**New Single Family Construction located within the Terry Heights Neighborhood**

- Downpayment & Closing Cost Assistance may be available
- Energy Efficient Design
- Spacious, open floor plans & energy efficient appliances
- Household gross income (before taxes are deducted) must be at or below 80% of Huntsville’s Area Median Income

(See chart)

### 2012 Income Limits

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Maximum Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$40,150</td>
</tr>
<tr>
<td>2</td>
<td>$45,900</td>
</tr>
<tr>
<td>3</td>
<td>$51,650</td>
</tr>
<tr>
<td>4</td>
<td>$57,350</td>
</tr>
<tr>
<td>5</td>
<td>$61,950</td>
</tr>
<tr>
<td>6</td>
<td>$66,550</td>
</tr>
<tr>
<td>7</td>
<td>$71,150</td>
</tr>
<tr>
<td>8</td>
<td>$75,750</td>
</tr>
</tbody>
</table>

Priced at $65,000 - Payments possibly as low as $400 per month

### 3 Bedroom/2 Bath; approximately 1,200 sq. ft

Renderings for two of three possible construction designs above.

For more information call Sherry Parker at (256) 316-4663.

Funding provided, wholly or in part, by the U.S. Department of Housing and Urban Development.
Steps to Buying A Family Services Center Home

Family Services Center (FSC) is a non-profit United Way agency that has assisted individuals and families in Huntsville since 1962.

As a HUD-Approved Housing Counseling Agency, FSC provides free information to help first time home buyers get “grants” for down payment and closing costs, and help them qualify for low cost mortgages.

FSC also builds and rehabs homes and helps people buy them. These are very affordable, but different from Habitat for Humanity homes because you don’t have to do any volunteer work and you can get your mortgage loan anywhere you want.

The steps to purchasing a home from FSC are as follows:

Step 1: Call FSC at 256-551-1610, to make an appointment (near Huntsville Public Library).

Step 2: Come in to learn about home buying, how to get down payment & closing cost help, and how to get approved for a mortgage loan.

Step 3: Apply for a mortgage loan at the lender(s) of your choice.

Step 4: Once you’re approved, you should be able to close your loan and move-in within 6 weeks.

If you need money for down payment, we may be able to help.

If you’re not sure if you can get a mortgage, we can help.

There is never a charge for our services.

Family Services Center willfully makes reasonable accommodations for handicap accessibility upon request

Family Service Center
600 St. Clair Ave. Building 3
Huntsville, AL 35801
256-551-1610
www.fsc-hsv.org