

NOVA /  Powered By **arcasa**

NOVA

Aioli

Welcome to the Energy-Smart DPA Job Aid

This standard operating procedure provides a brief guide to your Energy-Smart DPA program.

In cases where this SOP differs from the investor's official product guidelines, requirements, or any subsequent updates, the investor's documentation will take precedence.

The Energy-Smart DPA helps homebuyers unlock a grant to cover upfront costs—like the down payment or closing costs—when they install solar as part of the Nova mortgage.

What is Energy-Smart DPA?

Energy-Smart DPA is a mortgage program that helps homebuyers unlock a grant by agreeing to go solar. That grant can reduce upfront costs like the down payment or closing costs—making homeownership more affordable from day one.

By rolling solar into an FHA-backed mortgage, buyers can finance these expenses through a single, streamlined loan.

The program is powered by Arcasa, a partner that helps structure the loan and coordinate the solar installation. Arcasa works behind the scenes to simplify the process for both Nova teams and homebuyers.



LOAN OFFICERS



PROCESSORS



UNDERWRITERS



CLOSING TEAM

Involved Parties:

- 1. Nova**
Originates the FHA first mortgage.
- 2. Arcasa**
Your solar partner. Supports solar budgeting, borrower qualification, and system installation.
- 3. Lumra**
Provides the solar-backed grant, down payment assistance (DPA) or closing costs, when available and applicable.

Fees

- 1. Nova Fees**
All standard Nova fees apply.
- 2. Lumra Admin Fee**
No Fee.

That's right, a Market Rate, DPA with no fees.

Solar Assets

- 1. Arcasa Introduction**
A quick overview of the Energy-Smart DPA.
- 2. Arcasa Consumer Guide**
A borrower-friendly overview of Arcasa and the solar process.
- 3. Top 10 Solar FAQs**
A simple set of answers to the most asked questions about solar.

Additional Info

Questions & Chat

First stop for loan officers and their teams needing support with solar-related scenarios.

Contact

For unique cases or product-specific questions, reach out to:

Suzy Djilas

suzy.djilas@arcasa.io

440-225-4607

Program Overview

Simplified Solar + Mortgage Process

- Combines solar installation and FHA mortgage financing into one streamlined process
- Arcasa handles solar coordination, quotes, & installation, and disbursement of funds.

Affordability Support

Borrowers may qualify for up to 5.5% in Down Payment and/or Closing Cost Assistance (see DPA/CCA section below)

Solar Benefits

- Reduced electricity bills
- Solar system scope can include a roof replacement
- Increased home value
- Eligibility for solar tax credits (subject to IRS guidelines)
- Eligibility for local municipal and/or utility rebates (subject to applicable guidelines)



Program Requirements

Eligible Use

- All FHA Eligible Properties
- Purchase and Refi transactions

Loan & Property Guidelines

- Maximum LTV: Solar cost must be less than or equal to 20% of the lower of the purchase price or appraised value
- Max loan amount: FHA County Loan Limit + 20%
- Eligible FHA product: 203(b) only
- Property types: 1–4 unit properties only
- Minimum FICO: AUS
- UFMIP is calculated on base loan + solar installation costs



Down Payment & Closing Cost Assistance (DPA/CCA)

PACKAGE ONE

Solar Starter | 0% of the purchase price (solar only)

For buyers who want solar included in their mortgage—without the headaches. No extra steps, no door-to-door sales. Just a streamlined way to finance your home and lower utilities with solar from day one.

PACKAGE TWO

Mortgage Enhancer 3.5 | 3.5% of the purchase price (DPA only)

Make buying a home easier. With 3.5% down, this package meets FHA requirements while integrating solar, helping you maximize your investment from the start. No extra loans—just long-term savings.

PACKAGE THREE

Mortgage Optimizer 5+ | Up to 5.5% of the purchase price (DPA + CCA)

Keep your savings for a rainy day. With up to 5.5% down, this package comes with a large enough solar system to cover most cash-to-close costs for you while rolling solar into your mortgage. More savings, more control, and a home that works harder for you from day one.

Solar System Requirements

- Solar costs must be the lesser of:
 - Actual installation cost
 - 20% of the property value

Adjusted Value Calculation

- **Purchase:** Use the purchase price and appraised value **excluding solar**

Important: Exclude any rebates that are assigned to the contractor when determining system costs.

Arcasa Package Options

SOLAR
STARTER

MORTGAGE
ENHANCER 3.5%

MORTGAGE
OPTIMIZER 5.5%

Unlock forgivable 3.5% down		✓	✓
Unlock closing cost coverage 5%+ ¹			✓
Closing coverage to buy down rate			✓
Single loan payment	✓	✓	✓
Increased property value	✓	✓	✓
Save money on your utility bill	✓	✓	✓
30% Tax Credit ²	✓	✓	✓
Lower reliance on the power company	✓	✓	✓
Installed by trusted partners	✓	✓	✓
No door-to-door sales commission	✓	✓	✓
No solar origination fee ³	✓	✓	✓
Reduce your carbon footprint	✓	✓	✓
Option to add on EV charger	✓	✓	✓
Option to add on battery backup	✓	✓	✓

¹ BORROWERS MAY BE ELIGIBLE FOR MORE THAN 5% DOWN. CONSULT WITH YOUR COMPLIANCE TEAM AND ARCASA.

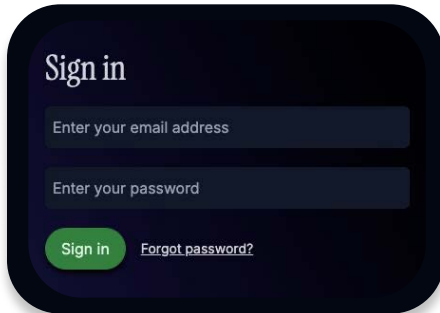
² ARCASA SERVICES LLC DOES NOT PROVIDE TAX ADVICE. PLEASE CONSULT A QUALIFIED TAX PROFESSIONAL FOR GUIDANCE SPECIFIC TO YOUR SITUATION.

³ COMPARED TO BUYING SOLAR VIA 3RD PARTY LOAN.

How to Run Solar and Mortgage Numbers in QuickBid™

1. Getting Started

Navigate to the Arcasa App and log in



Sign in

Enter your email address

Enter your password

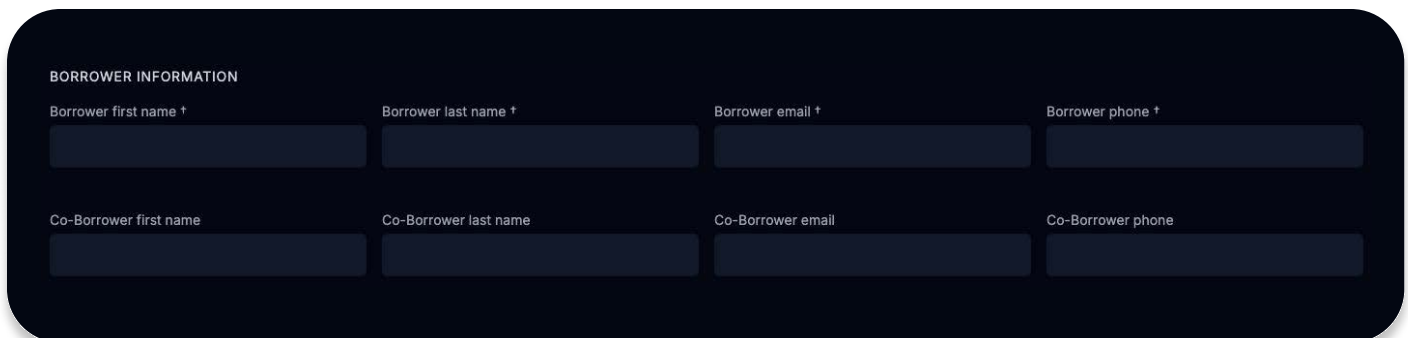
Sign in [Forgot password?](#)

2. Select “New Purchase” on the top right



3. Borrower and Property Information

- Enter required Borrower Information, and non-required Co-Borrower Information (if applicable)
 - Borrower email is required to send scenarios, but will nothing will send unless SEND button is selected later on
 - Borrower phone is for informational purposes only, no text messages are sent

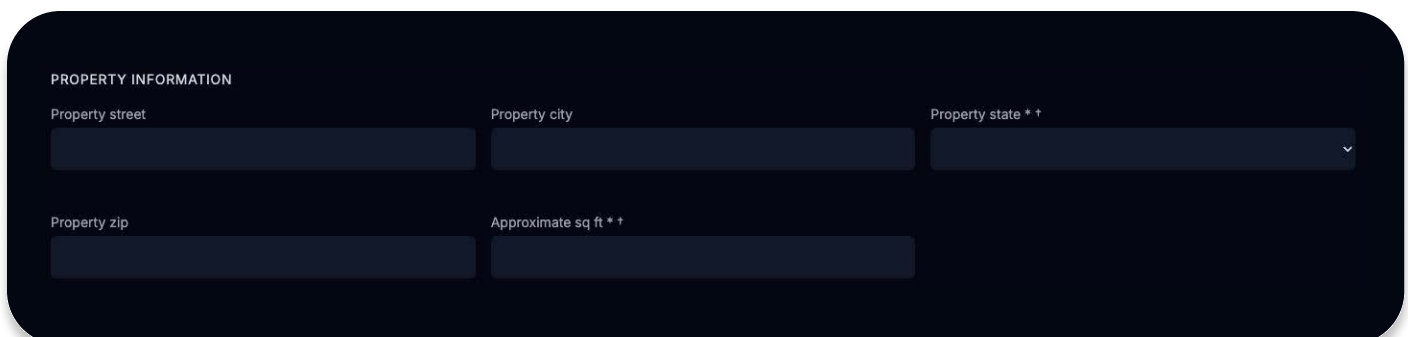


BORROWER INFORMATION

Borrower first name †	Borrower last name †	Borrower email †	Borrower phone †
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Co-Borrower first name	Co-Borrower last name	Co-Borrower email	Co-Borrower phone
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

4. Enter Property Information

Only State and Approx Sq Ft are required for TBD's



PROPERTY INFORMATION

Property street	Property city	Property state * †
<input type="text"/>	<input type="text"/>	<input type="text"/>
Property zip	Approximate sq ft * †	
<input type="text"/>	<input type="text"/>	

How to Run Solar and Mortgage Numbers in QuickBid™ (cont)

5. Enter all required Loan Information, and non-required information if applicable

LOAN INFORMATION

Purchase price * +	Interest rate (%) * +	Down Payment (%) * +	Term (months) * +
<input type="text" value="\$"/>	<input type="text" value="6.810"/> %	<input type="text" value="3.500"/> %	<input type="text" value="360"/>
Closing costs * +	Annual property tax * +	Annual insurance * +	Monthly HOA dues
<input type="text" value="\$"/>	<input type="text" value="\$0"/>	<input type="text" value="\$0"/>	<input type="text" value="\$"/>
Seller credits (\$)	Expected closing date	Finance UFMP?	
<input type="text" value="\$"/>	<input type="text" value="mm/dd/yyyy"/>	<input checked="" type="checkbox"/> YES	

6. Other DPA

Only required if comparing to another DPA Option, otherwise leave blank

OTHER DPA

DPA amount * +	Closing costs * +	1st interest rate (%) * +	2nd interest rate (%) * +
<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value=""/> %	<input type="text" value=""/> %
2nd monthly payment * +	Other \$ to down payment * +	Other \$ to closing costs * +	
<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	

7. Custom Assistance

- Only required if you want a scenario outside of standard 3.5% and 5% options
- Total custom assistance \$ must be fully allocated to down payment, closing costs, and/or rate buy-down in order to proceed

CUSTOM ASSISTANCE

Custom assistance (\$)	Custom interest rate (%)	
<input type="text" value="\$0"/>	<input type="text" value=""/> %	
Custom \$ to down payment	Custom \$ to closing costs	Custom \$ to rate buydown
<input type="text" value="\$0"/>	<input type="text" value="\$0"/>	<input type="text" value="\$0"/>

How to Run Solar and Mortgage Numbers in QuickBid™ (cont)

8. Scenario Comparisons

Click "Run the Numbers"

Run the Numbers

9. Default scenarios shown are Standard FHA (without Arcasa), 0% (Solar Only), 3.5%, and 5%

- Additional headers (Other DPA, Custom Assistance) will show if filled out

FHA
W/O ARCASA

SOLAR ONLY
NO ASSISTANCE

3.500%
ASSISTANCE

5.000%
ASSISTANCE

10. Benefits

BENEFITS

Down Payment Assistance

Est. Utility Savings

Federal Tax Credit

Down Payment

Closing Costs

Total Cash to Close

11. Features

FEATURES

System Size

Solar Panel Qty

Batteries

12. Loan Details

LOAN DETAILS

LTV/CLTV

Principal Added

First Loan Amount

First Interest Rate

Additional Loan Amount

Additional Loan Interest Rate

Combined Loan Amount

13. Mo. Payment Details

MONTHLY PAYMENT DETAILS

First Loan Principal and Interest

Property Taxes

Homeowners Insurance

Mortgage Insurance Premium

Additional Loan Monthly Payment

Total Monthly Payment

HOA Dues

14. Save this QuickBid Configuration

This can be updated down the road

Save this Quick Bid Configuration

How to Run Solar and Mortgage Numbers in QuickBid™ (cont)

15. Re-Run Numbers

Navigate to "Lead Info" in top menu bar



16. Adjust numbers and click "Update Info" button



16. Navigate to Quick Bid Scenarios to see updated numbers



Energy-Smart DPA Encompass Setup

Important: Solar amount may need to be updated if the solar quote changes from the estimated solar budget.

1. 1st Mortgage Encompass Setup

- Follow normal FHA initial loan setup procedures.
- Navigate to the 1003 URLA – Nova view.
 - Go to **Section L1. Property and Loan Information**
 - Under **Energy Improvement**, check: "Mortgage loan will finance energy-related improvements"


Energy Improvement

- Mortgage loan will finance energy-related improvements
- Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through property taxes (e.g., the Property Assessed Clean Energy program).

- Go to **Section L4. Qualifying the Borrower – Minimum Required Funds or Cash Back**
 - Line B: **Improvements, Renovations, and Repairs** – Enter the **total solar cost**

L4. Qualifying the Borrower - Minimum Required Funds or Cash Back

DUE FROM BORROWER(S)

A. Sales Contract Price	\$	<input type="text"/>
B. Improvements, Renovations, and Repairs	\$	<input type="text"/>
C. Land (if acquired separately)	\$	<input type="text"/>
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction <i>(See Table 3a. Property You Own)</i>	 \$	<input type="text"/>

2. Navigate to the FHA Management Form

Energy-Smart DPA is not an Energy Efficient Mortgage (EEM), but you will use the EEM section to calculate your loan amount.

Do not check the "Energy Efficient Mortgage" box in the Basic Info Tab. Findings will not run properly if this box is selected.

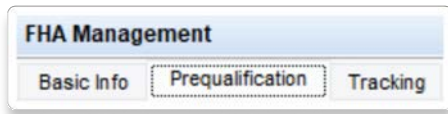
Loan Information

Loan Type <input type="checkbox"/> Conventional <input checked="" type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA-RHS <input type="checkbox"/> Other - <input type="text"/> <input type="checkbox"/> HELOC	Purpose of Loan <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> No Cash-Out Refinance <input type="checkbox"/> Cash-Out Refinance <input type="checkbox"/> Simple Refinance (FHA to FHA) <input type="checkbox"/> Streamline Refinance (w/ appraisal) <input type="checkbox"/> Streamline Refinance (w/o appraisal) <input type="checkbox"/> Construction <input type="checkbox"/> Construction - Perm <input checked="" type="checkbox"/> Energy Efficient Mortgage <input type="checkbox"/> Building On Own Land
Amortization Type <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> ARM	

Energy-Smart DPA Encompass Setup (cont)

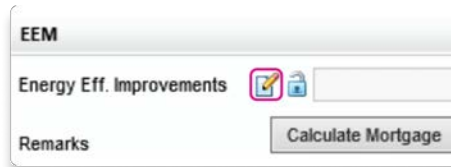
3. Click the Prequalification tab

Follow normal FHA initial loan setup procedures.



The screenshot shows the 'FHA Management' window with three tabs: 'Basic Info', 'Prequalification', and 'Tracking'. The 'Prequalification' tab is highlighted with a dashed border.

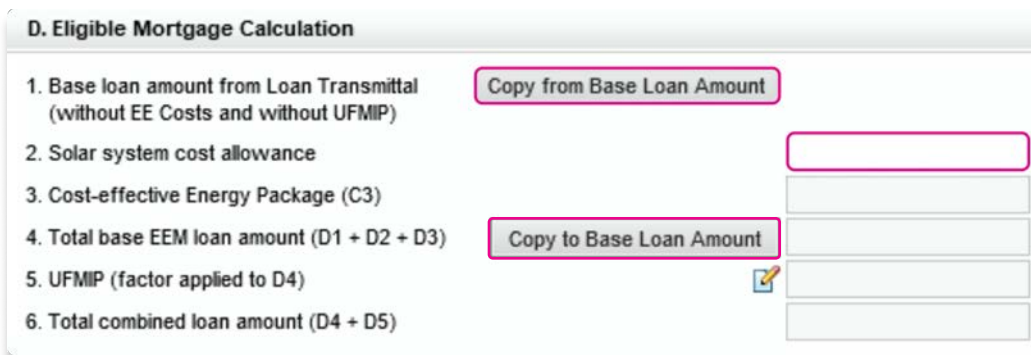
4. Under the EEM section, open the Energy Efficient Improvements calculation



The screenshot shows the 'EEM' section with a field for 'Energy Eff. Improvements' containing a pencil icon and a lock icon. Below it is a 'Calculate Mortgage' button.

5. Go to Section D: Eligible Mortgage Calculation

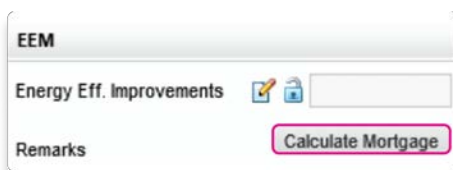
- Line 1: Click **Copy from Base Loan Amount**
- Line 2: Enter the **cost of the solar system** in the **solar system cost allowance** field
- Line 4: Click **Copy to Base Loan Amount**



The screenshot shows the 'D. Eligible Mortgage Calculation' section with six rows of input fields. Annotations include:

- A pink box around the 'Copy from Base Loan Amount' button next to '1. Base loan amount from Loan Transmittal (without EE Costs and without UFMP)'.
- A pink box around the input field for '2. Solar system cost allowance'.
- A pink box around the 'Copy to Base Loan Amount' button next to '4. Total base EEM loan amount (D1 + D2 + D3)'.

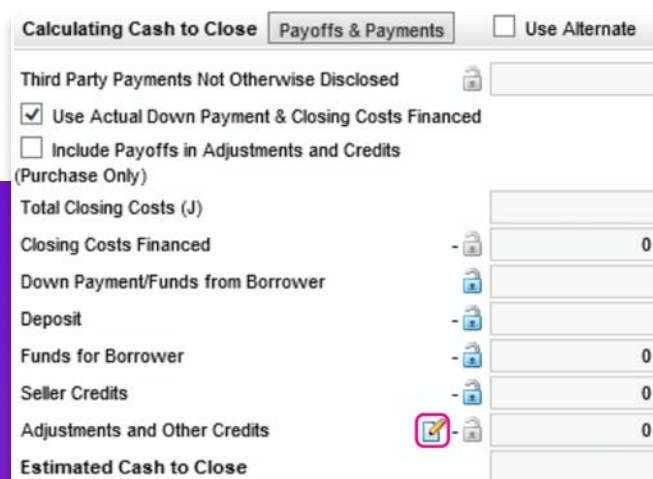
6. Click Close, then on the previous screen, click the Calculate Mortgage button



The screenshot shows the 'EEM' section with the 'Calculate Mortgage' button highlighted with a pink box.

7. Confirm that all amounts have been entered correctly.

- Navigate to Loan Estimate – Page 2
- Scroll to the Calculating Cash to Close section
- Click the Paper & Pencil icon on the Adjustments and Other Credits line



The screenshot shows the 'Calculating Cash to Close' section with the 'Payoffs & Payments' tab selected. The 'Adjustments and Other Credits' line is highlighted with a pink box and a pencil icon.

Item	Amount
Third Party Payments Not Otherwise Disclosed	
<input checked="" type="checkbox"/> Use Actual Down Payment & Closing Costs Financed	
<input type="checkbox"/> Include Payoffs in Adjustments and Credits (Purchase Only)	
Total Closing Costs (J)	
Closing Costs Financed	0
Down Payment/Funds from Borrower	
Deposit	
Funds for Borrower	0
Seller Credits	0
Adjustments and Other Credits	0
Estimated Cash to Close	

Energy-Smart DPA Encompass Setup (cont)

8. Enter "Solar Cost" and the \$ amount

- Paid by dropdown is **Nova**
- Adjustment type is **Other**

	Fee Description	Amount	POC
05	Solar Cost	\$	
	Solar Cost	\$	<input type="checkbox"/> POC

Navigate to the 1003 URLA – Part 4d

- Enter **No** as **Deposited**
- Enter **Federal Agency** as the **Source**
- Enter the Down Payment, Closing Costs, and the Total Cash for Market Value.

Bor/CoB/Both	Asset Type	Deposited	Source	Amt Applied to Down Payment	Amt Applied to Closing Costs	Cash or Market Value
Borrow	Cash, Gift, Gift of Equity, Grant	No	Federal Agency	11,000.00	2,285.00	13,285.00
Total of Gifts and Grants						13,285.00

Navigate to the HUD-92900LT FHA Loan Transmittal

- Go to the Mortgage Information – Gifts or Grants section
 - Enter Source: **AQHousing / 39-2994343**
 - Enter **Amount of Gift:** Grant Funds Amount
 - Source of Funds is **FHA - Gift - Source Government Assistance**

Seller Funded DAP
 1. Source / EIN: **AQ Housing / 39-2994343**
 Gov't NP Family
 Other
 Amount of Gift:

Source of Funds: **FHA - Gift - Source Government Assistance**

Assets

- Navigate to **Borrower Summary – Nova View**
- Open the **Assets, REO, Declarations, & Demographic Info** section
 - Source of Down Payment: Select **FHA-Gift-Source Government Assistance**
 - Explanation of Down Payment Assistance: Enter **Alabama-Quassarte Housing Economic Development LLC**

Assets, REO, Declarations, & Demographic Info
 Assets
 Total Bank Deposits: _____ Cash from / to Borrower: _____ Enter Assets on URLA Part 3: **URLA 1003 Part 3**
 Source of Down Payment: **FHA-GIFT-Source Government Assistance** **Gifts or Grants**
 Explanation of Down Payment: **AQ Housing** **Gift Letter**

Optional: Loan Amount Exceeds FHA County Loan Limit

- Contact your internal SME to update the file and permit exceeding the FHA County Loan Limit
- Findings will not run properly until Loan Support updates the file

Program Overview

Borrower Qualification

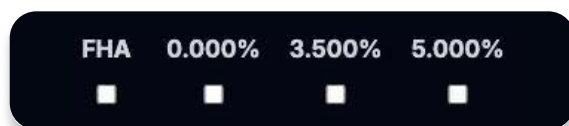
- Once your Encompass file is set up with the estimated solar information, confirm borrower eligibility for an Energy-SmartDPA solar mortgage.
- If the borrower does not qualify based on the estimated solar quote, reach out to your **Arcasa account executive** to explore potential alternatives or adjustments.

1. Initial Solar Quote

- Immediately upon submitting a new Lead in the Arcasa app, the loan officer or user can review a **real-time automatic initial solar quote**.
- If the **initial solar quote differs** from any estimated numbers in Encompass:
 - Update the solar amount in the loan file immediately.
 - Be sure to **revise the solar total** if changes occur during the loan lifecycle.
- The updated quote can be saved in the Arcasa app for further revisions, if needed.
- A copy of the estimate **can be emailed to the borrower** through the Arcasa app if they wish to move forward with the Energy-Smart DPA program.

2. Share With Borrower

Select any options to that borrower would like to see, then Click "Share Selected Scenarios with Borrower(s) button



3. To see what borrower sees, click the "QuickBid Preview Link" button at the bottom of the page

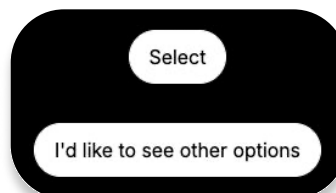


4. To update numbers and re-send, click the "Re-Share selected scenarios with borrower(s)" button



5. Borrower can select an option, or ask for more options

* This will notify Loan Officer

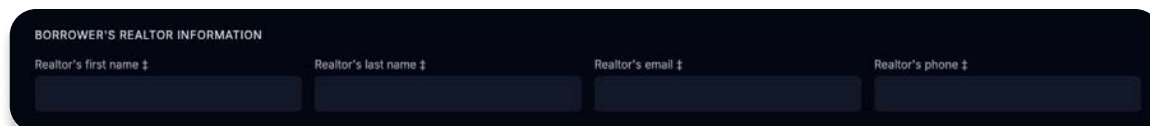


Solar Intro Call

Before submitting the loan to underwriting, it is strongly encouraged to schedule an intro call between Arcasa and the borrower.

To schedule, please complete the following steps in the Arcasa app:

1. Provide the buyer agent's contact information & upload the appraisal
2. Be sure to fill out the full address and borrower's realtor info in the lead info section.



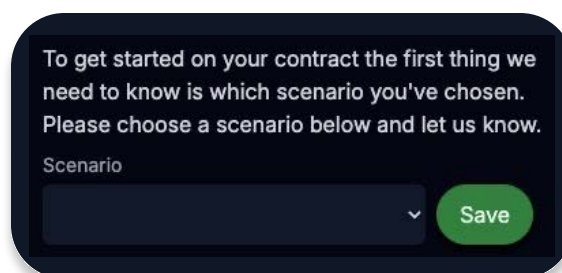
BORROWER'S REALTOR INFORMATION

Realtor's first name † Realtor's last name † Realtor's email † Realtor's phone †

3. Navigate to "Contract Summary" section



4. Select Scenario to move forward with



To get started on your contract the first thing we need to know is which scenario you've chosen. Please choose a scenario below and let us know.

Scenario

Save

Solar Intro Call *(cont)*

5. Upload Appraisal, Home Inspection, and Homeowner's Insurance paperwork

<input checked="" type="checkbox"/> Appraisal PDF	Upload
<input checked="" type="checkbox"/> Home Inspection PDF (optional)	Upload
<input checked="" type="checkbox"/> Home Owner's Insurance PDF	Upload

6. Enter Closing and Funding Dates

<input checked="" type="checkbox"/> Closing & Funding Dates	
Closing Date	Funding Date
<input type="text" value="mm/dd/yyyy"/>	<input type="text" value="mm/dd/yyyy"/>
<input type="button" value="Update"/>	

The call helps finalize the solar system and gives the borrower a chance to ask about:

- General solar energy concepts
- System and warranty details
- Add-on features
- Installation timeline and process



Arcasa Welcome Call

- At least 3 days before closing, Arcasa will conduct a Welcome Call with the borrower to walk through the closing and installation process.
- Progress of the welcome call can be tracked within the Arcasa app

Sit back and watch the project progress!

- Funding Obligation Letter Generation
- Click “Update” next to the Funding Obligation Letter in the Contract Summary Section



Funding Obligation Letter

[Update](#)

Modifying a QuickBid™

1. If the assistance amount or solar system needs to be revised:
2. Log into the Arcasa app
3. Navigate to the saved Lead
4. Click on the “LEAD INFO” tab
5. Update the necessary fields
6. Click “Update Info”
7. Navigate to the “QUICK BID SCENARIOS” tab to review the new solar quotes



Loan Process Flow

Lock Procedure

1st Mortgage

- All 1st mortgage loans must be locked through Polly
- Available with NOVA FHA locks only; files will be retained

Grant Letter or Forgivable Second

Applies to loans receiving Down Payment or Closing Cost Assistance through a Lumra grant

- Upon receiving the 1st mortgage lock request, Lock Desk will reserve funds with Arcasa
- A Grant Letter (GL) or Funding Obligation Letter (FOL) is generated in the Arcasa app
- Upload the GL or FOL to the Encompass FHA Solar eFolder before Clear to Close

Note:

If the DPA amount changes, Lock Desk must be notified.

Appraisal

- Order the appraisal following standard FHA procedures
- The solar system should not be included in the appraised value
- Upload a copy of the appraisal to the Arcasa app

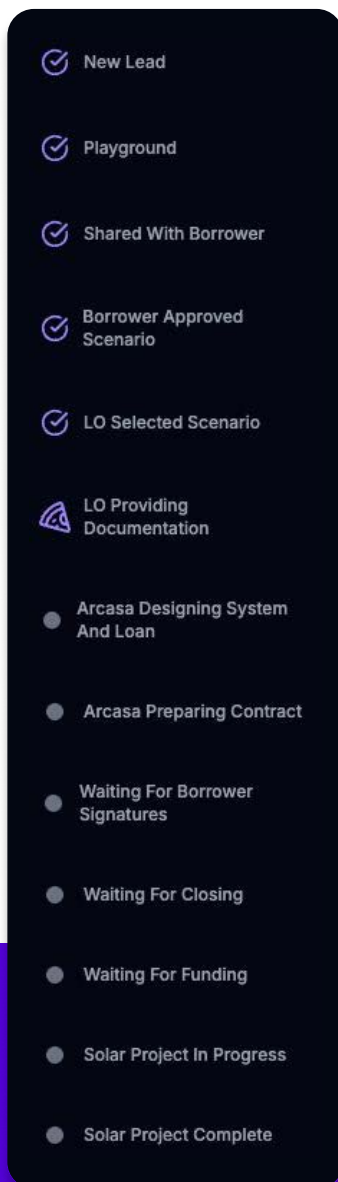
After receipt:

Arcasa will order a **Solar Site Survey**, which is provided at **no cost to the borrower**



Loan Submission

- Submit the loan using standard FHA delegated procedures
- Upload the following documents to the **FHA Solar eFolder in Encompass** prior to CTC:
 - **Initial Solar Quote**
 - **Grant Letter or Funding Obligation Letter**
 - **Fully Executed Solar Contract**
 - *This will be provided after the Arcasa Welcome Call is completed*
 - *Progress of the executed solar contract can be tracked within the Arcasa app*



Prior to Closing

Finalization of Loan Scenario

- Final selection and inputs within the Arcasa app
- Final requested assistance amount
- Buyer's agent contact information
- Confirmation of property address
- Upload of appraisal, homeowners insurance policy, and home inspection report (if available)
- Estimated closing and funding dates

Arcasa Solar Site Survey

- Scheduled by Arcasa at no cost
- Can track progress within the Arcasa app

Arcasa Welcome Call

- Must occur ≥ 3 days before closing
- Finalizes solar installation
- Contract sent to borrower after call
- Executed contract available within the Arcasa app
- Branch uploads executed contract to Encompass
- Loan cannot close without it

Grant or Funding Obligation Letter

- Generated and accessible within the Arcasa app

Escrow Completion Account

- Follows HUD Repair Completion Escrow process
- Complete Escrow Holdback screen
- Install must complete within 120 days
- Unused funds applied to principal

Underwriting

Guidelines

- Follow FHA HUD Handbook 4000.1 (Solar & Wind)
- Not required to meet EEM guidelines

Eligible Systems

- Active/passive solar
- PV systems generating electricity for the home
- Must meet code requirements

Underwriting Manager Setup

- UW Summary > Escrow Holdback Repairs:
 - Escrow Hold = Y
 - Status = Approved
 - 1004D or Inspection = HUD-92051
 - Use Deliverable dropdown

Required Forms

- 92300 (UW completes pgs 1–3; Escrow Holdback team completes pgs 4–5)



Closing/Post-Closing

Overview

- Follow HUD closing and escrow procedures

Escrow Completion Account

- Follow Nova Escrow Holdback process

Insuring (FHA Connection)

- Solar/Wind = Yes
- Escrow = Yes (203k/EEM/Solar/Wind/Weatherization)
- Enter solar cost in both Solar/Wind and Escrow boxes
- Secondary Financing = Yes (enter 2nd mortgage amount)
- Energy Efficient Mortgage = No

Escrow Closeout

- Complete Escrow Closeout Certification in FHAC within 30 days of account closure



Locate Post Close Solar Documents

Navigate to "Post Closing" in top menu bar

SUMMARY LEAD INFO QUICK BID SCENARIOS CONTRACT SUMMARY **POST CLOSING**

See Status of Post Close Solar Documents

Review the process of documents to feel confident your homebuyer's solar project is on track.

You have the ability to download and review any uploaded documents for further inspection.

Post-Closing

- Build Partner License
- Approved Permit
- Passed Final Inspection
- Release of Lien Rights
- Permission to Operate

YOU'RE LETTING DEALS FALL THROUGH THE CRACKS:

How LOs Win with Arcasa



Loan Officer: Lane

Closed a deal using Arcasa.

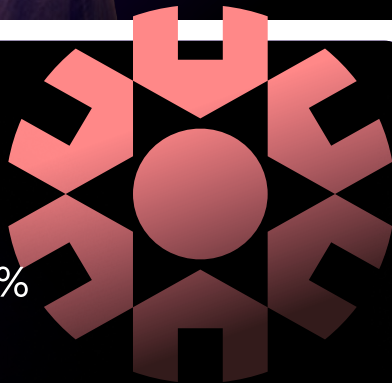


The Challenge:

His borrowers needed \$15,600 for a down payment.

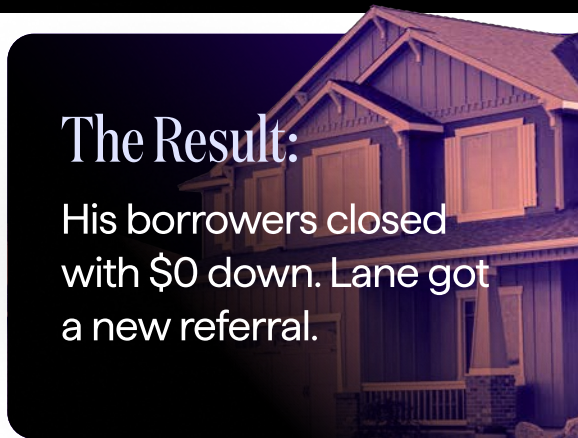
The Solution:

He used Arcasa to add solar to the mortgage and unlock a 3.5% forgivable DPA.



The Result:

His borrowers closed with \$0 down. Lane got a new referral.



See the Whole Process with Us.

