



CORPORATE OVERVIEW

Just Price uses its expertise and technology to provide complete solutions that include product, process, fulfillment and sale to the secondary market.

- **Sustainable Secondary Market Funding**
- **Automated Decisioning**
- **Custom Designed Loan Products**
- **Alternative Credit Analysis and Validation**
- **Optional Back-Office Loan Processing**

○ Owning a home remains an elusive dream for too many Americans. The key to advancing that opportunity for more individuals is to expand the availability of safe, responsible financing for borrowers who can demonstrate the ability to pay – many of whom have been underserved in the past because they do not fit the conventional borrower profile.

Just Price Solutions, a nonprofit subsidiary of Neighborhood Housing Services of America (NHSAs), helps first-time home buyers purchase – and stay in – homes by combining its expertise in and relationships with the nonprofit, government and private sectors. By providing product and process innovations that promote collaboration between these groups, Just Price offers mortgage solutions for a huge population of new borrowers.

Collaborate With Confidence

In the past, the government, nonprofit and private sectors have all approached the needs of first-time buyers from a singular

perspective, providing solutions with a limited scope. Just Price bridges initiatives from these three sectors to provide a much more customized and far reaching approach to meeting borrower needs. This collaborative approach, combined with Just Price's unique automated alternative underwriting technology, enables lenders to serve individuals previously classified as unbankable. The Just Price platform and collaborative process creates home ownership opportunities, provides refinancing alternatives and reduces foreclosure rates by offering lower-cost mortgages and a better means to quickly evaluate and qualify responsible borrowers.

As the bridge linking nonprofit, private and public sector organizations, Just Price addresses the needs and leverages the strength of these stakeholders, offering specialized mortgage products, transparent processes and Web-based technologies tailored to the needs of today's mortgage market.



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Everyone Wins

- Nonprofit organizations gain a sustainable source of independent funding as well as the ability to work with the private sector instead of competing against it. Just Price's simple and automated processes allow nonprofit organizations to interact with other stakeholders, expand their capabilities with limited resources and offer responsible lending solutions to more people.
- Government-funded initiatives can be instantly accessed and combined with less time, training and effort, increasing the likelihood that private sector lenders will seek out and offer more government-funded products and programs.

- The private sector gains access to new markets, increasing business volume significantly. Lenders profit by working easily with a population of consumers difficult to reach in the past. As advocates for the borrower, long-term relationships between borrowers and lenders are established, providing opportunities for repeat business.

Backed by sustainable funding and 30 years of experience working directly within underserved markets to strengthen communities, Just Price creates business solutions that increase responsible home ownership.

Discover a complete product, process and fulfillment solution – discover Just Price.

Technology Redefines "Strong Borrowers"

Just Price's fresh approach to financing greatly expands the pool of potential home buyers and gives borrowers in need of urgent refinancing a safe credit solution. Its new, automated platform evaluates potential borrowers who don't fit the conventional credit profile. Just Price opens opportunities that previous business models simply couldn't support. By working closely with individuals struggling to enter the housing market, Just Price has come to understand their particular needs and worked to provide the focused solutions which meet those needs.

Safely extending credit to underserved markets represents an unprecedented opportunity to invigorate American communities. Estimated at 54 million potential borrowers, these Americans have been waiting for safe, fair mortgage solutions. They are credit-worthy consumers with strong alternative payment histories but whose age or life choices have kept their credit file thin, as well as borrowers with no credit score who often have the ability to pay reasonable mortgages but lack fair access to credit. Just Price caters to these hard-working, bill-paying Americans who have typically

been underserved because the means to reach them have been limited.

The Just Price Web-based automated underwriting system is a multi-decision engine that digitally connects NHSA's safe, responsible loan products and long-term borrower support system with ground-breaking alternative credit analysis and validation and centralized back office processing. The result is a quick, easy way to provide low-cost mortgages to a wider range of responsible borrowers. What was once a manual and tedious transaction is now a streamlined, cutting edge solution.

The Just Price platform is two pronged: It provides automated underwriting for borrowers that need to establish credit scores using alternative trade lines and a means to instantly evaluate multiple layers of subordinate financing and combine funding sources to create customized solutions for individual borrowers. This quick and easy automated process helps borrowers gain greater access to funding and eliminates hours of work for lenders.

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