



Looking to Buy a Home? *Maybe we can help!*

The Down Payment Assistance Program offered by the Monterey County Association of Realtors (MCAR) and the Community Housing Trust of Monterey County, Inc. (CHTMC) may be the answer to increasing your home buying power to enable you to purchase a home in Monterey County!

30 Year Term, 4% interest rate beginning in year 4

Loan amount is 20% of purchase price up to a maximum of \$50,000 based on the income of the homebuyer

- *Must be a First-time homebuyer and work in Monterey County*
- *Must meet income buyer qualifications*
- *Must have a Minimum credit score of 640*
- *Must complete an approved homebuyer education class*

For more information or to obtain an application, contact Marie Champaco at (831) 915-8621 ,
by email mariechampaco@comcast.net or online at www.chtmc.org and click on Programs

Please mail completed applications to:

Abraham Valle, 9015 Murray Avenue, Gilroy, CA. 95020

Participating Lenders

