



OVERVIEW

FMC'S PROGRAMS SIDE-BY-SIDE

	<u>Property Price Protection</u>	<u>Home Value Assurance</u>
ELIGIBILITY	A Participation Agreement is required.	A Participation Agreement is required.
	Any property condition is eligible.	Any property condition is eligible.
	Apartment facilities are eligible.	Single-family and duplex properties are eligible.
	Residency is not required.	The homeowner must legally own and reside in the home for a minimum 2 year period. (This can be waived for a documented health or job related move.)
	Residential properties in study areas are eligible.	Unremediated residential properties with soil sampling data in areas subject to evaluation for possible remediation under FMC's environmental program.
FEATURES	2 (3 if not within 10%) appraisals, all paid by FMC, set the protected price. (Average of the 2 highest used.)	2 (3 if not within 10%) appraisals, all paid for by FMC, set the appraised price. (Average of all appraisals used.)
	Home, pest and radon inspections are paid for by FMC.	Home, pest and radon inspections are paid for by FMC.
	After a 6 month marketing period, FMC purchases a property at a protected price subject to 8% deduction for closing costs.	FMC will not purchase the property.
	A home's protected price stays the same for a property throughout the 5 year program.	Appraised price is set when a home enters the program. (Home improvements made can be reflected in a new appraised price.)
	No seller bonus is provided.	Provides opportunity for homeowner to earn up to a 6% bonus on a sliding scale for completing a sale during established time frames.
	FMC pays homeowner the difference between the protected price and the sale price at the time of closing for sales of properties within the 6-month marketing period for amounts below the protected price.	FMC will pay homeowners the difference between the appraised price and sale price (up to 10% of the appraised price), if the property sells for less than the appraised price.

For more information about FMC's Property Price Protection Program or FMC's Home Value Assurance Program contact FMC's 15 Main Street Office at 735-9769.