



# Affordable Housing Programs

designed to assist you with a home purchase or home improvement loan.

The key to owning your own home and to affordable home repairs.

## Features:

- ★ Financing available for home purchases and home improvements
- ★ Reduced closing costs
- ★ Taxes and insurance included with monthly payments for first liens
- ★ Homeowners Education Program provided at no cost to customer
- ★ Pre-qualifications upon request

## **To qualify for this program:**

- » Meet the income requirements
- » Meet the employment and residency requirements
- » Be subject to credit approval
- » Have a debt to income ratio not to exceed 43%

## **Ask for an application packet today!**

### **To start the process you will need:**

Signed and dated application and other documents in the application packet  
Pay stub(s) for the past 30 days  
W-2 forms or tax returns for the previous two years

### **For more information, contact**

**Elena Gomez** (NMLS# 478250) at **903-510-5402**,  
**Luti Ortega** (NMLS# 1370087) at **903-510-5406**,  
**Sharon Denton** (NMLS# 477931) at **903-381-9546**  
or **Ricardo Baeza** (NMLS #456270) at **903-381-0300**.

# **AB Community Investment Company**

a subsidiary of Austin Bank, Texas NA, Member FDIC  
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