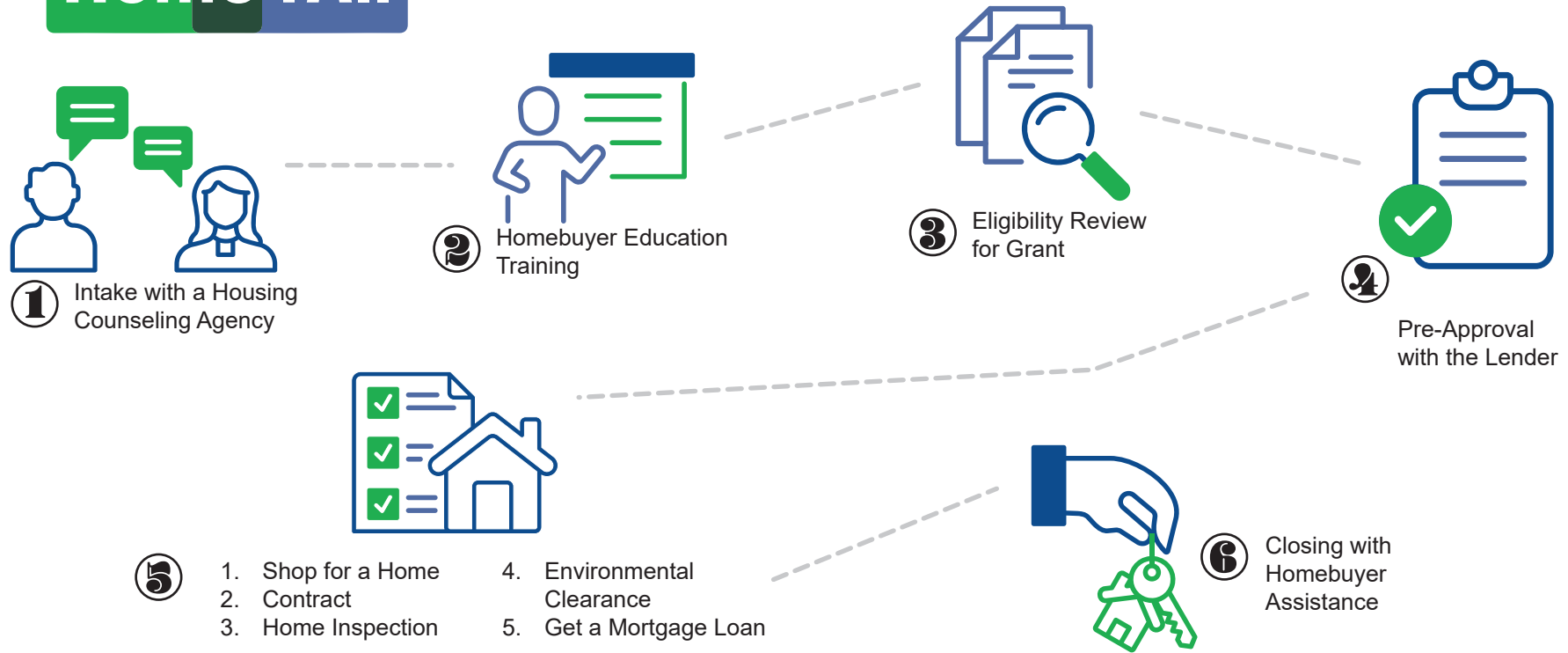




Home4All Homebuyer Flow Chart



Home4All Homebuyer Tips:

- Don't incur more debt
- Do keep an eye of your credit report.
- Don't make any career changes
- Do save cash reserves.
- Do attend a Homebuyer Workshop.
- Submit documents promptly.
- Don't start looking for a house before you are pre-approved
- Must be a first-time homebuyer

- Homebuyer Assistance includes:
 - Downpayment Assistance
 - Closing Cost Assistance
 - Mortgage Interest Buydowns
 - Principal Reduction
- An executed written agreement is required.
- Affordability period: (5 years or 10 years - determined by the grant award amount).
- Recapture Provision: the sale of the property will require HOME funds recaptured at a pro-rata amount. MHC will provide a payoff amount that will be due within 30 days of request