



**You will be applying for a 0% interest rate mortgage.**

**There are several baseline requirements for this mortgage:**

**You are not eligible for this mortgage if you have filed bankruptcy in the last 2 years.**

**Your household must meet the gross (pre-tax) income guidelines:**

Household size	1	2	3	4	5	6
Maximum income	\$41,880	\$47,820	\$53,820	\$59,760	\$64,560	\$69,360

Income means wages, social security, pension, child support, disability, etc. for all adults in the household.

**You must show the capacity to make the monthly mortgage payment**

**You must live, work or have children enrolled in Tri-Cities Area schools**

All potential applicants **must** complete Fannie Mae's online First Time Homebuyer Class at:

[www.fanniemae.com/education](http://www.fanniemae.com/education)

**THE FOLLOWING DOCUMENTS MUST BE RETURNED:**

- Completed application
- A copy of your credit report
- Most recent paystub showing YTD income for all adults in the household
- Certificate of completion for the Fannie Mae class

**Below are several ways to access your credit report for free:**

[www.annualcreditreport.com](http://www.annualcreditreport.com) If you haven't used this service in the past year, you can access all three credit reports at one time.

[www.creditkarma.com](http://www.creditkarma.com) (Trans Union and Equifax)

[www.freecreditreport.com](http://www.freecreditreport.com) (Experian only)

**FINAL DEADLINE IS SEPTEMBER 7, 2023**