



PenFed Foundation

Dream Makers



Just one of the homes purchased using Dream Makers.

A First-Time Homebuyers Program for Those in the Service of Our Country's National Security

The PenFed Foundation wants to help make your dream of home ownership come true. We'll match your mortgage nest egg three to one, up to \$5,000. You can start with as little as \$500 of your own.

Your Contribution	Foundation Grant	Total for Closing and Down Payment
\$500	\$1,500	\$2,000
\$1,000	\$3,000	\$4,000
\$1,500	\$4,500	\$6,000
\$1,667	\$5,000	\$6,667
\$2,000	\$5,000	\$7,000
\$3,000	\$5,000	\$8,000
\$5,000	\$5,000	\$10,000
\$10,000	\$5,000	\$15,000

Grants available up to \$5,000 toward a home purchase for closing costs and down payment. It takes as little as \$500 of your own funds.

This program was designed to assist those serving our national security who would not be able to afford a mortgage due to the high upfront costs. Please continue reading to see if you may be eligible for participation.

*Apply for
Dream Makers Today*

Apply online at
PenFedFoundation.org
or call (703) 838-1335
for more information.





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*You've earned your stripes.
You deserve to own a home.*

Take these easy steps to own your first home:

1. Determine if you're eligible for this program. Eligibility requirements are:

- ★ You're active duty, reserve, National Guard, or veteran military,
 - OR current employee of Department of Defense or Department of Homeland Security,
 - OR spouse or unremarried former spouse of a military service veteran who died or was disabled in the line of duty and who has not been discharged from military service under less than honorable conditions.
- ★ You're a first-time home buyer, or you have not owned a home for the last three years, or you have lost your home through divorce or disaster.

★ Your gross income including allowances is in the qualifying range of \$55,000 per year or 80% of your community's median income based family size.

2. Qualify for a mortgage.
3. Decide the amount of money you will contribute toward your home's down payment. A minimum of 3%, which includes grant funds, is required.
4. Fill out and submit your application online at PenFedFoundation.org
5. Attend a home-buying educational seminar in your area.

For many families, home ownership is a source of pride and a big step closer to financial stability. Let us help you get there.

Mortgages must be 30-year fixed-rate loans, maximum of 97% financed. 3% down payment required. Property must be a single-family dwelling, including townhomes and condominiums. Must be at or below maximum income guidelines to qualify.

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