



Participating Home Agreement

Dear Home Seller:

You are being presented with the opportunity to sell your home utilizing The Nehemiah Program®. The Nehemiah Program is the nation's largest privately funded downpayment assistance program, helping thousands of people achieve their dream of homeownership. Nehemiah Corporation of America "Nehemiah," one of America's largest and most respected community development corporations, administers The Nehemiah Program. The Nehemiah Program provides gift funds to qualified homebuyers who purchase participating homes using an eligible loan program, such as a Federal Housing Administration (FHA) loan.

By signing below, you are qualifying your home to participate in The Nehemiah Program as a "Participating Home." This means your home is eligible for purchase by a homebuyer receiving downpayment assistance through The Nehemiah Program.

You the Seller(s) are also agreeing to make a contribution to the Nehemiah Corporation of America. Please understand that you are only committed to make a contribution if a homebuyer utilizing The Nehemiah Program purchases your home. The contribution you make to Nehemiah represents between one percent (1%) and six percent (6%) of the final contract sales price or a flat gift amount (not to exceed 6% of the final contract sales price).

You are also agreeing to pay a processing fee to the Nehemiah Corporation of America:

$$\begin{array}{rclclcl}
 \$ \underline{\hspace{2cm}} & + & \$ \underline{\hspace{2cm}} & = & \$ \underline{\hspace{2cm}} \\
 \text{Contribution Amount} & & \text{Processing Fee} & & \text{Total Amount Due To} \\
 \text{(1-6\% Shown in dollars)} & & & & \text{Nehemiah Corporation} \\
 & & & & \text{of America}
 \end{array}$$

Note: You are only committed to pay the above contribution and fee if a homebuyer utilizing The Nehemiah Program purchases your home.

You are agreeing to instruct and authorize the escrow officer or closing agent to return Nehemiah's funds to Nehemiah if the homebuyer is unsuccessful in obtaining a loan or the loan does not close within seven (7) days after Nehemiah's downpayment assistance funds are deposited to escrow or with the closing agent. You understand that you are not obligated to make the contribution if the escrow/closing is terminated.

Your contribution may be tax deductible as a cost of sale, which may have even greater tax benefits for you. Please consult your tax advisor for more information. Your contribution is used to advance the charitable efforts of Nehemiah Corporation of America to promote homeownership, affordable housing and community development. For more on this, visit our website at www.nehemiahcorp.org

I/WE AGREE TO QUALIFY OUR HOME LOCATED AT _____,
in _____ (city), _____ (county), _____ (state) as a Participating Home
under The Nehemiah Program subject to all the terms and requirements set forth above.

Seller Signature

Print Name

Date

Seller Signature

Print Name

Date

Note to Real Estate Agent: We recommend you include the following language in the purchase and sale agreement: The seller is aware that the homebuyer is receiving downpayment assistance through The Nehemiah Program as set forth in the related Participating Home Agreement.