

Why rent when you can own a home for the same monthly payment?



115 W Centre Street, Kitzmiller, MD

New home with three bedrooms, 1 1/2 bathes, hardwood floors downstairs, carpet upstairs, town water and sewer, front porch, rear deck, laundry hook-ups, Energy Star stove, refrigerator, dishwasher and disposal included, close to school and town services.



Special financing for qualified borrowers will allow for a very affordable home purchase!

\$ 99,900 Purchase Price
4,995 Closing Costs (Est 5%)
 \$104,895 Total Costs
39,000 Down Payment Assistance (a)
 \$ 65,895 First Mortgage

\$ 350.28 Principal and Interest Payment (b)
119.72 Taxes and Insurance Payment

\$ 470.00 Total House Payment

(a) \$39,000 Down Payment Assistance is a deferred second lien that requires no monthly payment and is forgiven after 10 years with the following maximum incomes:

Household Number	Annual Household Income
1	\$ 38,750
2	44,300
3	49,800
4	55,350
5	59,800
6	64,200

No property can be owned at time of purchase.
 (b) Principal and interest payment is a fixed 5% for 30 years with 5.085 APR



Experience Small Town River Life
 a Hop, Skip, & Jump Away!!

Years later you will have a great asset for your family rather than having nothing after years of making payments.

Funding for the construction of these homes provided by the Maryland Department of Housing and Community Development.



Call for information at 301-334-9431 x150 or 1-888-877-8043.

GCCAC Development: Providing quality affordable housing to families with limited resources and empowering them in developing assets to become more self-sufficient while expanding economic opportunities during the construction process.