



# Land Home and the Dream Maker Grant Program...

## Helping Those Who Protect Our Homes, Buy Their Own!

*The Dream Maker Program offers grants for down payments to first-time homebuyers of modest means:*

### Benefits:

- Down payment in the form of a grant – No repayment required!
- Provides a 2 to 1 match of borrower's funds into the loan, maximum grant amount is \$5,000.
- 30-year fixed rate mortgage with maximum 97% LTV and a minimum 3% down payment – all mortgage types accepted.
- Available in all 50 states.

### Three Eligibility Requirements:

1. Active Duty, Reserve, National Guard or Veteran.
2. Gross annual income of all applicants used to qualify for mortgage is no more than 80% of area median income, adjusted for household size. To determine the income limit, contact your Loan Officer.
3. Must be a First-time homebuyer or have not owned a home in the past three years, or lost a home through divorce or disaster.

\*Must meet all eligibility guidelines to qualify: The Dream Maker's Grant Program is funded through the PenFed Foundation, offered for an indefinite amount of time per the program representative. The PenFed Dream Maker grant program is a matching contribution that the client works directly with PenFed to obtain. [http://www.pentagonfoundation.org/site/PageServer?pagename=dream\\_index](http://www.pentagonfoundation.org/site/PageServer?pagename=dream_index) Land Home Financial Services, Inc., NMLS #1796 [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org) The rates and fees are subject to change without notice. This advertisement does not represent a commitment to lend. Contact a Mortgage Loan Originator for details. Location: 1355 Willow Way, Suite 250, Concord, CA 94520. 800-241-5263 Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act; AZ License #D123060; Georgia license #14777; Illinois Residential Mortgage License; MA Lender License #ML1796; Licensed Mortgage Banker-NYS Department of Financial Services; Rhode Island Licensed Lender; Equal Housing Opportunity. 5-18-18-MB

Rev. 5-2018 rf



Call Us and Let Us Determine Your Eligibility for This or One of Our Other Down Payment Assistance Programs.

We're just a call or click away  
855.995.5039

Email:  
[CUrepresentative@navpros.com](mailto:CUrepresentative@navpros.com)

Website:  
[creditunion.LHFS.com/contact](http://creditunion.LHFS.com/contact)

**Land Home**  
FINANCIAL SERVICES, INC.

Your Preferred Community Lender<sup>SM</sup>