

Looking for an affordable home in Marin County?

*This may be YOUR OPPORTUNITY...
Contact us immediately to pre-qualify for an updated home in a
great Novato neighborhood!*



Northbay Family Homes

Currently Accepting Inquiries for the Next Phase of its
"Green Rehab" Program...

"REO HOMES FOR THE MARIN WORKFORCE"

Two homes in Novato have been purchased and rehab is underway! Price, once formally announced, will be under \$220,000. Both homes were formerly foreclosures and will be extensively remodeled including new flooring, paint, kitchen and bath renovations with many additional features and upgrades.

Property #1: Townhouse. 3-bdrms/1-bath; 988 sq. ft.; private patio.

Property #2: Condo. 2-bdrms/1.5 baths; 1118 sq ft.; private balcony.

Contact us immediately to learn if you can qualify for one of these homes. Homes will be ready for purchase by May 2012.

Looking for a larger home? Contact us to learn how our "IT TAKES A TEAM" program can help you achieve homeownership in the Northbay Community!

Buyer Qualifications for our REO Homes For the Marin Workforce:

- Have annual household income high enough to make monthly mortgage payments under 30-year fixed rate home loan.
- Have not owned a home in the last 3 years (some exceptions apply).
- Savings or a source of down payment* for 3.5% of sales price. *Gift funds, Section 8 housing voucher, FSS escrowed funds, IDA, IDEA, WISH, or other DP Assistance Programs.

About the Program:

- Up to \$15,000 in down payment assistance may be available for qualified families. *No obligation to repay if you stay in home at least 5 years.*

- Other down payment assistance may be available subject to income qualifications.
- Homes to be sold with expected sales prices under \$220,000.
- Homes must be owner-occupied.
- Preference given to families working in Marin or with one or more children attending school in Marin.
- Priority will be on a first come, first served basis.
- Qualified buyers who are pre-approved through Northbay Family Homes and ready to purchase will have the choice to purchase-or-pass based on the date of the Bank's PreApproval.

Important - If you are interested in taking the next step:

- Please contact us immediately!
- Email Terry Ward at Northbay Family Homes terry@nfh.org or call him at (415) 382-2545.
- Be sure to leave your best phone numbers for contact and an email address.
- Terry will talk with you to provide additional information and to explain the PreApproval process.
- If you decide to proceed, we will submit your file to a lender "alliance partner" for a Pre-Approval. If obtained, we will put you on the list of Pre-Approved Buyers with an opportunity to purchase one of these renovated homes based on the date of approval.
- Learn more about us at our website: www.nfh.org

***We look forward to hearing from you
and helping you move closer
to the reality of Homeownership!
★ Bringing Home the American Dream ★***



***Northbay Family Homes is a 501(c)3 nonprofit organization established in 1978 to facilitate affordable homeownership opportunities for the workforce of the North Bay. NFH - California Dept. of Real Estate Broker# 00852010.
Terry Ward - California Dept of Real Estate License # 00329385***