

FRIDAY, APR. 16, 7 PM  
 John Wesley United Methodist Church  
 260 Quincy Street, Brooklyn, NY  
 (at Quincy Street and Nostrand Avenue)  
 Seats are limited. Please RSVP at 212-991-4000 ext. 326



# Join Our Information Session

Find out how you too can own a quality, affordable CONDO in Brooklyn!

## Once-in-a-Lifetime First-Time Homeownership Opportunity

- Dishwasher and hardwood floors!
- Energy efficient features!
- Beautifully landscaped backyard!
- **30-year, 2%** fixed interest rate mortgage!
- Only **1%** cash down payment!



16 New and Affordable Condominiums  
 Mix of 2- and 3-Bedroom Units

Bedford-Stuyvesant at 118 Hart Street, 512-514 Lafayette Avenue and 544 Lafayette Avenue

### Income Requirements\*

(Units are reserved for various income brackets)

Unit Type	Minimum Income	Maximum Income
2 bedroom	42,893	\$61,450
3 bedroom	39,831	\$71,250

\* As per U.S. Department of Housing and Urban Development 2009 Figures.

\* Chart subject to change without notice.

### First-time homebuyers must meet the following criteria:

- Earn between **50%** and **80%** of HUD area median income
- Meet family size guidelines
- Complete **300** hours of “sweat equity” per adult
- No accounts in collection & no charge-offs, public records or recent bankruptcies (for the past **2** years)
- FICO credit score of **620** or higher
- Minimum of **\$2,500** upfront for closing costs
- Able to save an additional **\$200** monthly for closing costs

**No broker's fee or application fee. Owner-occupancy is required. Resale restrictions apply.**

Habitat for Humanity - New York City

111 John Street, 23rd Floor, New York, NY 10038 (212) 991-4000 [www.habitatnyc.org](http://www.habitatnyc.org)



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

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