

# You Do Have A Choice!

If you're looking to own your own home and need help with the down payment, there are non-profit organizations which want to help you. However, not every non-profit works the same way. We've listed several below and believe there's an obvious winner—Partners in Charity offers you the most choices with the easiest process. You choose for yourself!

Criteria	Partners In Charity (PIC)	Other Down Payment Assistance Programs
Approved Loan Programs	All Types (FHA, Conventional, Non-conforming, And BCD)	FHA mostly, some conventional
Amount of Gift Money Available	2% - 10%, depending on buyers' needs	Limited to less than Partners In Charity
Cost To The Seller	.75% (above gifted amount)	.75 – 1.00 Depending on Program
Warranty Requirement	None required	1 year home warranty <u>and</u> 2 year roof coverage or certification
Home Buyer Education	Requested, online services are available.	None required
Marketing Material	Full scale marketing plan and materials for Lenders and Realtors is available for FREE.	Limited marketing, most available at a cost to you.
Charitable Contributions	A 10% donation is immediately made to a local charity.	Few donations are made locally.
Documents	A total of 3 documents are needed to process the loan.	Up to 10 extra documents are needed to process the loan.
New Construction Fees	\$500 Flat Rate	1% of Sales Price, some offer flat fees that are higher than Partners In Charity.

***THE BOTTOM LINE is PIC is less expensive for sellers and builders, yet offers over twice the service...***

***and you get to help your local community.***

***PIC IS THE WINNER!***



Partners In Charity

*"We're helping you PIC your future!"*