



*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*

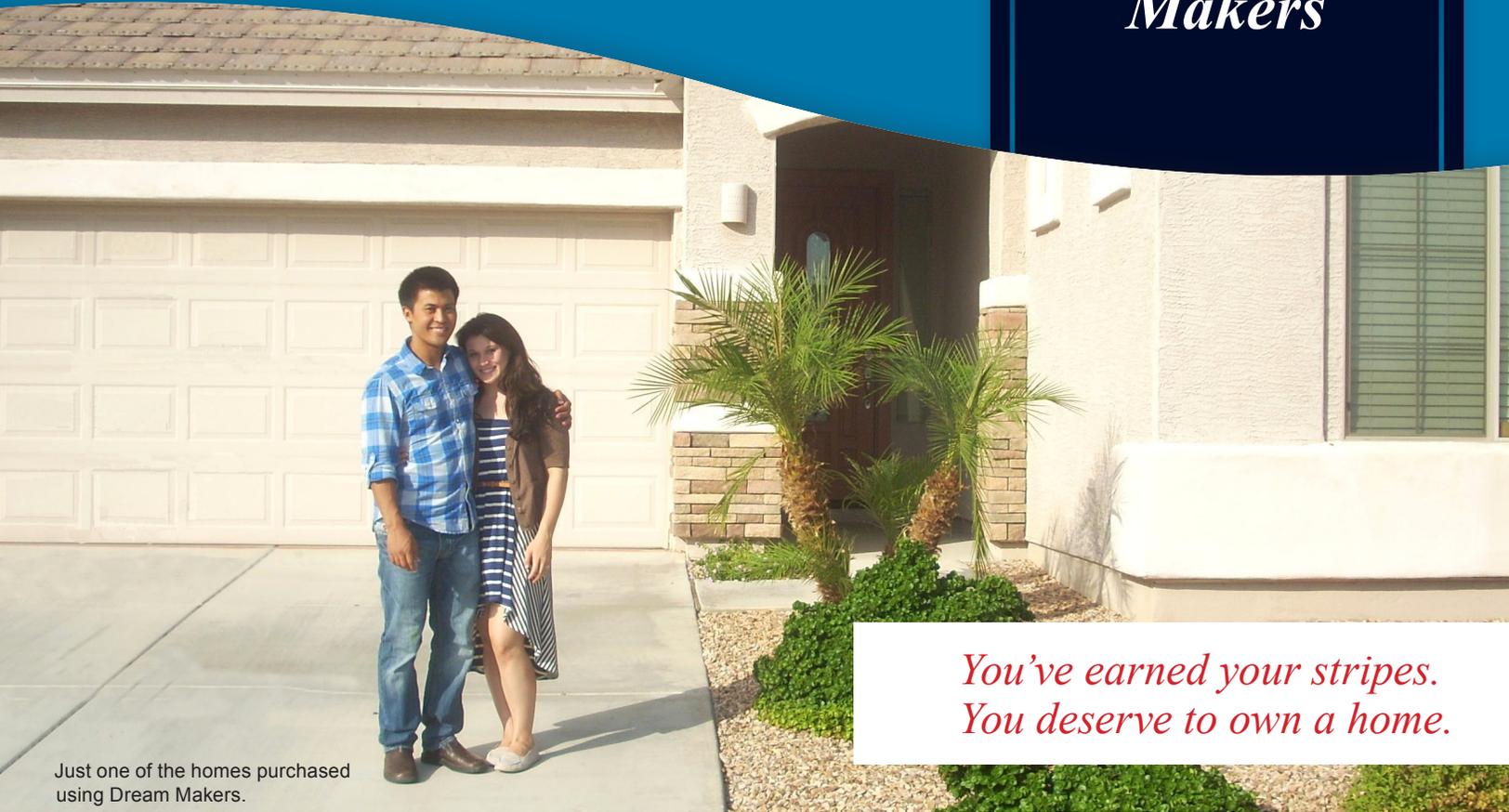
Apply online at  
[PenFedFoundation.org](http://PenFedFoundation.org)  
or call (703) 838-1335  
for more information.





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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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