The American Dream IS Within Reach

HOW TO QUALIFY:

**Borrowers**
- Minimum FICO credit score of 640
- Annual income up to $92,980
- Debt to income ratio up to 45%
- Occupy the home as principal residence within 60 days of closing
- Complete homebuyer education

**Homes**
- Located in Maricopa County
- Priced at $371,930 or below
- A new purchase (no refinancing)
- New or existing houses, condominiums, or townhouses

Additional Assistance to Eligible Individuals

An additional 1% assistance is available to K-12 teachers, first responders, U.S. military personnel, veterans, and income qualified individuals who earn up to $33,100 annually.

Learn more and find a lender at homein5advantage.com

Questions? Talk to your realtor, lender, or email: info@homein5advantage.com
How Home in Five Advantage Works for the Consumer

- **FIND A HOME**
  - Homebuyer contacts realtor to find home

- **QUALIFY & ACCEPT**
  - Homebuyer qualifies & offer is accepted

- **FINAL UNDERWRITING**
  - Home inspection and final documentation

- **ATTEND CLASS**
  - Homebuyer completes Homeowner Education Class

- **SIGN DISCLOSURE**
  - Homebuyer signs disclosure form

- **MOVE IN**
  - Homebuyer moves into new home within 60 days

homein5advantage.com