

Now the American dream of homeownership doesn't have to be a dream. With Partners In Charity, you can PIC the amount of gift funds needed to purchase your dream home, without ever having to repay the gift.

We'll give you 1%-10% in downpayment and closing costs assistance for any home you choose to help make your dreams a reality.

With Partners In Charity, everyone benefits and everyone wins. Over 250,000 homeowners have received a gift from downpayment assistance programs across the country. Don't wait to make your dreams of homeownership come true!

"Partners In Charity changed our lives. I never dreamed I'd be able to buy my own place. Yet thanks to their down payment and closing costs assistance, I'm proud to say that I'm a homeowner. Thanks!"

-Mary Pillion



Visit Us At:

www.partnersincharity.org

Or call us at

1-800-705-8350.

Partners In Charity
10 E. Main St. Ste 114
E. Dundee, IL 60118

Yes You Can!



Own A Home

*We'll Give You
The Down Payment!*



Many people dream of owning their own home, but for many that dream is often not a reality for one simple reason; money. In order to buy your own home, your lender requires a downpayment and closing costs, even if you have the ability to make the monthly payment.

At Partners In Charity, we've bridged the gap between the homebuyer and lender. We are a non-profit organization that is dedicated to providing you with a gift of the downpayment and closing costs. Sound too good to be true? Well, it's not; we've helped thousands of people just like you own their own home.

How Does The Partners In Charity (PIC) Program Work?

PIC is a leading down payment assistance program that gives buyers a FREE gift of a downpayment and closing costs. In addition, we contribute money back to the community with every transaction. Not only does the homebuyer benefit, but the community benefits as well.

PIC works with lenders, builders and Realtors nationwide to offer this program to you, the consumer.

You will receive a FREE gift when you qualify under the PIC program. Even those consumers with little to poor credit are finding that it's easier to buy a home using the Partners In Charity program, then it is to get other types of credit.

Gifts are available in the amounts of 1%-10% of the final sales price of the home. **YOU NEVER HAVE TO REPAY THIS GIFT.** There are no first time homebuyer requirements, no income restrictions and no recapture clauses like many other programs. You can use the PIC program for condos, townhomes, single family homes, new construction, and multifamily (2-4 unit) homes.

How Do I Get A Downpayment?

Your lender will help you determine how much you're qualified for during your mortgage consultation. If you can get the mortgage, we'll give you the downpayment. It's extremely easy to receive your FREE gift from PIC. In fact, there is only one requirement you must meet. You must qualify for any eligible loan program with your lender. Don't worry; they have many programs to meet your needs. Some lenders will also allow gifts to be used for mobile home, manufactured homes and modular homes as well. So start dreaming about your new home today.

You're Now Ready.....to go shopping with your Realtor or builder for the home of your dreams. And your lender can help you find a Realtor if you are in need of a referral.



Partners In Charity

What Else Does PIC Do For The Community?

Partners In Charity is an extremely active non-profit organization. Just look at some of our accomplishments:

- PIC is NOT a government-subsidized program. It's supported by private contributions.
- PIC is helping renters become home owners, moving seller's homes faster and making a powerful impact with local charities across the country.
- Thousands of dollars are given away each month to charities in your home town, which makes a positive difference in your community. The lives touched through housing, medical research for cancer and heart disease, abused children, and the elderly change lives forever.

For More Information Contact:



www.partnersincharity.org