10-YEAR ANNIVERSARY OF BLUEHUB SUN

How SUN Benefits Borrowers

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**Example 1**

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**THE STORY**

In the summer of 2012, the borrowers (who we'll call the Smiths to protect their privacy) had a mortgage outstanding on their house for $274,000. The Smiths were behind on their payments and they were facing foreclosure. Through SUN, the Smiths were able to repurchase their home with a new mortgage for $177,000.

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**THE RESULTS**

The Smiths lowered their monthly payment amount by $970, saving up to $11,640 per year.

A little more than six years later, the Smiths’ home had appreciated in value, and was worth $280,000. The Smiths were able to pay off their SUN mortgage.

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**BLUEHUB SUN’S TOTAL BENEFITS**

Over six years, the Smiths saved about $70,000 in monthly payments with SUN and received an additional $53,000 in appreciated equity in their house, creating a total benefit to them of as much as $123,000.

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Borrowers earn a share of any home appreciation that occurs after they take out a mortgage with SUN. SUN limits the borrower’s share of eventual home appreciation to approximately the principal balance of the new SUN mortgage divided by the outstanding principal balance of the older mortgage.

To learn more about how SUN works, visit bluehubcapital.org/programs-services/bluehub-sun

Mortgage loans are made by Aura Mortgage Advisors LLC, an affiliate of BlueHub Capital. Aura is a licensed mortgage lender (NMLS #23467).
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How SUN Benefits Borrowers

Example 2

THE STORY
At the end of 2012, the borrower (who we’ll call Janet Doe to protect her privacy) had a mortgage outstanding on her home for $290,000. Janet was behind on her payments and she was facing foreclosure. Through SUN, Janet was able to repurchase her home with a new mortgage for $201,000.

THE RESULTS
Janet lowered her monthly payment amount by $1,075, saving up to $12,900 per year.

Four years later, Janet’s home had appreciated in value, and was worth $320,000. Janet was able to pay off her SUN mortgage.

BLUEHUB SUN’S TOTAL BENEFITS

Over four years, Janet saved about $51,600 in monthly payments with SUN and received an additional $43,000 in appreciated equity in her house, creating a total benefit to her of as much as $94,600

* Borrowers earn a share of any home appreciation that occurs after they take out a mortgage with SUN. SUN limits the borrower’s share of eventual home appreciation to approximately the principal balance of the new SUN mortgage divided by the outstanding principal balance of the older mortgage.

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How SUN Benefits Borrowers

Example 3

THE STORY
In the fall of 2016, the borrowers (who we’ll call the Joneses to protect their privacy) had a mortgage outstanding on their house for $244,000. The Joneses were behind on their payments and they were facing foreclosure.

Through SUN, the Joneses were able to repurchase their home with a new mortgage for $165,000.

THE RESULTS
The Joneses lowered their monthly payment amount by $750, saving up to $9,000 per year.

The Joneses still live in the home. Today its Zillow value is $219,000.

BLUEHUB SUN’S TOTAL BENEFITS

To date, the Joneses have saved about $27,000 in monthly payments with SUN. If they sold the house today for the Zillow estimate, they would receive an additional $36,000 in appreciated equity in their house, creating a total benefit to them of as much as $63,000.

Borrowers earn a share of any home appreciation that occurs after they take out a mortgage with SUN. SUN limits the borrower’s share of eventual home appreciation to approximately the principal balance of the new SUN mortgage divided by the outstanding principal balance of the older mortgage.

To learn more about how SUN works, visit bluehubcapitals.org/programs-services/bluehub-sun

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