HOMETOWN HERO CREDIT

Presented by Marlene Vazquez
Community Ambassador | NMLS #2403468



Brett Stacy, Program Founder

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EST. 2019

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My name is Marlene Vazquez, Community Ambassador and PRMG loan officer licensed in California. I am excited to help turn appreciation for our nation's heroes into meaningful support by helping military families explore homeownership and understand their options.



MISSION STATEMENT:

Operation T.A.G.™ (Tangible Act of Gratitude) is committed to giving military families more than appreciation—we deliver tangible, life-changing support.

Through our nonprofit program, The Hometown Hero Credit™, and in partnership with our trusted mortgage partner PRMG, we provide real financial assistance, education, and resources that help service members, veterans, and Gold Star spouses achieve homeownership and long-term financial security.

Marlene Vazquez
Community Ambassador
Loan Officer | NMLS #2403468

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When "Thank you" is not enough





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It's Time For **More Than** "Thank you".

After the **Gulf Wars** and **911**, a wave of patriotism swept over the country. "Thank you for your service" became a "feel-good" way for average people to show their support. This was a great starting point, but after 25 years, nothing's changed.

Our American Soldiers write out a blank check made out to the United States of America **(you & me)** in the amount of, and including, their lives. Is "Thank you for your service" truly, the best we can do? I believe we all should do more to recognize their service and sacrifice.

Don't you **agree?**

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Our Founder's Reason Why

Brett Stacy, founder of Operation T.A.G.:
As a Proud Army Dad, I know firsthand how difficult it is for our nation's heroes to save enough to purchase a home. With a VA loan:

- ✔ No down payment needed
- ✔ No mortgage insurance
- ✔ VA Funding Fee (if applicable) included in the loan

However, there are **THOUSANDS** of dollars that must be paid out-of-pocket in closing fees. The Hometown Hero Credit was developed to alleviate this obstacle to homeownership.



Bradley Stacy
Active Duty Ambassador
Son of founder Brett Stacy

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OPERATION T.A.G.

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Our Heroes Deserve More

Operation **T.A.G.** **(Tangible Act of Gratitude)** is an independent 501(c)(3) nonprofit. Through its flagship program, the Hometown Hero Credit, we have partnered with PRMG to provide veterans, and active-duty members with a **2% credit**, up to **$21,000** to help pay closing fees, buy down the already low interest rate, or pay real estate agent commissions.

- ✔ **NO** repayment is needed
- ✔ **NO** second mortgage
- ✔ **NO** income restrictions (Higher income earners qualify)
- ✔ **NO** increase in the interest rate
- ✔ **AVAILABLE** in 49 states

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LET'S COMPARE

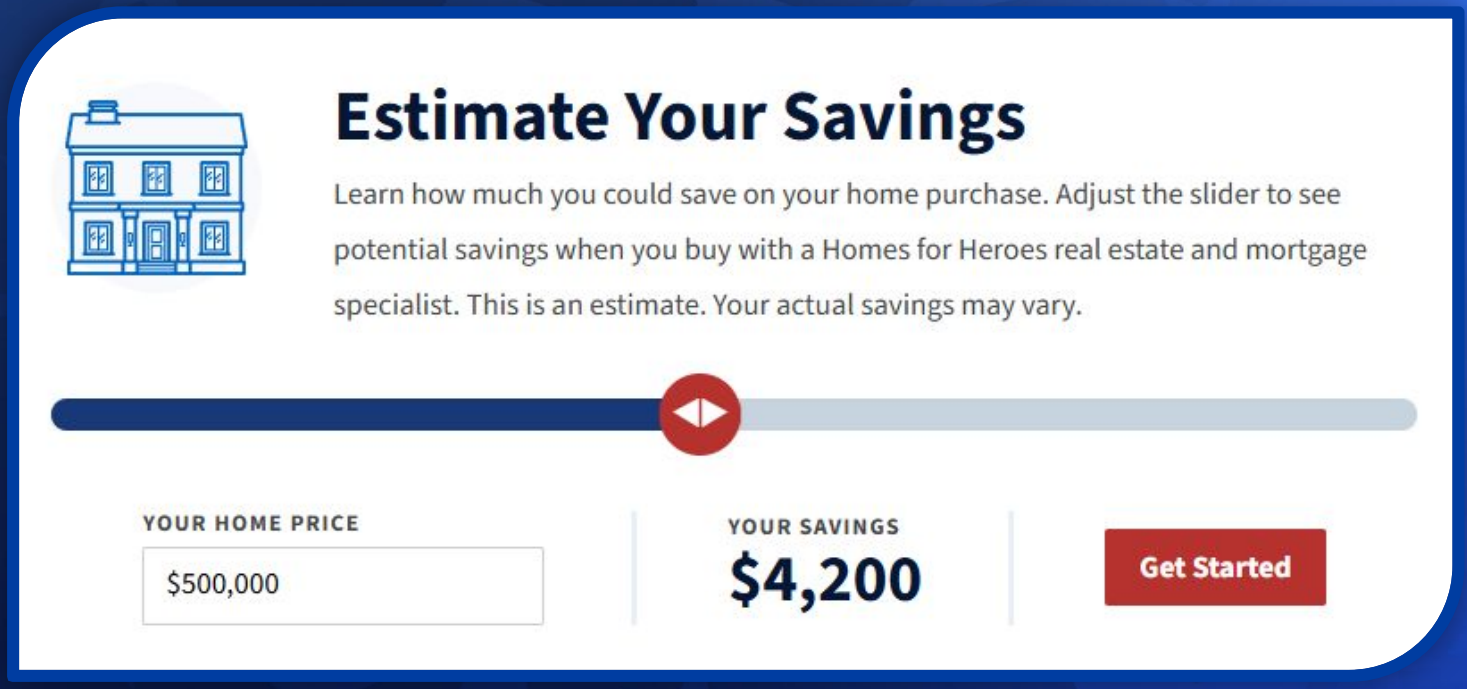
Homes for Heroes
Hometown Hero Credit





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Homes for Heroes



Everyone's heard of **"Homes for Heroes"**. On a $500,000 home purchase, this is what their website says a military family member will receive in benefits.

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Hometown Hero Credit

When a veteran or active-duty member purchases a home selling for $500,000, and a loan amount of $500,000, The Hometown Hero Credit will provide ***2% in assistance (up to $21,000) or in this example, $10,000.00*** that can be used to help pay closing fees, buy down the already low interest rate or pay real estate agent commissions. It's up to the hero to decide how they want to use their credit.

Where does the money come from, you might be thinking? PRMG gives back ***THE MAJORITY*** of their profit as a tangible act of gratitude, putting gratitude over company profits.

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Your Hometown Hero Credit Benefits

2% of your VA loan amount, up to $21,000

For example: $500,000 VA loan = $10,000 credit

Your credit can help pay:

- ✓ Closing fees
- ✓ An interest rate buydown
- ✓ Real estate agent commissions

NO repayment is needed

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Contact Marlene

Marlene Vazquez

Community Ambassador

Loan Officer | NMLS #2403468

Paramount Residential Mortgage Group

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Licensed in California

Visit my personal page or scan the QR code:

HometownHeroCredit.com/loan-officers/marlene-vazquez

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It's time we ALL did more than simply say, "Thank You For Your Service"



Brett Stacy, Program Founder

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