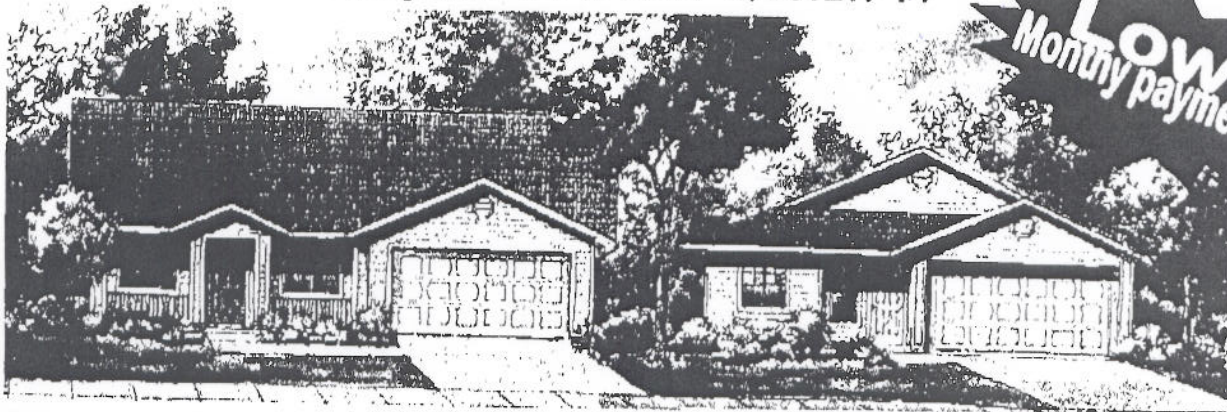


ARE YOU STILL RENTING??

If your income is at least \$39K a year and you are willing to help build your own home through the Mutual Self-Help Program YOU MAY QUALIFY!



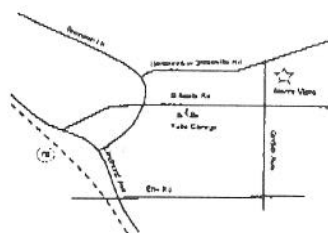
Low Monthly payment

REQUIREMENTS:

- Have good credit
- Have not owned a home in the last 3 years
- Must have qualifying minimum income of \$39K to participate
- You and your family commit to work a minimum of 40 hours a week for 10-12 months
- You and your family commit to work every Saturday and Sunday for at least 8 hours a day
- You **Must** be a permanent resident

BENEFITS:

- \$0 down payment
- Interest as low as 1% (USDA)
- Low monthly payment
- 3, 4 & 5 bdrm homes available
- Your labor is your down payment



Income Limits

Family Size	Max Household Annual Income	Family Size	Max Household Annual Income
4	\$40,650	7	\$50,400
5	\$43,900	8	\$53,650
6	\$47,150		

To receive an application or to request additional information please mail this ticket to:
 3120 FREEBOARD DRIVE SUITE 202 ~WEST SACRAMENTO, CA 95691

Name: _____

Phone #: _____

Mailing Address: _____
 (Include city & Zip)

Family Size: _____

Household annual income: \$ _____

FDLF



CALL TODAY
1-800-995-0431 X4464
TDD 1-800-735-2929

