

Class Schedule

BARTOW

Tuesday, December 13, 2011 and
Wednesday, December 14, 2011
6:00 p.m. – 9:00 p.m., each evening*
Bartow Civic Center
2250 S. Floral Avenue
Bartow, FL

BARTOW

Tuesday, January 24, 2012 and
Wednesday, January 25, 2012
6:00 p.m. – 9:00 p.m., each evening*
Bartow Civic Center
2250 S. Floral Avenue
Bartow, FL

BARTOW

Tuesday, February 21, 2012 and
Wednesday, February 22, 2012
6:00 p.m. – 9:00 p.m., each evening*
Bartow Civic Center
2250 S. Floral Avenue
Bartow, FL

*Attendance both evenings is required

PLEASE DO NOT BRING CHILDREN



2005 S. FLORIDA AVENUE
LAKELAND, FL 33803
PHONE: 863-682-1025

FAX: 863-687-2863

ADDRESS GENERAL E-MAIL TO:
kcfinc@gte.net

ON THE WEB AT:
www.keystonechallenge.org

HOME BUYER EDUCATION



WE CAN HELP YOU OWN A HOME!

A HOME BUYER EDUCATION
PROGRAM SPONSORED BY
POLK COUNTY,
THE CITY OF LAKELAND,
AND LOCAL LENDERS



THE KEYSTONE CHALLENGE FUND HELPS:

Very low income, Low income and Moderate income households with mortgage financing, down payment assistance and closing cost assistance for the purchase of an affordable home.

The amount of assistance varies by the buyer's household income level, and the availability of funding programs.

Down payment assistance varies from \$7,000 on up to \$20,000.00! An additional \$2,000.00 is usually made available for closing cost assistance.



Information is subject to change without notice.

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To see if your household may be eligible for the program, compare your gross annual household income to this chart.

	VERY LOW \$20,000	LOW \$12,000	MODERATE \$7,000
SIZE	<i>Income is less than:</i>	<i>Income is less than:</i>	<i>Income is less than:</i>
1	\$18,850	\$30,150	\$45,240
2	\$21,550	\$34,450	\$51,720
3	\$24,250	\$38,750	\$58,200
4	\$26,900	\$43,050	\$64,560
5	\$29,100	\$46,500	\$69,840
6	\$31,250	\$49,950	\$75,000

There is no minimum income for the program, but all clients must be able to qualify for first mortgage financing and meet other requirements to receive assistance.

As long as the income for your household does not exceed the amount shown in the moderate category above, we may have a program to help you buy a home.

TO LEARN MORE ABOUT QUALIFYING TO BUY A HOME, REGISTER TO ATTEND OUR HOMEBUYER EDUCATION CLASS.

THE CLASS WILL PROVIDE YOU INFORMATION ON:

- The pros and cons of homeownership
- How to manage your finances to afford a home
- How to qualify for mortgage financing
- Preparing a mortgage application
- Resolving credit problems
- Working with realtors and sellers
- Maintaining your home after purchase

TO REGISTER:

Call Keystone at 863-682-1025, ext. 7 to be pre-qualified for the program and to obtain registration materials. You can also register on-line at www.keystonechallenge.org. Advance registration is required.