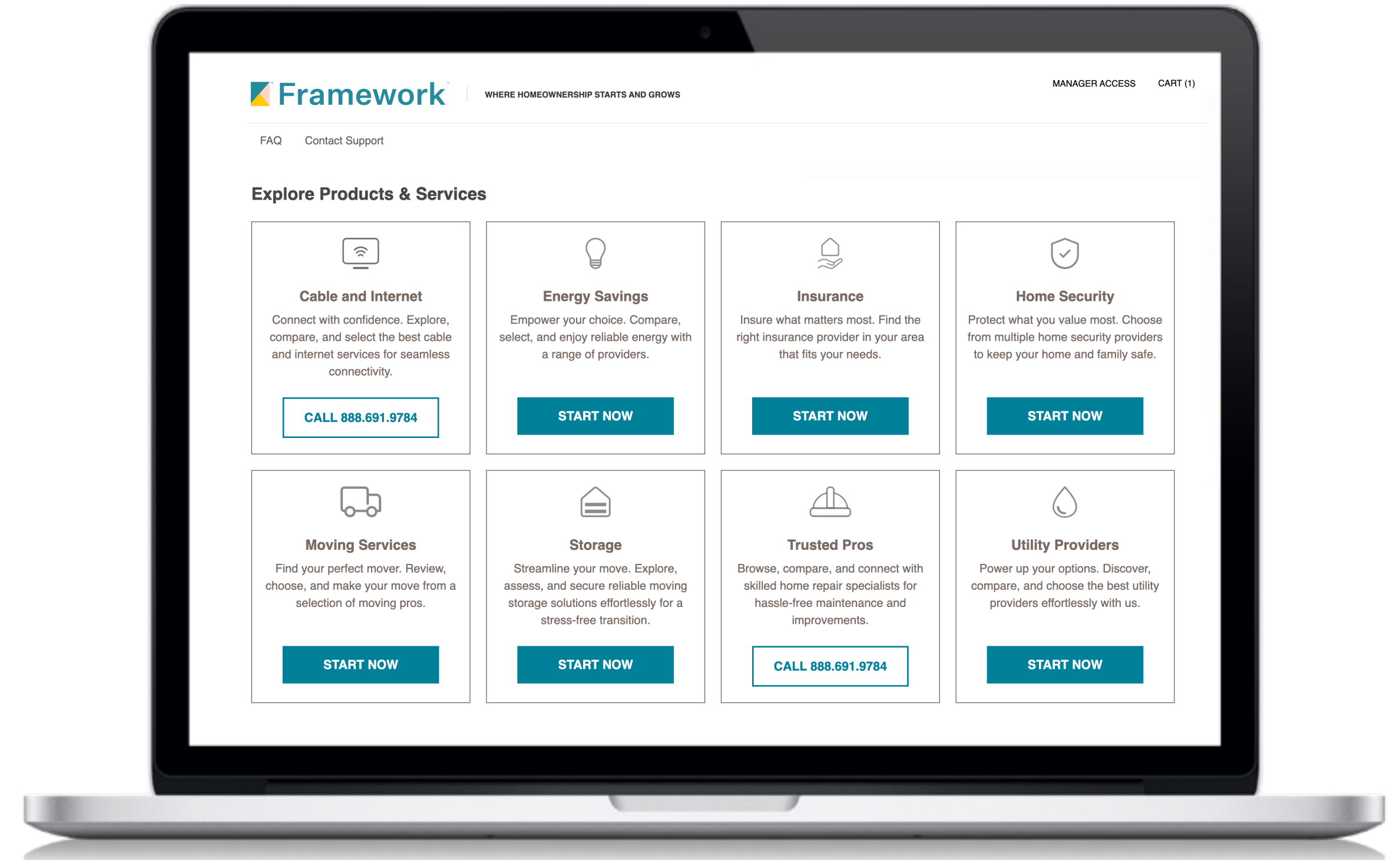
- Self-paced, 7-lesson course with a quiz at the end of each lesson, with most users taking 4-6 hours to complete and receive a certificate of completion if passed with 80% or higher.
- Includes video, audio, and downloadable resources
- Available in English or Spanish
- Accessible (WCAG 2.0 AA) and soon to have options for auditory, visual, and other impairments.
- Approved by Fannie Mae, Freddie Mac, many FHLBanks and dozens of state & local loan & DPA programs

2. Home Services Marketplace

One stop for new homebuyers to compare, shop, and protect their home investment

New learners can access the marketplace of critical home services as they enter homeownership:

- Moving
- Storage
- Energy Savings
- Utilities
- Home Insurance
- Internet & TV
- Trusted Professionals



3. Impact Data & Reporting *(Coming Soon!)*

Measuring our impact

We've built the infrastructure to track, measure, and report how our platform is helping our educated homebuyers:

Build Wealth

- Track tax values
- Calculate estimated home values
- Monitor mortgage data

Reduce Defaults

- Track foreclosure data
- Monitor adverse mortgage data & activities

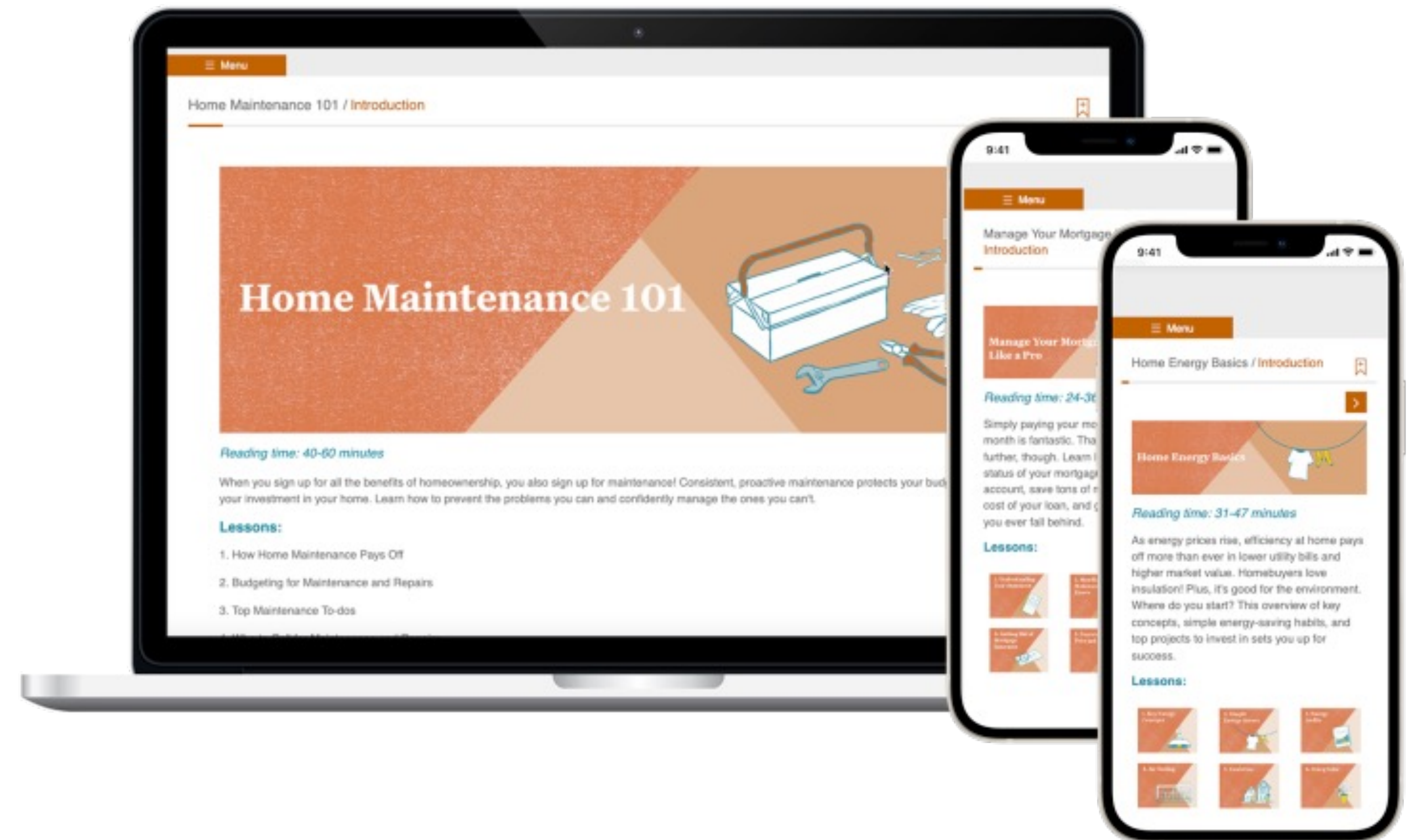
Sustain Communities

- Compare property tax collections
- Monitor HMDA data
- Monitor mortgage data

4. Post-Purchase: Homeownership Essentials Courses

Helping homeowners sustain and thrive in homeownership

- Shorter, self-paced courses that average 30-60 minutes to complete
- Downloadable resources and tools
- Available in English, with Spanish launching in the future
- Affordable cost to encourage engagement and potential partner sponsorship: \$5 for individual courses, \$10 for a bundle of 3



4. Post-Purchase: Homeownership Essentials Courses

Topics covered



Live

- Home Maintenance 101
- Home Energy Basics
- Manage Your Mortgage Like a Pro

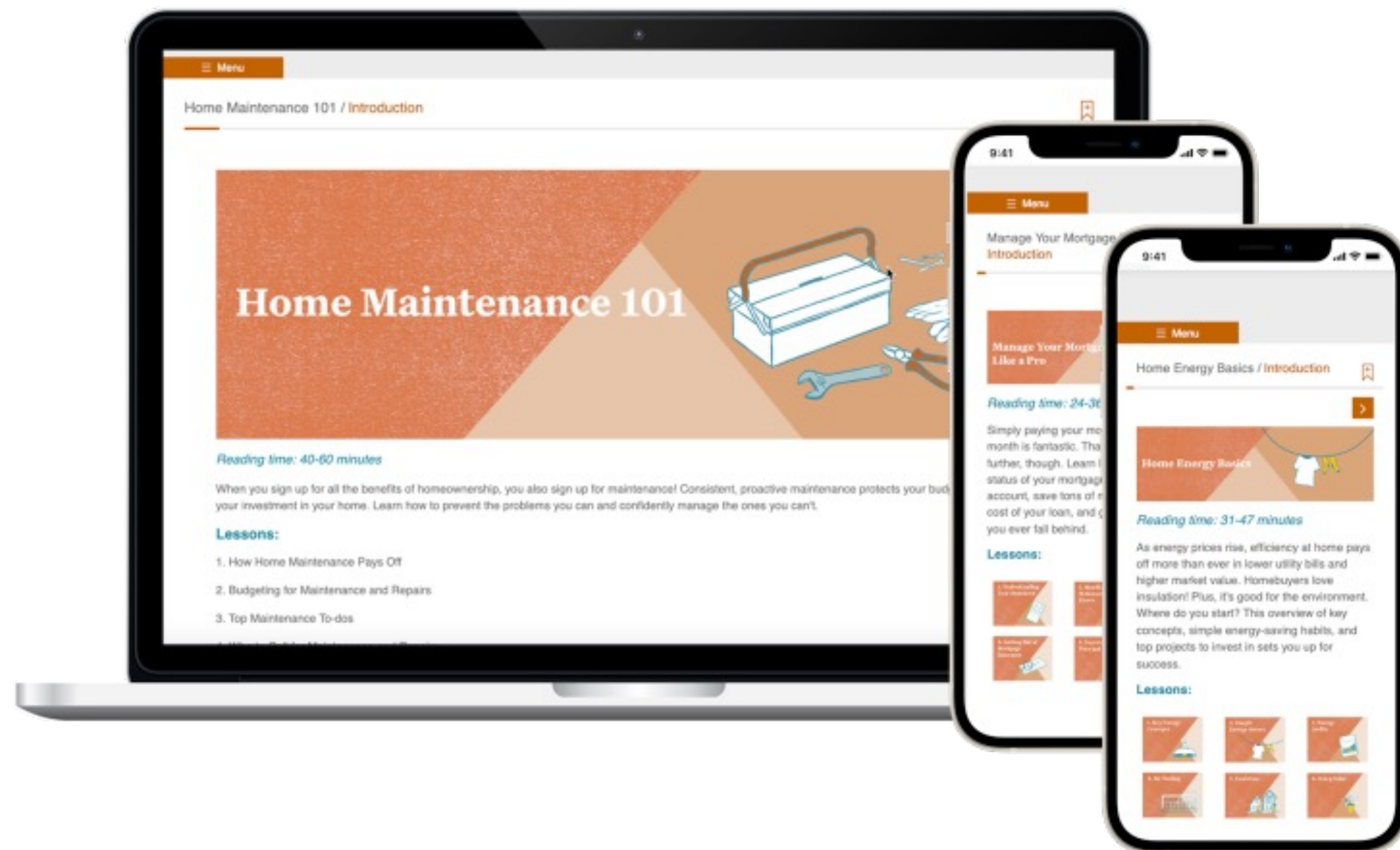
In Progress

- Be Ready to Refinance and Save
- Managing Home Insurance for Security and Savings
- Planning Your First Renovation
- Home Safety and Security
- Getting Ready to DIY Your Home Projects
- Home Product Marketplace

2. Homeownership Essentials Demo

Special Offer! Homeownership Essentials Courses

Demo the Homeownership Essentials Bundle




- After the call, you will receive instructions on how to access the free demo for the courses.
- Review the courses and connect with us on partnering and including the post-purchases courses on your site!
- Email partners@frameworkhomeownership.org for next steps

2. Q&A



Where Homeownership Starts and Grows

Thank
you!

- frameworkhomeownership.org
- partners@frameworkhomeownership.org
-  Framework Homeownership