

## Class Schedule

### BARTOW

---

Tuesday, June 15, 2010 and  
Wednesday, June 16, 2010  
6:00 p.m. – 9:00 p.m., each evening\*  
Bartow Civic Center  
2250 S. Floral Avenue  
Bartow, FL

### BARTOW

---

Saturday, July 17, 2010  
9:00 a.m. – 3:00 p.m.  
Bartow Civic Center  
2250 S. Floral Avenue  
Bartow, FL

### BARTOW

---

Tuesday, August 10, 2010 and  
Wednesday, August 11, 2010  
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](http://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.

Copyright © 2002-2010 Keystone Challenge Fund, Inc.  
All rights reserved.

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	\$18,450	\$29,550	\$44,280
2	\$21,100	\$33,750	\$50,640
3	\$23,750	\$37,950	\$57,000
4	\$26,350	\$42,150	\$63,240
5	\$28,500	\$45,550	\$68,400
6	\$30,600	\$48,900	\$73,440

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](http://www.keystonechallenge.org). Advance registration is required.