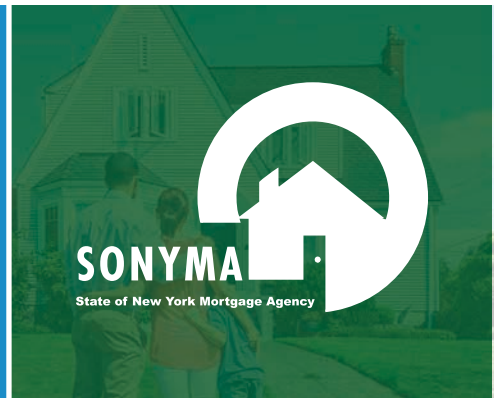


ARE YOU READY FOR HOME OWNERSHIP?

SONYMA provides qualified low-income first-time homebuyers with **low down payment** mortgage financing at a very **low fixed interest rate**.



Introducing **SONYMA'S** Achieving The Dream Mortgage Program

SONYMA PROGRAM FEATURES

- Very low fixed interest rate
- No points
- Financing of up to 97% of the value of the property for qualified borrowers and homes (for cooperative apartments, the maximum financing is 95%)
- 30-year term only
- A low minimum borrower cash contribution requirement of 1% of the value of the property (3% for cooperatives)
- No prepayment penalties
- Down Payment Assistance of \$3,000 or 3% of the home purchase price (not to exceed \$15,000)

ELIGIBLE BORROWERS

- Be a first-time homebuyer as defined by SONYMA. (This requirement is waived for eligible military veterans and their household members.)
- Meet SONYMA's Household Income Limit requirements
- Occupy the SONYMA-financed home as their permanent residence
- Meet SONYMA's credit underwriting standards. Applicants must have:
 - A steady job
 - A good credit history
 - Sufficient income to make the mortgage payment and meet other debt payments and sufficient cash, savings, or other assets for downpayment and closing costs

CONTACT US TODAY!

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