



Once in a Lifetime Opportunity!

Habitat-NYC is now accepting applications for Affordable Single-Family, Three-Bedroom Townhouse

812 East 150th St., Bronx NY 10455

Only 1% down
2% interest
fixed 30-yr
mortgage
\$257,400



Features:

- Single-family attached townhouse
- New appliances (stove and refrigerator)
- Hardwood floors
- 1st fl — spacious living room and kitchen with access to spacious backyard
- 2nd fl — 2 bedrooms with full bath and hallway skylight
- Skylight shines through to 1st floor
- Finished cellar with full bath and large bedroom,
- Washer and dryer in laundry area in basement
- Small, gated front yard
- Lovely backyard with room for barbecues, family gatherings and play area
- Only two blocks to #6 subway

Income Requirements*

* As per U.S. Department of Housing and Urban Development 2010 figures.

* Chart subject to change without notice.

Household Size	Minimum Income	Maximum Income
3	\$35,650	\$57,050
4	\$39,600	\$63,350
5	\$42,800	\$68,450
6	\$45,950	\$73,500



We are looking for first-time homebuyers who meet the following criteria:

- Earn between 50% and 80% of HUD area median income, adjusted for family size (see chart)
- No accounts in collection, no charge-offs (for the past 2 years)
- No bankruptcies within the past 3 years
- FICO of 620 or higher (credit score)
- Able to deposit minimum of \$3,500 upfront for closing costs and down payments
- Able to save an additional \$200 monthly towards closing costs

Completing an application of interest is not a guaranty that the applicant will be eligible for or receive an apartment.