



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
- » Employment and residency requirements
- » Subject to credit approval
- » 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**,
Sharon Denton (NMLS# 477931) at **903-381-9546**
or **Ricardo Baeza** (NMLS #456270) at **903-295-4400**.

AB Community Investment Company

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