

Knowledge to Own



Alberto Estrella  
Kin Wah Koo  
Trevor McGraw



+1 917 468 1016



info@ktohome.com



www.ktohome.com

# The Problem



## MYTHS:



You need a 20% down payment



You need a great credit score to buy a home



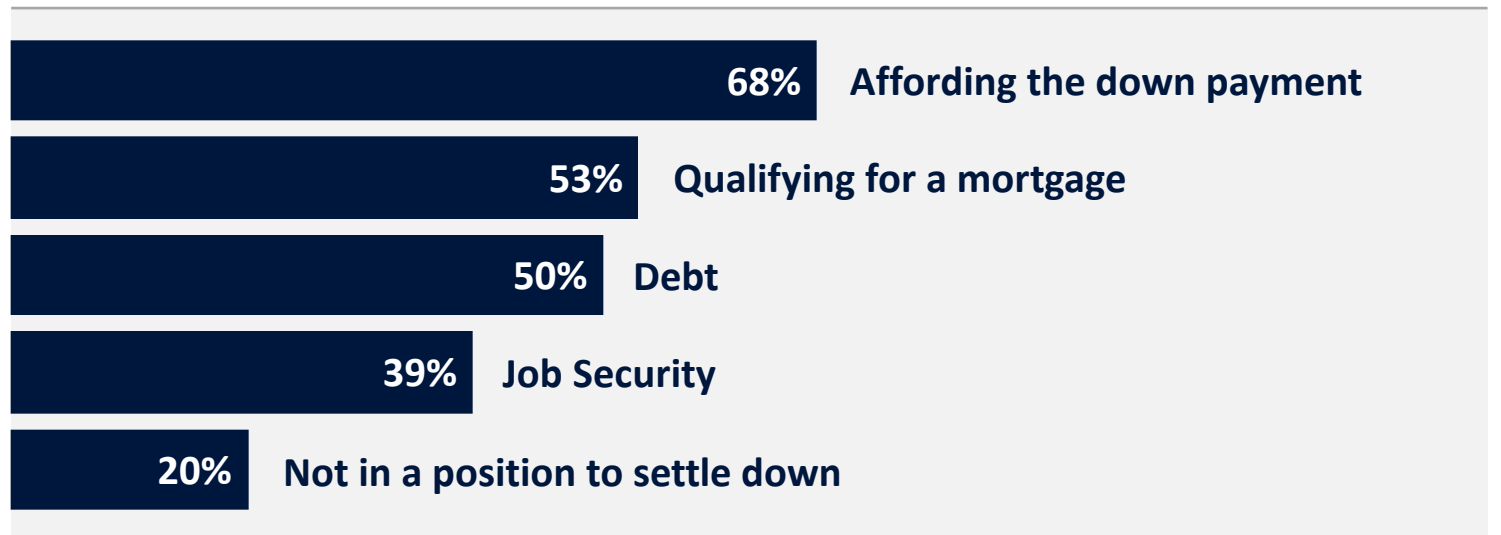
First Time buyer is someone who never owned a home before



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## BARRIERS



Sources: \*Down Payment Resource, \*\*Urban Institute

# The Solution



**Home Buyers**



**Personalized match,  
save up to \$80,000**

## Homeownership SaaS



**Affiliate Referrals**



**Pre-screened, high-  
quality leads,  
reduced CAC**



# Team

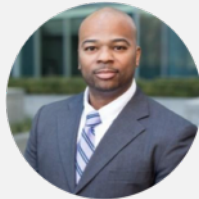
## ALBERTO



### CEO

- Technology & Operations expert, successfully led \$100M+ in global IT projects

## TREVOR



### CTO

- Committed to solving challenging customer issues with innovative solutions

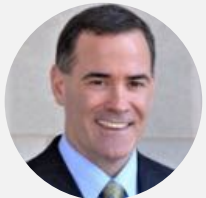
## KIN WAH



### CFO

- Entrepreneur and Co-founder of Clover Entertainment Inc. which generates \$1M in ARR

## TOM



### Advisor

- Strategic advisory

## OLIVIA



### Marketing Mgr

- Digital marketing expert

## MIGNA



### Partnerships

- Public policy strategist



# Should I buy a House?



## ***Advantages of Renting***



Cheaper (at the beginning)



Flexibility – easier to move



Property maintenance is the responsibility of the landlord



## ***Homeownership Benefits***



Cheaper (over the long term)



Financial stability for your family (Equity)



It's your home!



## ***Considerations***



It is not always the right time to buy a home



Buy because you want it not because you can



It is the biggest purchase of your life! (for most of us)





## ***Responsibilities***



On-time mortgage payments



Property taxes and home owner's insurance



Appliances, repairs, maintenance and other costs



# What does a house cost?

Median Home prices

**NY: \$780K**

**NJ: \$440K**

**DC: \$630K**

**MD: \$322K**

**VA: \$319K**

# *Steps To Homeownership*



# *Debt to Income Ratio*



# ***Know Your Credit Score***

## Credit Scores Factors



Payment history	35%
Amounts owed	30%
Length of credit history	15%
New credit	10%
Types of credit used	10%



# Down Payment Programs

## Conventional

Minimum of 3% down payment.

## FHLB

Up to \$10,000 in down payment and closing cost assistance.

## FHA

Minimum of 3.5% down payment.

## 203K Loans

Minimum of 3.5% down payment. Can be used toward home improvements and the purchase of the home with labor and material included.

## USDA

0% down payment for eligible properties.  
Maximum income limits apply.

## Jumbo Loans

Loans up to \$3 Million with 20% down payment.

## VA

0% down payment.

## Construction-Permanent, Renovation, Lot and Bridge Loans



# Financing Available





# NY Home First Program



## The **HomeFirst Down Payment Assistance**

**Program** provides qualified homebuyers with up to \$40,000 toward the down payment or closing costs on a 1-4 family home, a condominium, or a cooperative in one of the five boroughs of NYC.

- First-Time home buyers
- Minimum credit score of 620
- Buyers income up to 80% of AMI
- Sales price limits apply by county
- Complete a homebuyer education course





# DC Open Doors – Eligibility Criteria

Program Terms (subject to change based on latest lender criteria)



- First-Time home buyers and repeat buyers are eligible
- Maximum Income; \$145,560 up to 2 person households\*; \$169,820 3 or more person households\*
- Minimum credit score of 640
- Loan amount up to \$510,400
- No maximum sales price limit
- Available to both residents and non-residents of DC



# Maryland Mortgage Program – Eligibility Criteria

Program Terms (subject to change based on latest lender criteria)

- First-Time home buyers and repeat buyers are eligible
- Maximum Household Income; \$145,560 up to 2 person households\*; \$169,820 3 or more person households\*
- Minimum credit score of 640
- Loan amount up to \$510,400
- Maximum Sales Price \$653,883
- Available to both residents and non-residents of Maryland owner occupied, primary residence only



## *Questions to Ask Yourself*



Do I want to buy a home now? Is it the right time?



Do I have money in savings?



Do I have debt?



Where do I start?



## ***Getting Started***



### **Complete eligibility survey:**

<https://ktohome.typeform.com/to/dgqiCt2e>



Build your user profile at <http://app.ktohome.com/login>



KTO will contact you with information on:

- Program eligibility
- Additional homebuyer resources
- Amazon Gift Card promotion!



# Thank You

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## **“Knowledge To Own” Makes Homeownership possible by educating homebuyers, offering a personalized match to home loan programs.**

*Digital Homeownership as a Service (Saas) platform launches in the U.S. with \$200K pre-seed funding from the National Institutes of Health, making homeownership more inclusive and available, strengthening typically underrepresented communities throughout the United States.*

**New York, NY.** (July 19, 2020) -- Introducing [Knowledge To Own](#), a new digital home loan search engine platform modernizing the home buying process by improving education, access and inclusivity to home loan programs that are difficult to find. Our solution helps buyers save time and money, financing of up to **\$80,000** is available for buyers to use towards the down payment or closing costs on a new home purchase.

**68% of renters** cite the down payment as the number one obstacle to homeownership. In fact, the average renter in the United States needs up to **14 years to save up for a home loan down payment**. Our research indicates 75% of buyers are unaware of down payment assistance programs.

Knowledge To Own (KTO) uses both artificial intelligence and a personalized “Loan Matching algorithm” to cut down on the daunting home buying process. KTO has raised \$200K in a unique partnership with the [National Institutes of Health](#) to help solve a critical need area to facilitate homeownership opportunities for individuals and families who are ready to transition from Permanent Supportive Housing to a home of their own. KTO continues to raise investments to expand into new northeast markets including: New York, New Jersey, Washington, D.C., Florida, Maryland, Massachusetts, Texas, and Virginia. The web app is available [here](#).

The way the platform works is simple: Prospective home buyers build a free profile on our [web app](#). Once the profile is complete, our “matching engine” scans available and eligible programs based on the user’s demographics. Our platform generates key results including:

- Mortgage Ready status
- Matched home loan programs (about 12 programs available per state)
- Recommended actions to apply for a loan and/or to obtain home buyer education, credit counseling and other actions to start the path to homeownership

KTO help buyers’ access and learn about available loan options. Buyers opt-in and approve referral to a participating agency or lender.

By directly linking to applicants’ actual data sources in real time, the results are lightning-fast because there’s no need to go back and verify estimated information. With KTO, users receive a personalized match and can learn about options to help transition from renting to ownership!



## **Frequently Asked Questions**

### **What is Knowledge to Own and how does it work?**

[Knowledge To Own](#) is a new digital “homeownership as a service” platform modernizing the home buying experience, improving education and access to affordable home loan resources. We match renters to available home loan programs.

### **Who is a good candidate for Knowledge To Own?**

While many of Knowledge To Own’s customers are first-time homebuyers, KTO is focused on providing a solution for all renters seeking accurate information on low down payment assistance programs. We help renters navigate hard to find information by providing instant results.

Renters at various income levels are eligible for down payment assistance programs, we typically help low-income earners who are disproportionately affected by lack of access and information.

### **How much does it cost to use the KTO platform?**

We do not charge a fee to renters! Our goal is to educate and help make homeownership possible for millions in underserved communities. We earn revenue from affiliate partners who pay for leads.

### **Where does Knowledge To Own operate?**

Knowledge To Own has prioritized entering the Northeast markets with plans to expand nationally following successful launch in NY, NJ, DC, MD, VA, and other Northeast markets.

### **When users submit information, how is Knowledge To Own ensuring data is secure?**

KTO takes user data privacy very seriously and has a complete audit trail across all touchpoints of the personal profile. We do not store user credentials.

### **How does Knowledge To Own compare to other options in the market?**

Our competitive advantage is to provide a personalized instant match to consumers and high-quality, pre-screened leads to our affiliate partners. KTO believes the dream of homeownership can be achieved simply with more access and education.

**Contact:** Alberto Estrella, President and CEO

[info@ktohome.com](mailto:info@ktohome.com)