HOMETOWN HERO CREDIT

Presented by Tracy Roberts
Community Ambassador | NMLS #1716835



Brett Stacy, Program Founder

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My name is Tracy Roberts, Community Ambassador and PRMG loan officer licensed in Florida. I bring over 30 years of mortgage experience, including 27 years in underwriting leadership before moving to the brokerage side in 2021.



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.

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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

PRMG®

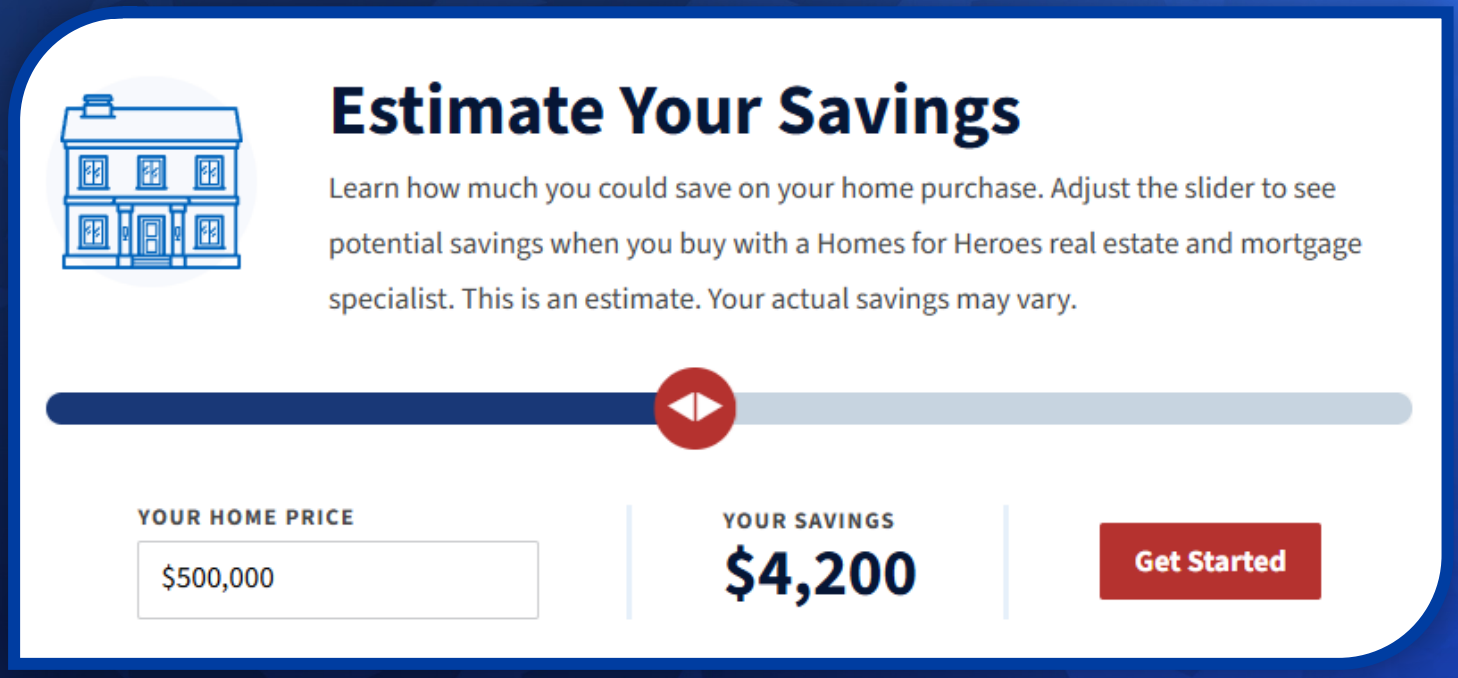
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Homes for Heroes



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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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

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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.

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Contact Tracy

Tracy Roberts
Community Ambassador
Loan Officer | NMLS #1716835
Paramount Residential Mortgage Group
386-479-4825
TracyR@prmg.net



Licensed in Florida
Visit my personal page or scan the QR code:
HometownHeroCredit.com/loan-officers/tracy-roberts

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Contact Tracy

It’s time we ALL did more than simply say, “Thank You For Your Service”

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EQUAL HOUSING OPPORTUNITY

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