# **Affordable Housing Programs**

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



### **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:

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