



UNIVERSITY NEIGHBORHOOD HOME IMPROVEMENT LOAN

Interest Rates as Low as 2.99% (APR* 3.562%)
FOR ELIGIBLE HOMEOWNERS!

Your University Neighborhood Home Improvement Loan is an affordable way to quickly access the money you need to make exterior home renovations and repairs ... even if you have built little or no equity in your home.

This loan program offers you:

- Financing of up to \$10,000 (determined on a case by case basis)
- No Income Requirements
- Low interest rate and closing costs
- Low fixed payments
- No pre-payment penalty
- Your choice of contractor (must have general liability and worker's comp insurance)
- Most exterior home renovations and repairs are eligible

*You are eligible for this program if you own and occupy a property in the boundaries of the UNPA Home Buyers Assistance Program Area (See attached map, go to www.unpa.net or call (315) 474-1939 x238 for more details). Eligible participants must also be current on their property taxes and water bills.

Apply today by filling out the attached application. The process can start in as little as 24 hours, if you make sure to also include the following documentation:

- Recorded deed to your home
- Current homeowners insurance stating period covered and amounts of coverage
- Proof of income for applicant (copies of three current consecutive pay stubs, SSI benefit letter, social security, pension, unemployment, etc.)
- Last year's federal tax return (if filed)
- Driver's license or other form of picture identification
- Lead test results for children under seven who reside in the home

Mail, drop off, email, or fax your application to:

Home HeadQuarters, Inc.
990 James Street, Ste. 100, Syracuse NY 13203
Fax: (315) 474-0637, Phone: (315) 474-1939
Email: info@homehq.org

Your University Neighborhood Home Improvement Loan will not only make a lasting impact in your neighborhood, it also leverages other community development dollars that guarantee continued funding for revitalization and growth in Syracuse.

*Annual Percentage Rate

The interest rate for Home HeadQuarters' FlexFund Home Improvement Loan is 7.99%. With funding provided by The University Preservation Association (UNPA), the 7.99% interest rate is reduced to a 2.99% rate (3.562% APR) for a period up to 7 years.

You may also qualify for other Home HeadQuarters' products and services including the NYSERDA Home Energy Loan and Grant program.