

# WITHIN REACH

4.5% or 3% Grant Down Payment Assistance

**citywide**  
home loans



## GENERAL TERMS

- May be combined with FHA mortgage only
- May be used with 30 year fixed mortgage
- Maximum loan limit of \$424,100

## OCCUPANCY

- Owner occupants only

## INCOME AND ASSETS

- Household income limit of \$92,115
- Maximum debt-to-income ratio of 50%
- Co-signers are not allowed
- No minimum borrower investment required

## OTHER

- Single Family, Duplex, Condo, Townhome, and Manufactured Homes are eligible
- No first-time homebuyer requirement
- Cannot own any other residential real estate at time of purchase
- Homebuyer education class required

THE *Wynn* TEAM  
AT CITYWIDE HOME LOANS

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