

# I HAVE A DREAM HOME

## Falling Into Homeownership

A Perfect Time to Achieve the American Dream



# October

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# Falling Into Homeownership

A Perfect  
Time to  
Achieve the  
American  
Dream



**Dear Valued Supporters and Investors,**

As we step into the fall season, the air is filled with a sense of new beginnings and opportunities. At “I Have A Dream Home,” we’re excited to share our ongoing progress in the journey to Create One America Through Homeownership. It’s the perfect time to “fall into homeownership,” and we’re thrilled to have your continued support.

The 2023 statistics from Freddie Mac underscore that over 13 million mortgage-ready home buyers are still underserved in urban and rural communities across the United States. These communities, during this season of change, continue to face limited access to capital, preventing their residents from achieving the dream of homeownership.

Despite the existence of fair lending laws, minority groups and low-income neighborhoods still encounter disproportionate challenges in securing affordable home loans. Discrimination and bias remain persistent issues within the mortgage industry, further exacerbated by major banks exiting the mortgage business in pursuit of more lucrative investment opportunities.

At “I Have A Dream Home,” we are dedicated to addressing this injustice with our proprietary mortgage and technology-enabled lending process. We are wholeheartedly committed to providing mortgages to qualified borrowers who have long been overlooked and underserved.

The fall season brings with it an excellent opportunity to increase homeownership rates, leading to the stabilization of urban and rural communities and the potential for a boosted GDP.

Our goal is to create a more inclusive and equitable America, making homeownership attainable for all. We are honored to have your support as we champion this cause, making the dream of homeownership a reality for every American, regardless of their background or financial circumstances.

Thank you for your support and investment in our vision of hope, equality, and progress. Together, we are Falling Into Homeownership and Creating One America Through Homeownership.

# Introducing the Dream Housing Program



At I Have A Dream Home, we're excited to unveil our groundbreaking "DREAM Housing Program," a multifaceted initiative designed to extend affordable homeownership opportunities to underserved communities that have long faced systemic barriers.

Our comprehensive purchase program addresses the significant obstacles that have excluded far too many creditworthy borrowers from realizing their dreams of homeownership.

Through fair lending standards and customized loan products, we are opening the doors to the dream of homeownership.

But at DREAM, our mission goes beyond just mortgages. We believe in equipping our customers for long-term success. We offer financial coaching and home buyer education to ensure they are well-prepared for the journey to build generational wealth.

*DREAM offers the following six programs:*

<b>Home Buyer Purchase Program</b>	<b>HOT-PHA (Section 8/ Housing Choice Voucher)</b>	<b>City One-Dollar Homeownership Program</b>	<b>DREAM's New Construction Homes Program</b>	<b>Home Buyer Purchase &amp; Renovation Program</b>	<b>Homeowners Refinance and Renovation</b>
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All home buyers are welcome, with the focus on low-to-moderate-income people and people purchasing in low-to-moderate-income areas. DREAM does not take into consideration one's credit score:

- No Down Payment
- No Closing Costs
- No Fees
- No Mortgage Insurance
- Below Market Fixed Rate

**Coming Soon.....**  
**Register Today at: [www.ihaveadreamhome.gold](http://www.ihaveadreamhome.gold)**

[www.ihaveadreamhome.gold](http://www.ihaveadreamhome.gold)





### **Hot-PHA (Section 8/Housing Choice Voucher)**

We are especially proud to introduce the Homeownership Through Public Housing Assistance (HOT-PHA) program. HOT-PHA offers an exciting new pathway to homeownership for families receiving Section 8 or Housing Choice Vouchers.

With this program, voucher recipients can use their assistance to pay their mortgage instead of rent. By combining the voucher with DREAM’s below-market mortgage products, buyers can own their homes free and clear in as little as 15-20 years.



### **City One-Dollar Homeownership Program**

Imagine the possibility of purchasing a home for just one dollar. DREAM has made this dream a reality for buyers in underserved neighborhoods through our innovative One-Dollar Homeownership Program.



We’ve partnered with cities across the country to address the issue of vacant and deteriorating properties by transforming them into affordable homes. Eligible residents can buy qualified city-owned houses or lots for just \$1 through this program.



### **DREAM’s New Construction Homes**

We’re also thrilled to introduce our beautiful, quality DREAM Homes at half the price. DREAM is revolutionizing affordable housing with our modular home line, featuring exquisitely designed houses at a fraction of the typical cost. These homes combine affordability and quality to provide our customers with the best of both worlds.



### **Home Buyer Purchase & Renovation Program**

If you’re interested in buying a home that needs repairs but lack the funds for renovations, DREAM’s VISION program provides the solution. We understand that homeownership dreams should not be hindered by the condition of a property, and we’re here to help you make your dream home a reality.



### **Homeowners – Refinance & Renovation**

For current homeowners who need to address major repairs but lack the financing to do so, DREAM’s Refinance Renovation product is designed to assist. We aim to ensure that homeowners can maintain and improve their homes, ensuring long-term housing stability.

The DREAM Housing Program is a testament to our commitment to fostering thriving communities through affordable homeownership. We’re excited to embark on this journey with you, creating brighter and more secure futures for families across the nation.

**Coming Soon.....  
Register Today at: [www.ihaveadreamhome.gold](http://www.ihaveadreamhome.gold)**

# QUOTE OF THE MONTH

“I will forever believe that buying a home is a great investment.

Why? Because you can't live in a stock certificate. You can't live in a mutual fund.”

– Oprah Winfrey

## COMPANY NEWS

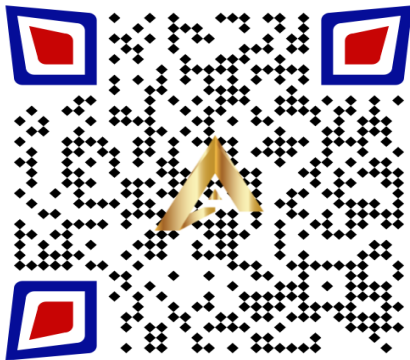
### RegCF Investors - Important Update

#### Current Investors

KoreConX has added some **new features** for current investors; specifically, two-factor authentication and a brand-new mobile app. KoreID enables current shareholders to view their investment, receive reports, news releases, messages, and to instantly re-invest in Assetcoin. Be sure to check your email for information on these new features.

#### New Investors

The RegCF Investment Process is fairly simple and entails four sections that must be completed; basic info, investor info, funding info and sign & finish. For a step-by-step details on how to invest in I Have A Dream Home email us at [info@ihaveadreamhome.gold](mailto:info@ihaveadreamhome.gold)



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I Have A Dream Home Offering

Is Insured by the TigerMark™  
Insurance Policy



Sources:

Morris, B. (2023). Falling Into Homeownership: The Perfect Time to Achieve Homeownership. *I Have A Dream Home*.

Morris, B. (2023). DREAM Housing Programs. Six Unique Housing Programs by I Have A Dream Home. *I Have A Dream Home*.