



The HOMEOWNERSHIP CENTER of CHARLOTTE

a service of The Housing Partnership

PREFERRED LENDERS

BB&T, Wells Fargo, Bank of America, Self-Help Credit Union, Fifth Third Mortgage, First Citizens Bank, Standard Pacific Mortgage, PNC Bank, and SunTrust Mortgage

Don't miss out on this great opportunity!

Hurry...while funds are available!!!

The *Homeownership Center of Charlotte* has a opportunity that will benefit your customers. We are able to combine our 2nd Mortgage Downpayment Assistance loans with our Preferred Lenders' Affordable products

**CMHP Mortgage, Inc. , NMLS #104276
2nd Mortgage Downpayment Assistance Features**

Select Neighborhoods

(Brightwalk, Druid Hills, Arbor Glen & Cherry ONLY)

10-year Deferred/Forgivable Loan

- Flexible Underwriting Guidelines
- 3% Interest Rate
- Up to 115% HUD AMI
- No Minimum Credit Score
- Minimum \$500 from customers' own funds required into transaction

Customer must complete HCC Homebuyer Education Training class & a one-on-one Budget session

Funds can be combined with the City's *HouseCharlotte* program, as well as NCHFA 's *CPLP* program! HCC is one of the approved education providers !!!

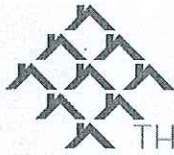
Contact us for more details...



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HCC...empowering customers to make informed decisions which will lead to successful homeownership!





THE HOUSING PARTNERSHIP

2015 HUD Median Income Guidelines
Annual Income / Family Size

	115%	100%	80%	60%	50%	30%
1	\$54,165	\$47,100	\$37,650	\$28,260	\$23,550	\$14,150
2	\$61,870	\$53,800	\$43,000	\$32,280	\$26,900	\$16,150
3	\$69,575	\$60,500	\$48,400	\$36,300	\$30,250	\$20,090
4	\$77,280	\$67,200	\$53,750	\$40,320	\$33,600	\$24,250
5	\$83,490	\$72,600	\$58,050	\$43,560	\$36,300	\$28,410
6	\$89,700	\$78,000	\$62,350	\$46,800	\$39,000	\$32,570
7	\$95,910	\$83,400	\$66,650	\$50,040	\$41,700	\$36,730
8	\$102,120	\$88,800	\$70,950	\$53,280	\$44,400	\$40,890

Monthly Income / Family Size

	115%	100%	80%	60%	50%	30%
1	\$4,514	\$3,925	\$3,138	\$2,355	\$1,963	\$1,179
2	\$5,156	\$4,483	\$3,583	\$2,690	\$2,242	\$1,346
3	\$5,798	\$5,042	\$4,033	\$3,025	\$2,521	\$1,674
4	\$6,440	\$5,600	\$4,479	\$3,360	\$2,800	\$2,021
5	\$6,958	\$6,050	\$4,838	\$3,630	\$3,025	\$2,368
6	\$7,475	\$6,500	\$5,196	\$3,900	\$3,250	\$2,714
7	\$7,993	\$6,950	\$5,554	\$4,170	\$3,475	\$3,061
8	\$8,510	\$7,400	\$5,913	\$4,440	\$3,700	\$3,408

Updated March 2015

Charlotte-Gastonia-Concord, NC-SC HUD Metro FMR Area contains the following areas: Cabarrus, Gaston, Mecklenburg, & Union Counties, NC and York County, SC.