

# Neighborhood Housing Services of Kansas City, Missouri

## HOME PURCHASE LOAN PRODUCTS & THE KCMO DREAM PROGRAM



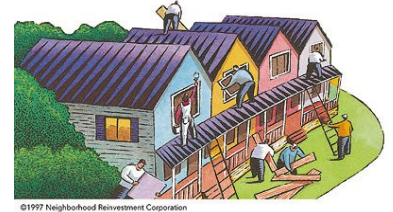
Neighborhood  
Housing Services  
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Missouri

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**LOW INTEREST RATES!**  
**LOW DOWN PAYMENT REQUIREMENTS!**  
**LOW FEES!**



### KANSAS CITY, MISSOURI, DREAM PROGRAM LOAN PRODUCTS

NHS offers attractive, fixed rate mortgage loan products for qualified home buyers. We offer both 15- and 30-year terms, and the interest rate is fixed for the entire term of the loan. These loan products can be used in tandem with the City of Kansas City, Missouri's Dream Program (NHS Home Purchase Loan Products).

NHS is a participating lender in the City of Kansas City's Dream Program. This program is administered by the City of Kansas City, and it is subject to funding availability. To be eligible for these KCMO Dream Loans, the home must specifically be located within the KCMO "HOME" program area (please check with your NHS loan officer to determine whether your home is located within an eligible area).

Under this program, homebuyers whose household income is below 80% of the area median income may qualify for a diminishing grant of up to \$20,000. See 80% Household Income Chart below:

80% OF AREA MEDIAN INCOME								
<b>ANNUAL INCOME</b>	\$38,300	\$43,800	\$49,250	\$54,700	\$59,100	\$63,500	\$67,850	\$72,250
<b>FAMILY SIZE</b>	1	2	3	4	5	6	7	8

Due to the various application steps and property inspection requirements under this KCMO Dream Program, the processing time for the coordination of the approval and closing is approximately 60 to 90 days. If there is renovation work involved, the processing time also becomes conditional upon the amount of time required to complete an agreed upon scope of work. (See Application Procedures and Timing – NHS Home Purchase Loan Products.)