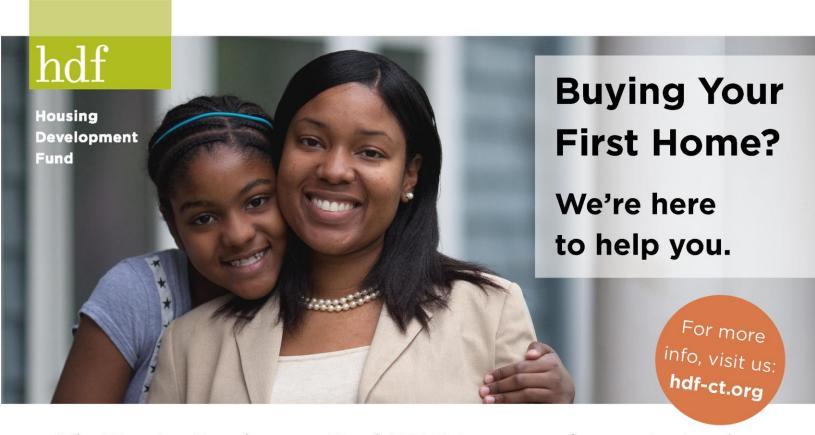
PAY IT FORWARD. Tell your friends and loved ones how HDF can be *their* friend and adviser on buying a home or avoiding foreclosure. In these uncertain times, <u>YOU can help another family find or keep a home</u>. Have heart and pay a good deed forward!



The Housing Development Fund (HDF) is a nonprofit organization that offers qualified first-time buyers the following programs in Connecticut:

Down Payment Assistance

Up to 20% of purchase price

20-Year 3% FIXED INTEREST

Live Where You Work Program

Up to \$20,000 towards purchasing a home in the town where you work

30-year **O% INTEREST** for down payment or fees

FREE HUD-certified Counseling Services and Homebuyer Education Classes.*

Struggling with an unaffordable mortgage?

You are not alone. HDF's Foreclosure Intervention Specialist may be able to assist you. We offer **FREE** monthly Foreclosure Intervention Clinics* and one-on-one counseling to help keep you in your home.

Call 203.969.1830 ext. 31 or email foreclosure@hdf-ct.org

To learn more, visit hdf-ct.org or call any of our offices:

STAMFORD | 203.969.1830 DANBURY | 203.798.6527 BRIDGEPORT | 203.338.9035

