



# 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 !!!

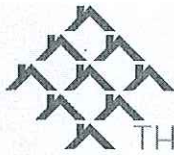
**Contact us for more details...**



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[www.hccharlotte.com](http://www.hccharlotte.com)

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

**Monthly Income / Family Size**

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

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.