

The Assistance You Need!



The Dream of Owning a home can be realized

The Housing Fund provides Down Payment and Closing Cost loans to individuals and families in Davidson County. If you meet the criteria below, The Housing Fund may be able to help you reach your goal of successful homeownership. **You must:**

- ◆ Purchase a home to be your primary residence
- ◆ Secure a first mortgage with an FHA TN approved lender
- ◆ Meet household income guidelines. Call us at 780-7000 or visit our website at www.thehousingfund.org for specific income restrictions.
- ◆ Complete a home buyer's education class by a THDA certified trainer (THF can help you find a class. Call us at 780-7000.)
- ◆ Meet debt to income ratios of
 - No more than 35% of your gross income for house payments
 - No more than 45% of your gross income for all debt

LOAN PROGRAMS FOR YOU FROM THE HOUSING FUND

HDA: 0% Interest, \$0 monthly payments; paid back when the house is sold or refinanced; borrow up to \$7,000

NOW: Interest and amount to borrow determined by household income, up to \$8,500; payments are always \$50

THE HOUSING FUND

305 11th Ave South
Nashville, TN 37203

Phone: 615-780-7000
E-mail: mail@thehousingfund.org
Fax: 615-780-7001
Web: thehousingfund.org

For more details and information, call us at 780-7000, visit our website at www.thehousingfund.org, or email us at mail@thehousingfund.org

The Housing Fund is a nonprofit organization that provides resources necessary to help low and moderate income families become successful homeowners.