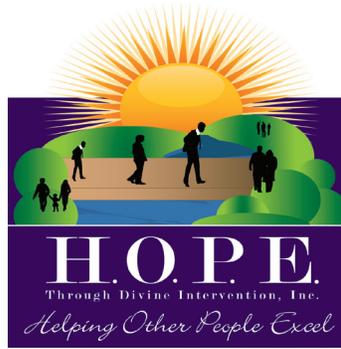


# FACT SHEET



## PROGRAM COMPONENTS

SALES

OWNER OCCUPIED

LAND CONTRACT

LEASE PURCHASE

RENTAL/SECTION 8

TENANT OCCUPIED

DONATIONS

## H.O.P.E. Towards Homeownership Program

*Meeting families where they are. No matter their age, race, gender, sexual orientation or nationality, we believe that everyone should have a safe, comfortable place to call home. We want to **Help Other People Excel Towards Homeownership**.*

### SALES

Sales of donated properties which are sold at below market value to accommodate the buyer. As a condition of the sale, the buyer is responsible for all repairs.

### OWNER OCCUPIED

Properties that have been donated and the original owners are offered the opportunity to stay in the property. They are required to pay 30% of their gross monthly income and are guaranteed ownership within 60 to 72 months.

### LAND CONTRACT

Sale of a donated property that is 100% H.O.P.E. financed. The owner makes a down payment and pay closing costs. They pay monthly mortgage payments and are guaranteed ownership within 60 to 72 months. The owner is responsible for the taxes and insurance for the property.

### LEASE PURCHASE

Sales agreement of a donated property with purchased price is set below market and there is no or very low money down. Regular monthly mortgage payments are required of which 90% goes toward the purchase of the home. Ownership is guaranteed within 60 to 72 months.

### RENTAL/SECTION 8

Persons with Section 8 certifications and low income families and individuals are given the opportunity to lease a home with the future opportunity to purchase a home if desired.

### TENANT OCCUPIED

Donated properties in which the original owners have foreclosed and persons leasing the property are allowed to stay in the property with an opportunity for ownership if desired.

### DONATIONS

Bank donated properties that are donated to other certified and qualified 501(c)3 and non-profit organizations.



**14 STATES | 63 CITIES**

**H.O.P.E.**  
**Through Divine Intervention**  
**Helping Other People Excel**  
385 Holly Street  
Atlanta, Georgia 30318  
[www.htdi.org](http://www.htdi.org)