HOMETOWN HERO CREDIT

Presented by Marlene Vazquez
Community Ambassador | NMLS #2403468



Brett Stacy, Program Founder

PRMG®
Paramount Residential Mortgage Group, Inc.

HOMETOWN HERO CREDIT
EST. 2019

www.HometownHeroCredit.com

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

PRMG®
Paramount Residential Mortgage Group, Inc.

HOMETOWN HERO CREDIT
EST. 2019

www.HometownHeroCredit.com



When "Thank you" is not enough





www.HometownHeroCredit.com

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?**

PRMG®
Paramount Residential Mortgage Group, Inc.

HOMETOWN HERO CREDIT
EST. 2019

www.HometownHeroCredit.com

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

PRMG®
Paramount Residential Mortgage Group, Inc.

HOMETOWN HERO CREDIT
EST. 2019

www.HometownHeroCredit.com

Paramount Residential Mortgage Group, Inc.

OPERATION T.A.G.

Hometown Hero Credit

Paramount Residential Mortgage Group, Inc.

HOMETOWN HERO CREDIT
EST. 2019

www.HometownHeroCredit.com

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

PRMG®
Paramount Residential Mortgage Group, Inc.

HOMETOWN HERO CREDIT
EST. 2019

www.HometownHeroCredit.com



LET'S COMPARE

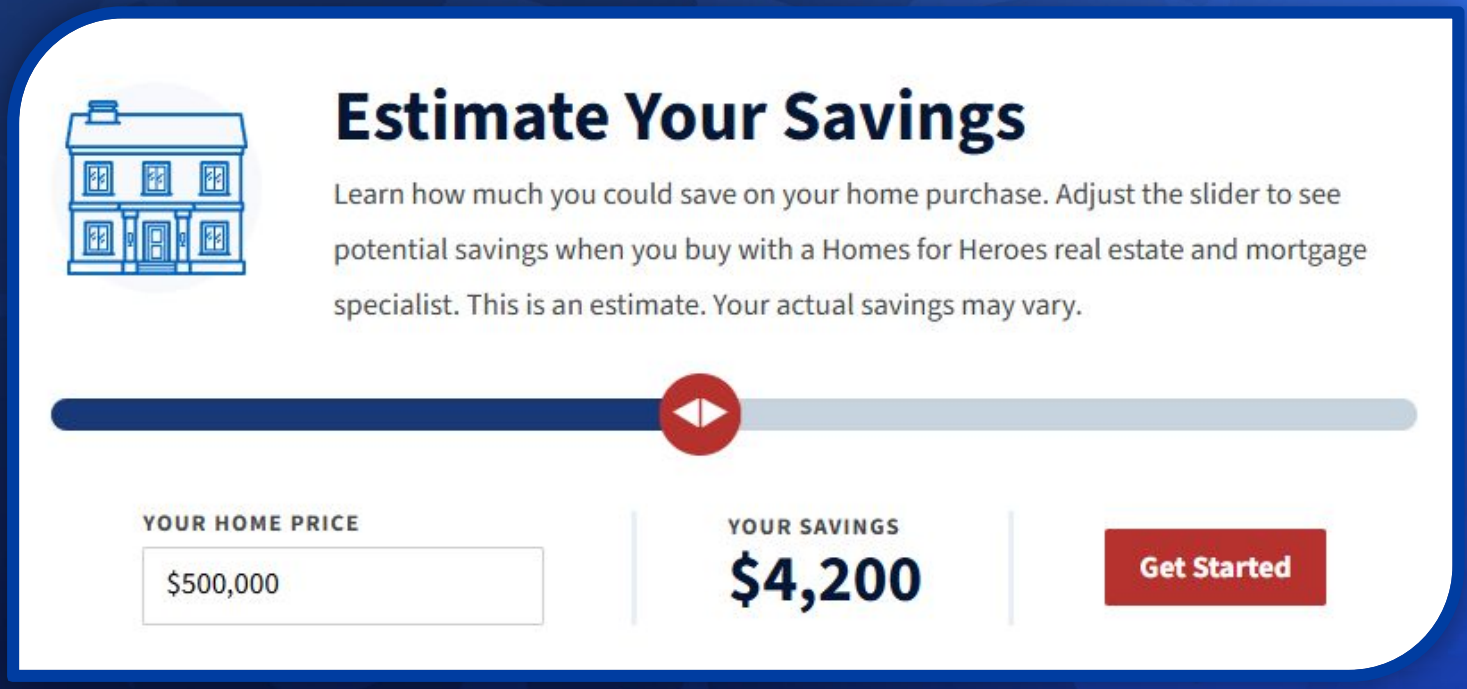
Homes for Heroes
Hometown Hero Credit





www.HometownHeroCredit.com

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.

PRMG®
Paramount Residential Mortgage Group, Inc.

HOMETOWN HERO CREDIT
EST. 2019

www.HometownHeroCredit.com

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.

PRMG®
Paramount Residential Mortgage Group, Inc.

HOMETOWN HERO CREDIT
EST. 2019

www.HometownHeroCredit.com

Summary ($500k VA Purchase)

Homes for Heroes:

- ✔ **$4,200.00** in benefit
- ✔ 30% reduction in Realtor commission
- ✔ Optional participation from lender
- ✔ Yearly fee to participate in the program
- ✔ Landing page, marketing and leads provided

Hometown Hero Credit:

- ✔ **$10,000.00** in benefits
- ✔ 0% reduction in Realtor commission
- ✔ PRMG gives the Tangible Act of Gratitude
- ✔ ZERO cost or obligation to participate in program
- ✔ Landing page, marketing and leads provided

PRMG®
Paramount Residential Mortgage Group, Inc.

HOMETOWN HERO CREDIT
EST. 2019

www.HometownHeroCredit.com

Become a **Brand Ambassador**

Help us to spread the word about this much needed, and well-deserved program. As a Brand Ambassador of Operation T.A.G. and the Hometown Hero Credit, you'll receive:

1. Fully Branded Landing Page complete with your photograph and contact information
2. An Autoresponder where leads / contacts go directly to you
3. Done-For-You Social Media Marketing and Flyers
4. When we prequalify someone for a home purchase and they do not have a Realtor, we refer them to our Ambassadors

***100% FREE!!!** – For us, it's not about making money, it's about making a difference.

PRMG®
Paramount Residential Mortgage Group, Inc.

HOMETOWN HERO CREDIT
EST. 2019

www.HometownHeroCredit.com

Contact Marlene

Marlene Vazquez

Community Ambassador

Loan Officer | NMLS #2403468

Paramount Residential Mortgage Group

209-733-0046

MVazquez@prmg.net



Licensed in California

Visit my personal page or scan the QR code:

HometownHeroCredit.com/loan-officers/marlene-vazquez

PRMG

Paramount Residential Mortgage Group, Inc.

HOMETOWN HERO CREDIT

EST. 2019

Contact Marlene

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



Brett Stacy, Program Founder

HOMETOWN HERO CREDIT

EST. 2019

Presented by Marlene Vazquez
Community Ambassador | NMLS #2403468
209-733-0046 | MVazquez@prmg.net

www.HometownHeroCredit.com

PRMG®
Paramount Residential Mortgage Group, Inc.

HOMETOWN HERO CREDIT EST. 2019

EQUAL HOUSING OPPORTUNITY

Paramount Residential Mortgage Group, Inc. ("PRMG") is a mortgage lender. NMLS ID# 75243 (www.nmlsconsumeraccess.org). 1265 Corona Pointe Court, Suite 301, Corona, CA 92879. 866-776-4937. AZ Mortgage Banker License #910387. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. Massachusetts Lender/Broker Licenses #MC75243. Licensed by the N.J. Department of Banking and Insurance. OH #RM.804171.000. Rhode Island Licensed Lender. Equal Housing Opportunity.