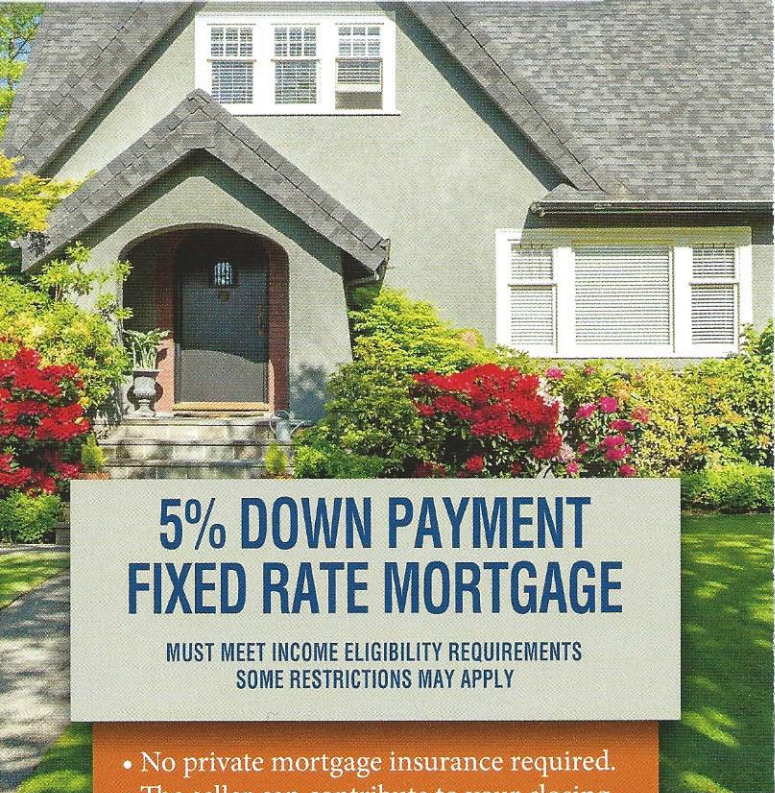


HOPP

HOME OWNERSHIP POSSIBILITIES PROGRAM



5% DOWN PAYMENT FIXED RATE MORTGAGE

MUST MEET INCOME ELIGIBILITY REQUIREMENTS
SOME RESTRICTIONS MAY APPLY

- No private mortgage insurance required.
- The seller can contribute to your closing costs.

Down payment and/or closing costs can come from savings, monetary gifts or assistance programs.

REFINANCING OPTIONS AVAILABLE



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