

# MATH 101 Affordable Housing

- Below Market Interest Rates
- 30-Year Fixed Interest Rate
- Variety of First Mortgage Programs
- Down Payment Assistance
- Loans are Serviced in Kentucky
- Convenient On-Line Tools for Borrowers and Industry Professionals
- + Statewide Network of Housing Counselors

KHC IS THE BEST OPTION AROUND!

The goal of Kentucky Housing Corporation is to help 3,500 families purchase homes in 2010. With that in mind, we now offer historically low-interest rates.

## GET SCHOOLED ON KHC'S LOW- INTEREST RATES

For more information, contact

Or visit [www.kyhousing.org](http://www.kyhousing.org) or call toll-free in Kentucky (800) 633-8896 or (502) 564-7630, extension 291, or TTY 711.



**KHC INTEREST RATES AS OF AUGUST 18, 2010.**  
RATES ARE FOR PURCHASES ONLY AND ARE SUBJECT TO CHANGE WITHOUT NOTICE

### 700+ CREDIT\*

LOAN TYPE	REGULAR RATE	ZERO-POINT RATE
Government Rates (FHA, VA, and RHS Products)	<b>3.5%</b>	<b>3.875%</b>

\* Borrowers NOT using KHC-funded down payment assistance with a 700+ credit rating are eligible.

### 660+ MORTGAGE REVENUE BOND (MRB)

LOAN TYPE	REGULAR RATE	ZERO-POINT RATE
Conventional**	<b>3.5%</b>	<b>3.875%</b>

\*\* Conventional rates have a maximum LTV of 80%. No down payment assistance allowed. AUS approval required. Minimum credit score of 660.

### 620+ MORTGAGE REVENUE BOND (MRB)▲

LOAN TYPE	REGULAR RATE	ZERO-POINT RATE
Government Rates (FHA, VA, and RHS Products)	<b>3.875%</b>	<b>4.25%</b>
		<b>4.814%***</b>

▲ KHC Down Payment Assistance available.

\*\*\* Annual percentage rate (APR) based on \$100,000 sales price for single-family home with 3.5% down, unless otherwise noted. All rates are believed to be accurate but cannot be guaranteed and are subject to change without notice. Minimum down payment requirements, 620 FICO score, and other restrictions apply. APR includes costs to obtain loan and private mortgage insurance, if required. APR will vary depending on loan amount and interest rate. KHC programs are only available through approved lenders. KHC does not originate loans.