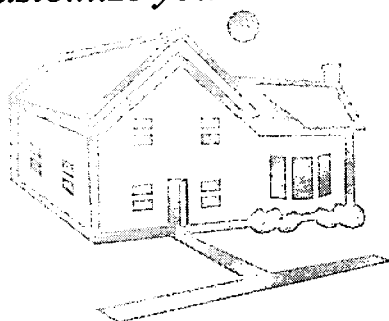


MAKING YOUR FUTURE A REALITY TODAY

The Healthy Neighborhoods Initiative in *Garwyn Oaks, Hanlon and Howard Park* offers **LOW INTEREST RATE PURCHASE AND REHAB LOANS** that can help YOU design and customize your own dream house!!



Purchase/Rehabilitation Loan Refinance/Rehabilitation Loan

- 30 year fixed mortgage rate
- 1 point below the market interest rate
- Borrow up to 120% of the after-rehab value of the home
- NO mortgage insurance is required
- FREE design assistance with Healthy Neighborhood architect
- Only 3% down of own funds for new purchase
- Borrower pays 1 point +closing costs-- can include in the loan
- Available for any owner occupied property on Healthy Neighborhood target blocks in Garwyn Oaks, Hanlon, and Howard Park

Home Renovation Loan

- Loans for home improvements include visible exterior renovations
- Renovation loans up to \$40,000
- Interest rate is Prime minus 1%
- Loan term maximum: 10 years
- FREE design assistance with Healthy Neighborhood architect
- Available for any owner occupied property in the Garwyn Oaks, Hanlon, and Howard Park

For more information please telephone (410)947-0084
Garwyn Oaks Northwest Housing Resource Center, Inc.
2300 Garrison Boulevard, suite 211
Baltimore, Maryland 21216
or email us at MG.Garwynoaks@verizon.net

