

(260) 490 - 1417

Fort Wayne Office

1020 Woodland Plaza Run
Fort Wayne, IN 46825

**Granite Ridge
Builders**

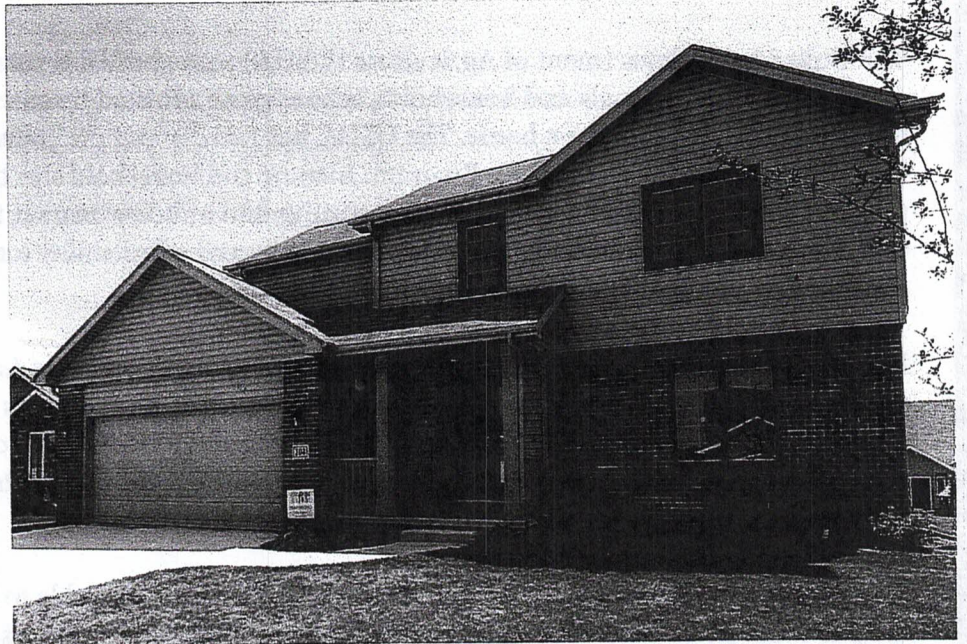
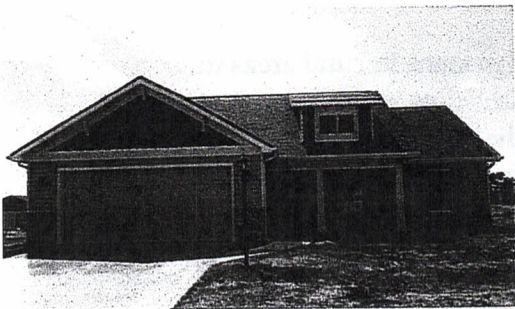
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(574) 538 - 3938

Goshen Office

2314-2 Eisenhower Drive North
Goshen, IN 46526

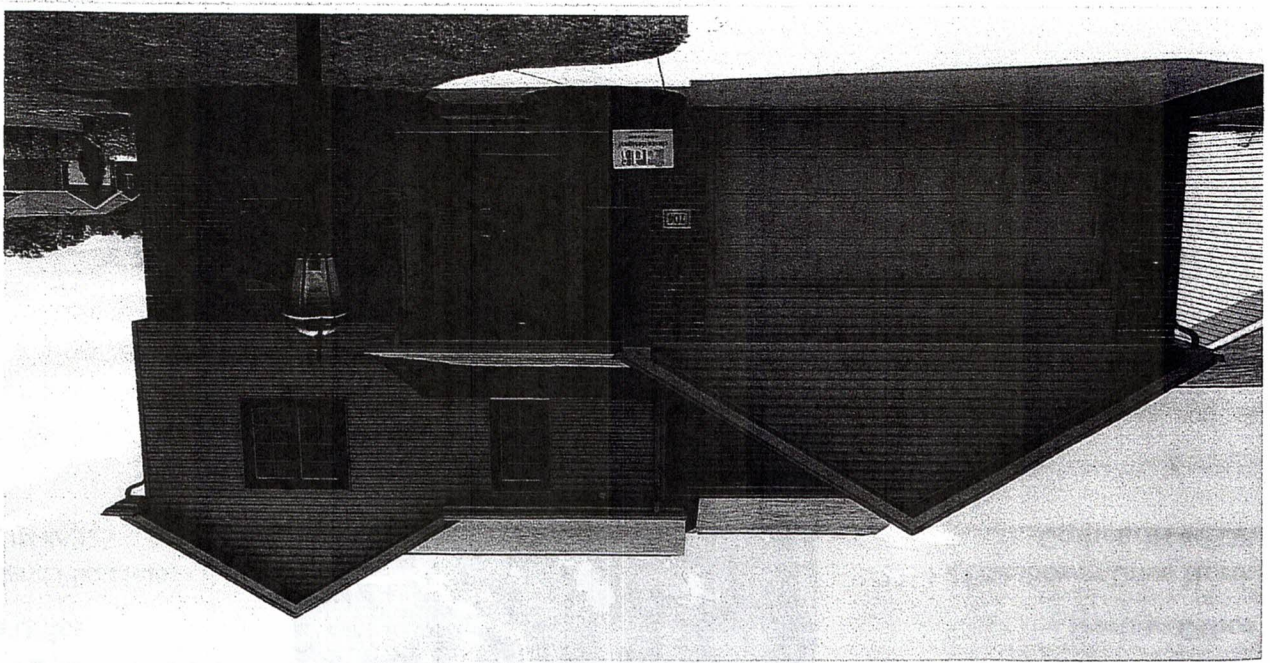
Home Financing Options for Rural Areas



A resource guide on the Indiana, Michigan, and Ohio
USDA 502 Direct Loan Program and USDA Guarantee Loan Program
requirements, qualifications, and application process.

www.graniteridgebuilders.com

Introduction



The United States Department of Agriculture (USDA) provides 100% mortgage loans in rural areas to assist qualified individuals and households, whose gross adjusted income falls below the area median income (AMI), to purchase a home. The USDA has two distinct programs; the 502 Direct Loan Program and the Guarantee Loan Program. Income and household size typically determine which program works best for the applicant. Competitive and/or below market interest rates, minimal closing cost and longer mortgage terms provide opportunity and affordability for many homeowners utilizing such programs. These loans are restricted to rural areas.

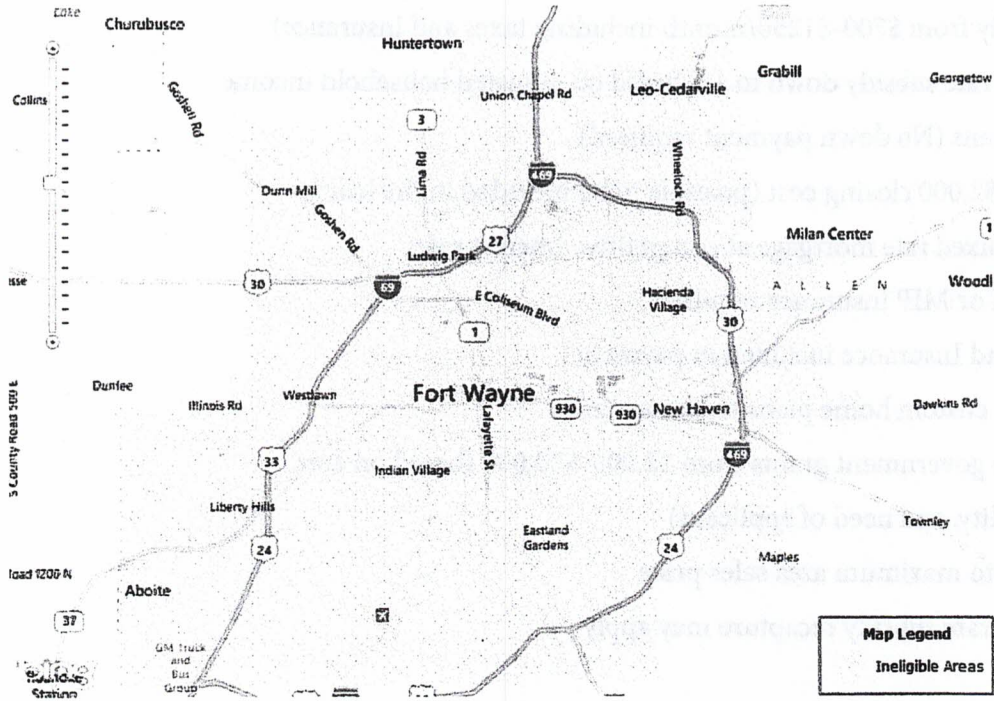
In addition, the Federal Housing Administration (FHA), and Veterans Administration (VA) also provides minimum down-payment loans for individuals and households regardless of income. Also, it is possible for builders to assist the buyer with their loan closing costs. FHA 100% loans provide great flexibility at competitive rates and the opportunity to purchase a home with minimal cash outlay. FHA loans are not restricted to rural areas.

In addition to the noted mortgage options, other benefits are available to many applicants which help to make homeownership even more affordable. Government grants and mortgage credit certificates (MCC) are two popular options that serve scores of new homeowners each year.

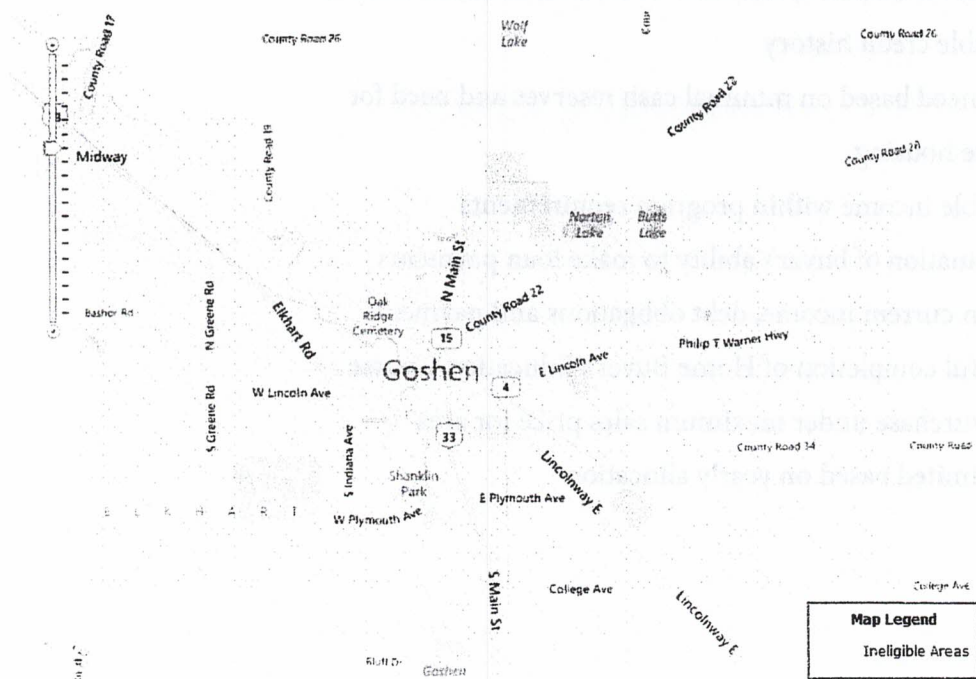
The purpose of this book is to provide general information and qualifying guidelines relating to some of the programs and benefits currently available. It should be noted that the programs, their guidelines, and the benefits described in this book are subject to availability and change without notice.

All information may be referenced at: <http://eligibility.sc.egov.usda.gov/>

Maps of USDA Eligibility



FORT WAYNE



GOSHEN

USDA 502 Direct Loan Program

- Monthly payments set at 24%-29% of buyer's adjusted income
- (typically from \$700-\$1250/month including taxes and insurance)
- Interest rate subsidy down to 1% based on adjusted household income
- 100% loans (No down payment required)
- \$1,800-\$2,000 closing cost (possible to be included in the loan)
- 33 year fixed rate mortgage at competitive interest rates
- No PMI or MIP insurance required
- Taxes and Insurance included in payment
- Flexible custom home plans to choose from
- Possible government grants from \$2,000-\$20,000 (based on area, availability, and need of applicant)
- Subject to maximum area sales price
- Interest rate subsidy recapture may apply

Requirements/Qualifications

- US citizen or Legal resident status
- Stable job or income under 80% of the area medium income
- Acceptable credit history
- Buyer's need based on minimal cash reserves and need for adequate housing
- Adjustable income within program requirements
- Determination of buyer's ability to make loan payments based on current income, debt obligations and payments
- Successful completion of Home Buyer's Education Course
- Home purchase under maximum sales price for area
- Funds limited based on yearly allocation

USDA Guarantee Loan Program

Similar to the 502 loan program the Guarantee loan program serves rural areas providing 100% home mortgages for individuals and households with incomes under 115% of the area medium income.

- 100% loan, ZERO down payment required
- Minimal closing cost which can be paid by builder
- Annual Fee .35% (Effective 10/1/2016)
- 1% Funding Fee
- Fixed 30 year competitive mortgage rates
- Taxes and insurance escrow included in payment
- Possible tax credit certificate (MCC) to apply for eligible applicants

Requirements/Qualifications

- US citizen or Legal resident status
- Stable job or income under 115% of the area medium income
- Buyer's need based on minimal cash reserves and need for adequate housing
- Acceptable credit history
- Determination of buyer's ability to make loan payments based on current income, debt obligations and payments

USDA 502 Direct Loan Program

Adjusted (Maximum) Income Limits

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Fort Wayne (Includes Wells and Whitley Counties)	Low Income	\$52,500	\$52,500	\$52,500	\$69,300	\$69,300	\$69,300	\$69,300
Adams County (Includes Madison County)	Low Income	\$49,900	\$49,900	\$49,900	\$65,850	\$65,850	\$65,850	\$65,850
Anderson	Low Income	\$51,300	\$51,300	\$51,300	\$67,700	\$67,700	\$67,700	\$67,700
Dekalb County	Low Income	\$50,650	\$50,650	\$50,650	\$66,850	\$66,850	\$66,850	\$66,850
Elkhart County (Includes Goshen)	Low Income	\$48,900	\$48,900	\$48,900	\$64,550	\$64,550	\$64,550	\$64,550
Grant County	Low Income	\$48,800	\$48,800	\$48,800	\$64,400	\$64,400	\$64,400	\$64,400
Huntington County	Low Income	\$48,800	\$48,800	\$48,800	\$64,400	\$64,400	\$64,400	\$64,400
Indianapolis (Includes Hamilton County)	Low Income	\$61,750	\$61,750	\$61,750	\$81,500	\$81,500	\$81,500	\$81,500
Kosciusko County	Low Income	\$51,900	\$51,900	\$51,900	\$68,500	\$68,500	\$68,500	\$68,500
LaGrange County	Low Income	\$48,800	\$48,800	\$48,800	\$64,400	\$64,400	\$64,400	\$64,400
LaPorte County	Low Income	\$49,900	\$49,900	\$49,900	\$65,850	\$65,850	\$65,850	\$65,850
Marshall County	Low Income	\$50,250	\$50,250	\$50,250	\$66,350	\$66,350	\$66,350	\$66,350
Muncie (Includes Delaware, Jay, and Randolph Counties)	Low Income	\$48,800	\$48,800	\$48,800	\$64,400	\$64,400	\$64,400	\$64,400
Noble County	Low Income	\$50,500	\$50,500	\$50,500	\$66,650	\$66,650	\$66,650	\$66,650
St. Joe County (Includes South Bend/Mishawake)	Low Income	\$50,650	\$50,650	\$50,650	\$66,850	\$66,850	\$66,850	\$66,850
Steuven County	Low Income	\$48,800	\$48,800	\$48,800	\$64,400	\$64,400	\$64,400	\$64,400
Wabash County	Low Income	\$48,800	\$48,800	\$48,800	\$64,400	\$64,400	\$64,400	\$64,400

Incomes under *very low limit* may qualify for 38 year loans.

Updated 7/2018

Maximum Sales Price 502 Direct Loan Program

Counties with maximum set at
\$235,612

Adams, Allen, DeKalb, Delaware, Elkhart,
Huntington, Jay, Kosciusko, Lagrange, Marshall,
Miami, Noble, Steuben, St. Joseph,
Wabash, Wells, Whitley

Counties with maximum set at
\$257,600
Hamilton, Madison

Note: There is no maximum for the Guarantee Program

USDA Guarantee Loan Program

Adjusted (Maximum) Income Limits

		1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Fort Wayne (Includes Wells and Whitley Counties)	Moderate Income	\$82,700	\$82,700	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150
Adams County (Includes Madison County)	Moderate Income	\$82,700	\$82,700	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150
Anderson	Moderate Income	\$82,700	\$82,700	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150
Dekalb County	Moderate Income	\$82,700	\$82,700	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150
Elkhart County (Includes Goshen)	Moderate Income	\$82,700	\$82,700	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150
Grant County	Moderate Income	\$82,700	\$82,700	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150
Huntington County	Moderate Income	\$82,700	\$82,700	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150
Indianapolis (Includes Hamilton County)	Moderate Income	\$88,750	\$88,750	\$88,750	\$88,750	\$117,150	\$117,150	\$117,150	\$117,150
Kosciusko County	Moderate Income	\$82,700	\$82,700	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150
LeGrange County	Moderate Income	\$82,700	\$82,700	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150
LaPorte County	Moderate Income	\$82,700	\$82,700	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150
Marshall County	Moderate Income	\$82,700	\$82,700	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150
Muncie (Includes Delaware, Jay, and Randolph Counties)	Moderate Income	\$82,700	\$82,700	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150
Noble County	Moderate Income	\$82,700	\$82,700	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150
St. Joe County (Includes South Bend/Mishawake)	Moderate Income	\$82,700	\$82,700	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150
Steuben County	Moderate Income	\$82,700	\$82,700	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150
Wabash County	Moderate Income	\$82,700	\$82,700	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150

Updated 7/2018

USDA Guarantee Loan Program

Similar to the 502 loan program the Guarantee loan program serves rural areas providing 100% home mortgages for individuals and households with incomes under 115% of the area medium income.

- 100% loan, ZERO down payment required
- Minimal closing cost which can be paid by builder
- Annual Fee .35% (Effective 10/1/2016)
- 1% Funding Fee
- Fixed 30 year competitive mortgage rates
- Taxes and insurance escrow included in payment
- Possible tax credit certificate (MCC) to apply for eligible applicants

Requirements/Qualifications

- US citizen or Legal resident status
- Stable job or income under 115% of the area medium income
- Buyer's need based on minimal cash reserves and need for adequate housing
- Acceptable credit history
- Determination of buyer's ability to make loan payments based on current income, debt obligations and payments

Adjusted (Maximum) Income Limits

	1 Person	\$82,700	\$82,700	\$82,700	\$82,700	\$82,700	\$82,700	\$82,700	Moderate Income	Van Wert County
	2 Person	\$82,700	\$82,700	\$82,700	\$82,700	\$82,700	\$82,700	\$82,700	Moderate Income	Paulding County
	3 Person	\$82,700	\$82,700	\$82,700	\$82,700	\$82,700	\$82,700	\$82,700	Moderate Income	Defiance County
	4 Person	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150	\$109,150	Moderate Income	
	5 Person	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150	\$109,150	Moderate Income	
	6 Person	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150	\$109,150	Moderate Income	
	7 Person	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150	\$109,150	Moderate Income	
	8 Person	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150	\$109,150	Moderate Income	

Updated 7/2018

USDA Guarantee Loan Program

Similar to the 502 loan program the Guarantee loan program serves rural areas providing 100% home mortgages for individuals and households with incomes under 115% of the area medium income.

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- Determination of buyer's ability to make loan payments based on current income, debt obligations and payments

Adjusted (Maximum) Income Limits

		1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Defiance County	Moderate Income	\$82,700	\$82,700	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150
Paulding County	Moderate Income	\$82,700	\$82,700	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150
Van Wert County	Moderate Income	\$82,700	\$82,700	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150

Updated 7/2018

USDA 502 Direct Loan Program

Adjusted (Maximum) Income Limits

1 Person	\$34,950	\$39,900	\$44,900	\$53,900	\$57,900	\$61,900	\$65,850
2 Person	\$39,550	\$44,500	\$49,450	\$53,400	\$57,350	\$61,300	\$65,250
3 Person	\$40,000	\$45,000	\$50,000	\$54,000	\$58,000	\$62,000	\$66,000
4 Person							
5 Person							
6 Person							
7 Person							
8 Person							

Updated 7/2018

Incomes under very low limit qualify for 38 year loans.

Maximum Sales Price
502 Direct Loan Program

Counties with maximum set at
Paulding
\$150,000

Counties with maximum set at
Van Wert
\$160,000

Counties with maximum set at
Defiance
\$180,000

USDA Guarantee Loan Program

Similar to the 502 loan program the Guarantee loan program serves rural areas providing 100% home mortgages for individuals and households with incomes under 115% of the area medium income.

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- Annual Fee .35% (Effective 10/1/2016)
- 1% Funding Fee
- Fixed 30 year competitive mortgage rates
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Requirements/Qualifications

- US citizen or Legal resident status
- Stable job or income under 115% of the area medium income
- Buyer's need based on minimal cash reserves and need for adequate housing
- Acceptable credit history
- Determination of buyer's ability to make loan payments based on current income, debt obligations and payments

Adjusted (Maximum) Income Limits

		1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Branch County	Low Income	\$82,700	\$82,700	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150
Cass County	Low Income	\$82,700	\$82,700	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150
St. Joe County	Low Income	\$82,700	\$82,700	\$82,700	\$82,700	\$109,150	\$109,150	\$109,150	\$109,150

Updated 7/2018

USDA 502 Direct Loan Program

Adjusted (Maximum) Income Limits

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Branch County	Low Income	\$46,950	\$46,950	\$46,950	\$46,950	\$61,950	\$61,950	\$61,950
Cass County	Low Income	\$47,350	\$47,350	\$47,350	\$47,350	\$62,500	\$62,500	\$62,500
St. Joe County	Low Income	\$46,950	\$46,950	\$46,950	\$46,950	\$61,950	\$61,950	\$61,950

Updated 7/2018

Incomes under *very low limit* qualify for 38 year loans.

Maximum Sales Price
502 Direct Loan Program

Countries with maximum set at
\$170,000
Branch

Countries with maximum set at
\$200,000
Cass, St. Joe

Mortgage Credit Certificates (MCC)

The state of Indiana, in conjunction with the federal government, provides special tax credits for qualified home buyers. These credits are not to be confused with mortgage interest deductions that every homeowner who has a mortgage is entitled. The credits range from 20 to 35% of the total interest paid each year with a maximum credit of \$2,000 per year. Besides the credit, a homeowner may still take the remaining interest paid as a tax deduction each year further reducing federal tax liability. The tax savings, between the credit and deduction, can result in a significant savings in excess of \$100 per month, for many homeowners. Restrictions do apply and availability is limited.

Typically, the Mortgage Credit Certificate is only available to the first time home buyer.

Definition of first time buyer: One who has not had ownership interest in a home during the past three years.

Other Guidelines for Indiana

- Reservation Fee: \$500 one-time fee
- Income Limits
 - 1-2 member household: \$61,800 (Allen County)
(Income Limits subject to change. Please verify limits with Mortgage Loan Officer.)
 - 3+ member household: \$71,070 (Allen County)
(Income Limits subject to change. Please verify limits with Mortgage Loan Officer.)
- Maximum sales price
- New or existing: \$258,691

Indiana 2015 MCC Income Limits

Income limits subject to change. Please verify income limit with a Mortgage Loan Officer.

County	1-2 Persons	3+ Persons	County	1-2 Persons	3+ Persons
Adams	\$61,700	\$70,955	Allen	\$61,800	\$71,070
Dekalb	\$61,700	\$70,955	Delaware	\$61,700	\$70,955
Elkhart	\$61,700	\$70,955	Grant	\$61,700	\$70,955
Hamilton	\$69,700	\$80,155	Huntington	\$69,700	\$70,955
Jay	\$61,700	\$70,955	Kosciusko	\$61,900	\$71,185
LaGrange	\$61,700	\$70,955	Madison	\$61,700	\$70,955
Marion	\$69,700	\$80,155	Marshall	\$69,700	\$70,955
Noble	\$61,700	\$70,955	St. Joseph	\$61,700	\$70,955
Steuben	\$61,700	\$70,955	Tipton	\$61,700	\$70,955
Wabash	\$61,700	\$70,955	Wells	\$61,800	\$71,070
Whitley	\$61,800	\$71,070			

The federal and state government work together to provide down payment assistant grants in order to assist qualified buyers with their home purchase. The grants are available even when down payments are not required. They range from \$1,000-\$30,000 based on area and need. These grants provide a buyer the potential to build equity much quicker and can greatly reduce the mortgage interest home-owners pay.

Another grant option is referred to as an Individual Development Account (IDA). Individuals and households are encouraged to save by establishing an account that the government also contributes to. Government contributions can be as high as four-times the account holder's contributions. The funds are restricted to particular uses including such things as a home purchase.

Other state and private grants may also be available to assist with specific financing needs. For example, there are private grants available that can, under certain circumstances, help eligible candidates to buy an auto or refinance their current auto loan at a more competitive rate.

All grants are subject to change and availability.

Individual Development Account (IDA) Income Limits

1 Person	\$23,760
2 Person	\$32,040
3 Person	\$40,320
4 Person	\$48,600
5 Person	\$56,880
6 Person	\$65,160
7 Person	\$73,440
8 Person	\$81,780

For each additional person: \$8,320

Mortgage Credit Certificates (MCC)

The state of Michigan, in conjunction with the federal government, provides special tax credits for qualified home buyers. These credits are not to be confused with mortgage interest deductions that every homeowner who has a mortgage is entitled. The credits range from 20 to 35% of the total interest paid each year with a maximum credit of \$2,000 per year. Besides the credit, a homeowner may still take the remaining interest paid as a tax deduction each year further reducing federal tax liability. The tax savings, between the credit and deduction, can result in a significant savings in excess of \$100 per month, for many homeowners. Restrictions do apply and availability is limited.

Typically, the Mortgage Credit Certificate is only available to the first time home buyer.

Definition of first time buyer: One who has not had ownership interest in a home during the past three years.

Other Guidelines for Michigan

- Reservation Fee: \$500 one-time fee
- Income Limits
- 1-2 member household: \$74,880 (Cass County)
(Income Limits subject to change. Please verify limits with Mortgage Loan Officer.)/target area
- 3+ member household: \$87,360 (Cass County)
(Income Limits subject to change. Please verify limits with Mortgage Loan Officer.)/target area
- Maximum sales price
- New or existing: \$224,500

Michigan 2015 MCC Income Limits

Income limits and maximum sales price subject to change. Please verify income limit with a Mortgage Loan Officer.

County	1-2 Persons	3+ Persons
Branch (targeted)	\$74,880	\$87,360
Cass (targeted)	\$74,880	\$87,360
St. Joe (targeted)	\$74,880	\$87,360

Mortgage Credit Certificates (MCC)

The state of Ohio, in conjunction with the federal government, provides special tax credits for qualified home buyers. These credits are not to be confused with mortgage interest deductions that every homeowner who has a mortgage is entitled. The credits range from 20 to 35% of the total interest paid each year with a maximum credit of \$2,000 per year. Besides the credit, a homeowner may still take the remaining interest paid as a tax deduction each year further reducing federal tax liability. The tax savings, between the credit and deduction, can result in a significant savings in excess of \$100 per month, for many homeowners. Restrictions do apply and availability is limited.

Typically, the Mortgage Credit Certificate is only available to the first time home buyer.

Definition of first time buyer: One who has not had ownership interest in a home during the past

three years.

Other Guidelines for Ohio

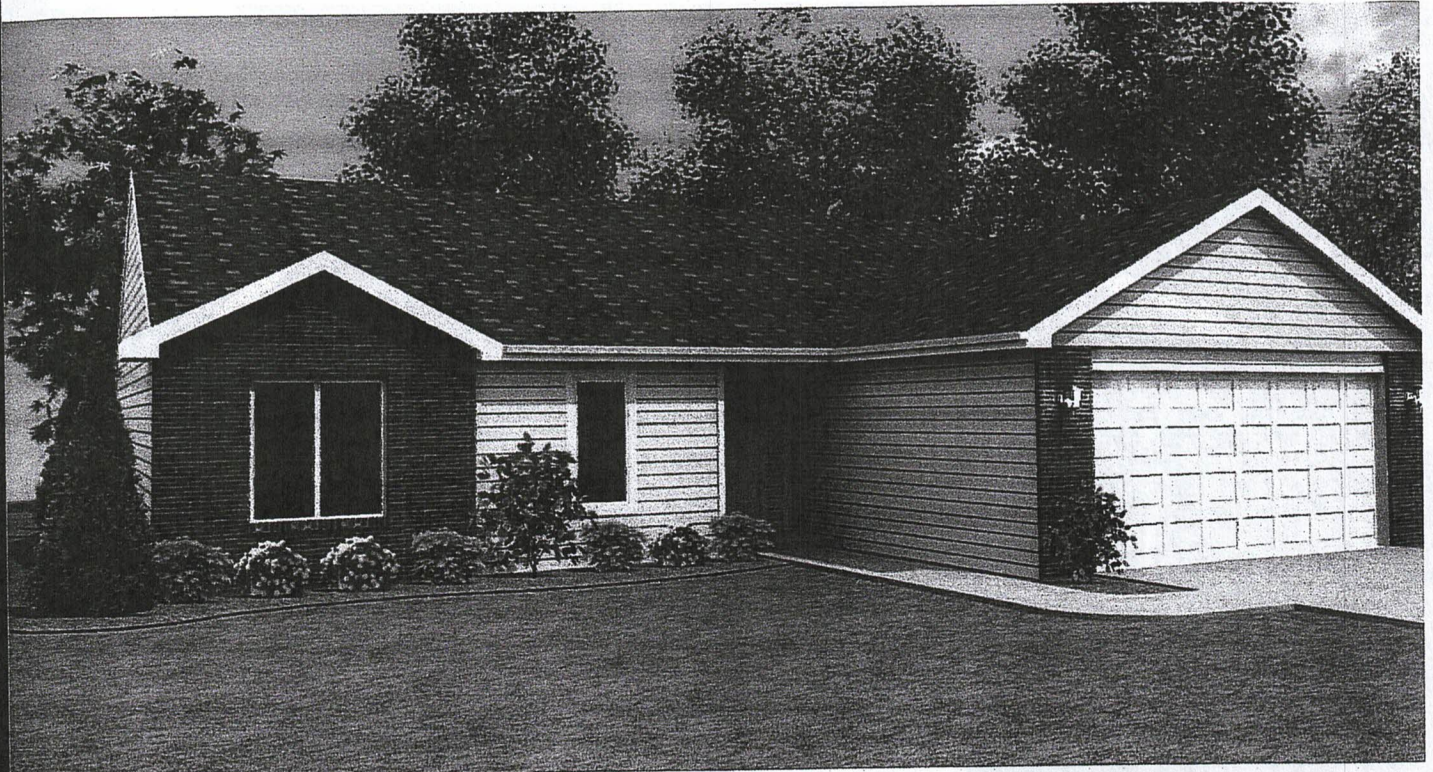
- Reservation Fee: \$500 one-time fee
- Income Limits
- 1-2 member household: \$63,200 (Van Wert County)
- (Income Limits subject to change. Please verify limits with Mortgage Loan Officer.)/non-target area
- 3+ member household: \$75,840 (Van Wert County)
- (Income Limits subject to change. Please verify limits with Mortgage Loan Officer.)/non-target area
- Maximum sales price
- New or existing: \$265,158

Ohio 2015 MCC Income Limits

Income limits and maximum sales price subject to change. Please verify income limit with a Mortgage Loan Officer.

County	1-2 Persons	3+ Persons
Defiance	\$63,200	\$75,840
Paulding	\$63,200	\$75,840
Van Wert	\$63,200	\$75,840

Floor Plan Examples



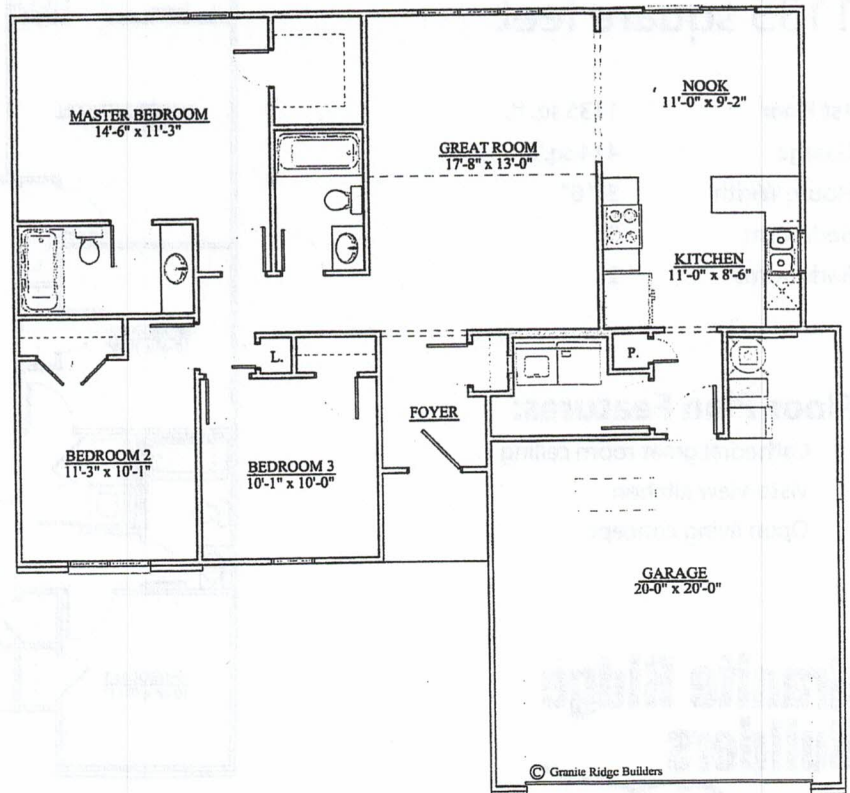
Baselwood 2

1212 square feet

1st Floor	1212 sq. ft.
Garage	439 sq. ft.
House Width	47' 0"
Bedrooms	3
Bathrooms	2

Floor Plan Features:

- Cathedral great room ceiling
- Breakfast bar
- Walk-in master closet



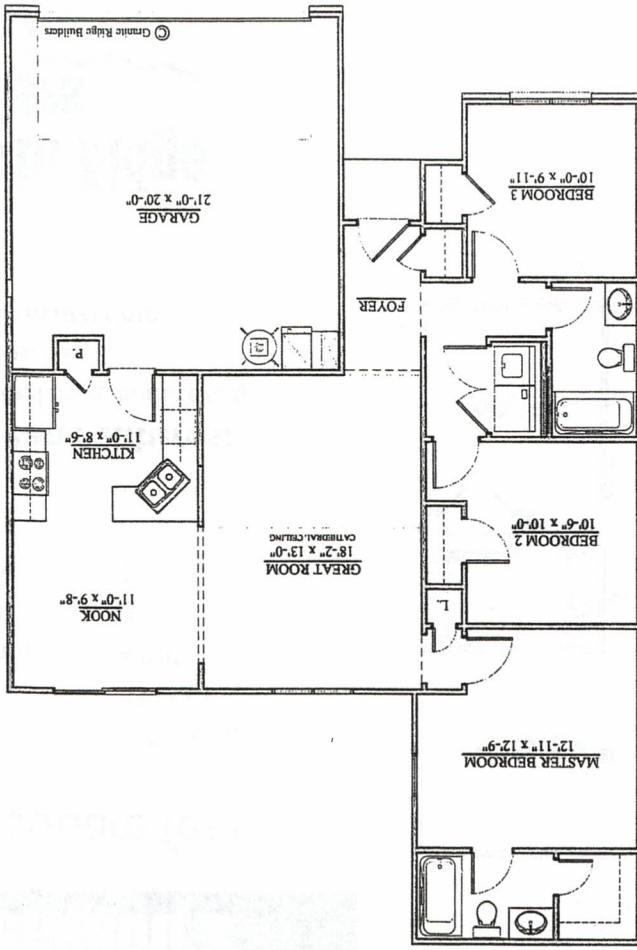
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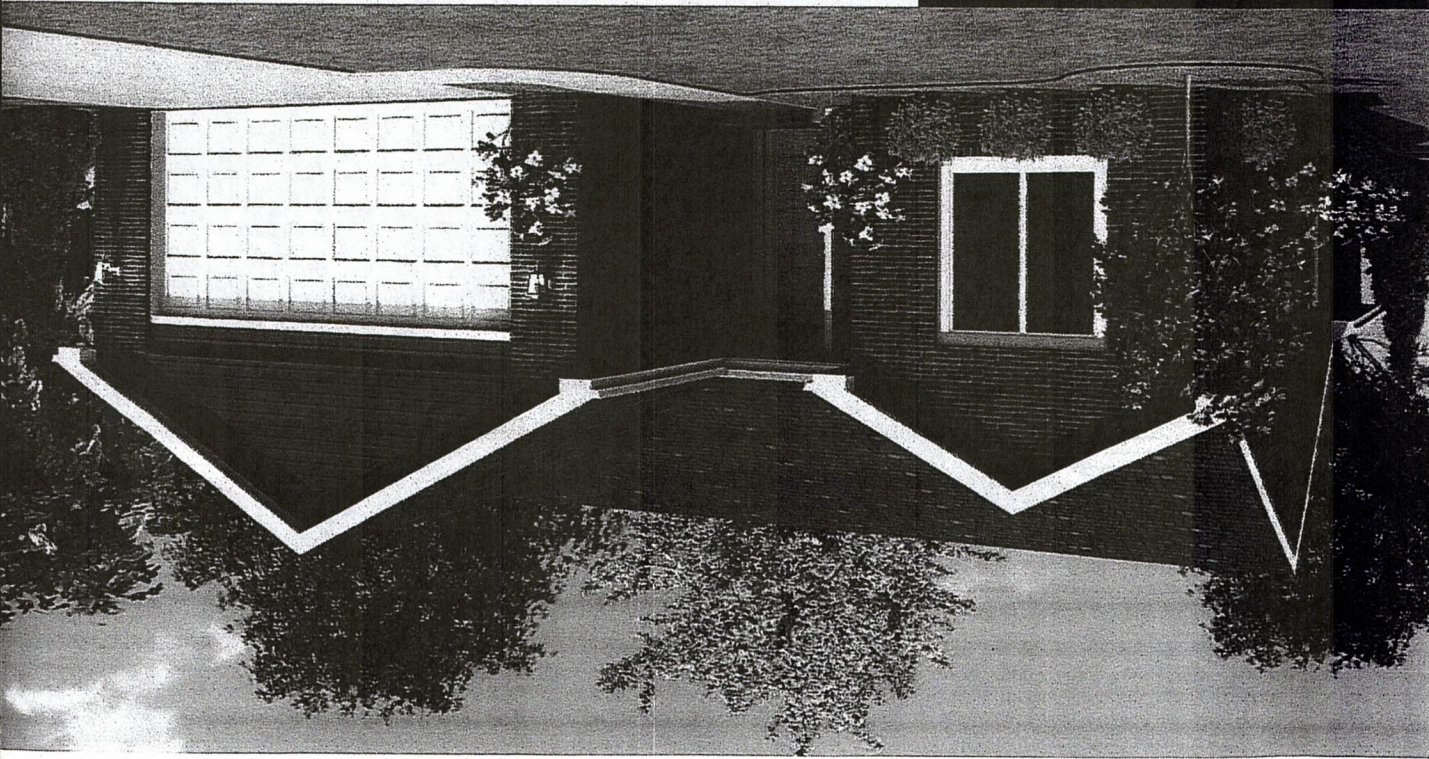
- Floor Plan Features:**
- Open living concept
 - Vista-view kitchen
 - Cathedral great room ceiling

1st Floor	135 sq. ft.
Garage	414 sq. ft.
House Width	37'6"
Bedrooms	3
Bathrooms	2

135 square feet



Ranchwood



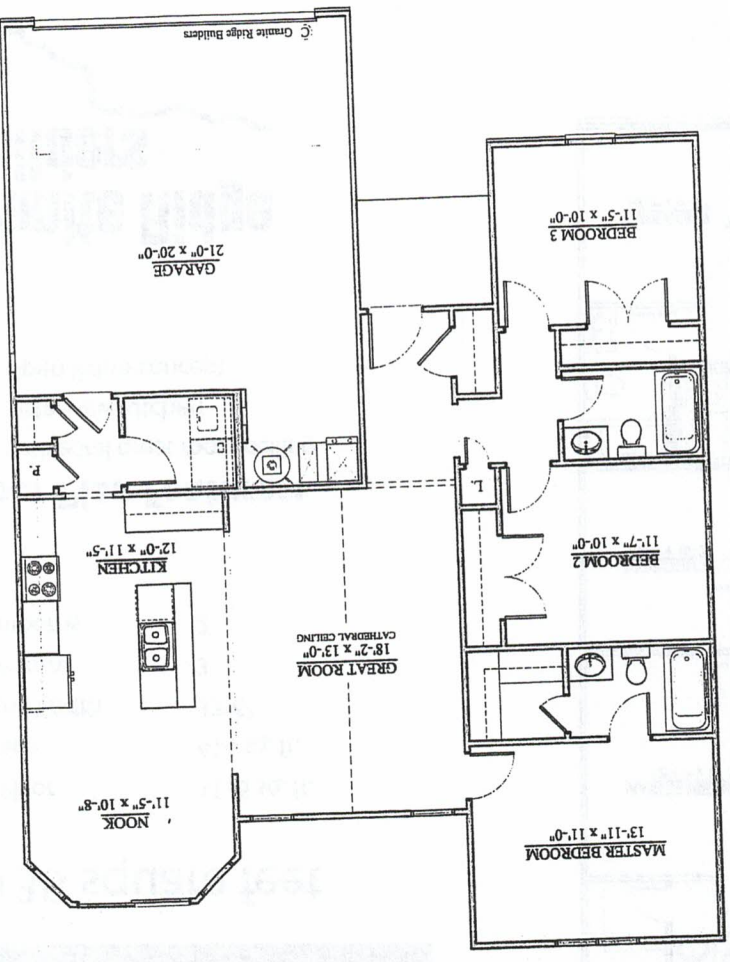
Floor Plan Examples

Granite Ridge Builders

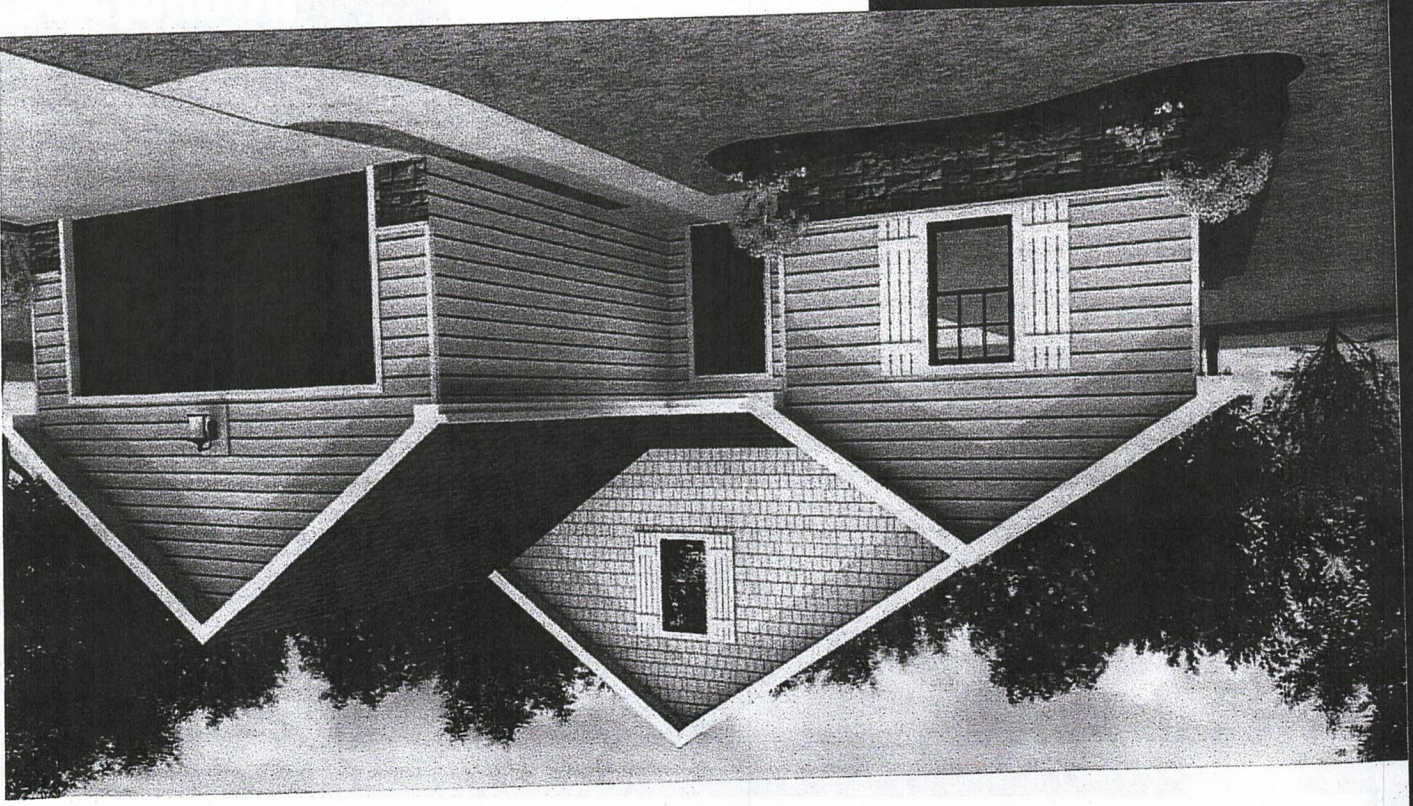
- Floor Plan Features:**
- Cathedral great room ceiling
 - Kitchen island with breakfast bar
 - Light-filled nook

1st Floor	1262 sq. ft.
Garage	459 sq. ft.
House Width	39'6"
Bedrooms	3
Bathrooms	2

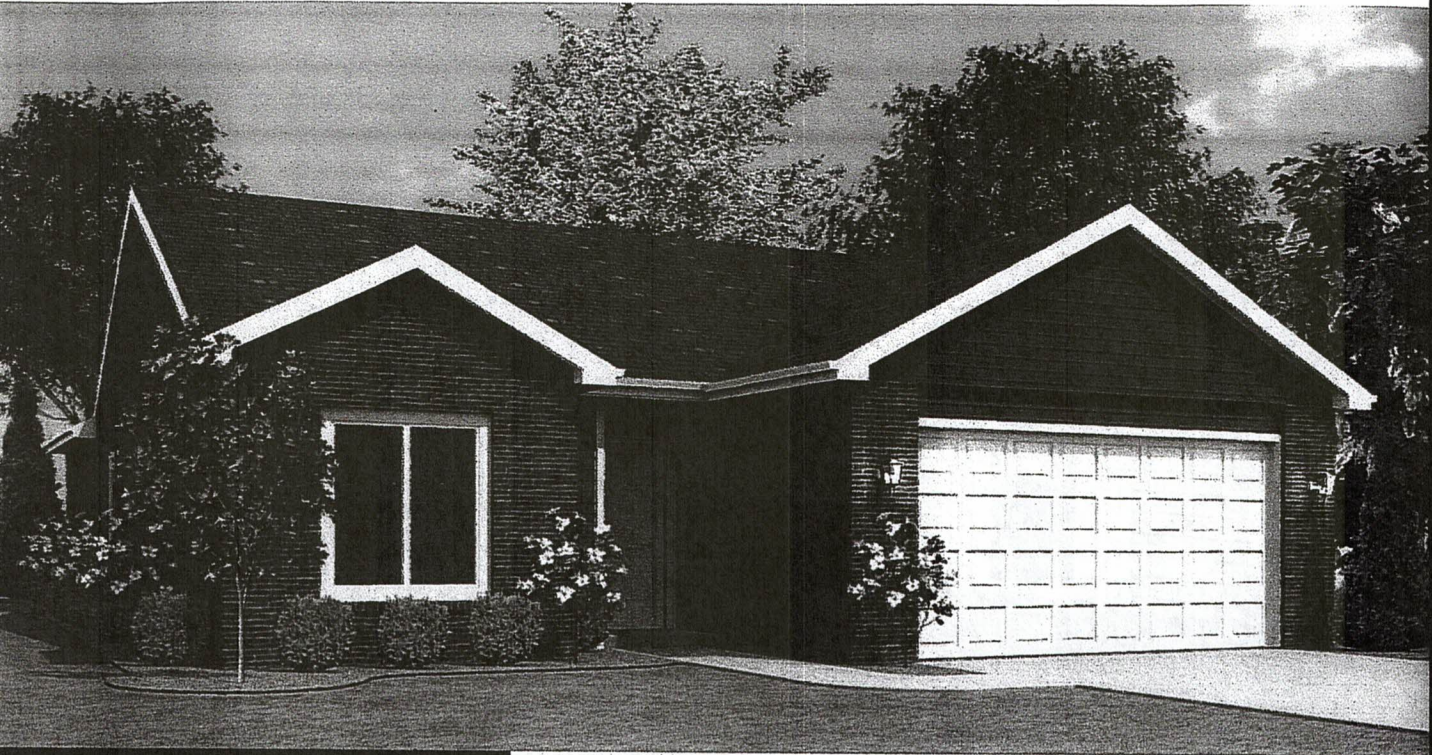
1262 square feet



Cottagewood 1



Floor Plan Examples



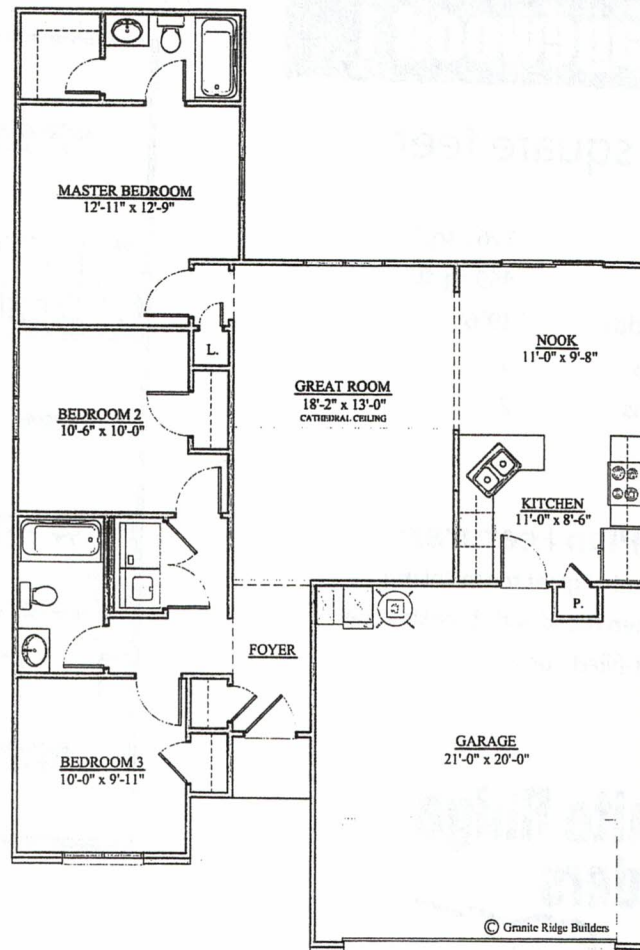
Ranchwood

1135 square feet

1st Floor	1135 sq. ft.
Garage	414 sq. ft.
House Width	37' 6"
Bedrooms	3
Bathrooms	2

Floor Plan Features:

- Cathedral great room ceiling
- Vista-view kitchen
- Open living concept



**Granite Ridge
Builders**

Housing Application Process

Pathfinder HomeOwnership Center is the community development division of Pathfinder Services, Inc. The Pathfinder HomeOwnership Center is a nonprofit helping Northeast Indiana residents become knowledgeable and capable homeowners through homeownership counseling, education, and responsible mortgage services. Pathfinder HomeOwnership Center offers USDA Direct and USDA Guarantee loan options.



A NeighborWorks
HomeOwnership Center

Vision: We envision vibrant, safe, and stable neighborhoods where people take pride in their homes, are engaged and rooted in their community.

Mission: Pathfinder HomeOwnership Center, through comprehensive community development, is working to build assets for people and communities in Northeast Indiana.

A new home specialist from Granite Ridge builders will direct you to the Pathfinder HomeOwnership Center website to create your account. After creating your account, visit the Training Center tab and book your Welcome Appointment and pay for your credit report. During this phone call, you will be instructed to upload income documents and sign disclosures.

Once your documents are received, a Pathfinder HomeOwnership Center staff member will review your file and contact you to welcome you, discuss mortgage options, and review your personalized plan toward homeownership. Your Pathfinder HomeOwnership Center staff member will also contact your New Home Specialist to discuss the plan. Granite Ridge Builders and the Pathfinder HomeOwnership Center work together to ensure excellent customer service during the entire home buying process.

When you are ready to move forward, Granite Ridge Builders will ask you to complete a housing contract. Pathfinder HomeOwnership Center lending team will then work with you to set up a loan application conference. The conference can be in person or over the phone. Pathfinder HomeOwnership Center and Granite Ridge Builders will continue working with you until you close on your new home.

For more information about Pathfinder HomeOwnership Center and to create your account visit www.pathfinderhomes.org or call Granite Ridge Builders at 260-490-1417.

www.PathfinderHomes.org

1 Click "Create Account"

4 Answer questions and choose "Create Account"

7 Complete Your Profile

2 Click "Sign Up Now"

5 Check your personal email account and "Confirm your Account"

8 Now you have access to your HomeOwnership Dashboard! Check your email for your next steps.

3 Enter your contact information and choose "Continue"

6 Create a secure password

NeighborWorks®
CHARTERED MEMBER



Housing Application Process



A NeighborWorks HomeOwnership Center

Pathfinder HomeOwnership Center is the community development division of Pathfinder Services, Inc. The Pathfinder HomeOwnership Center is a nonprofit helping Northeast Indiana residents become knowledgeable and capable homeowners through homeownership counseling, education, and responsible mortgage services. Pathfinder HomeOwnership Center offers USDA Direct and USDA Guarantee loan options.

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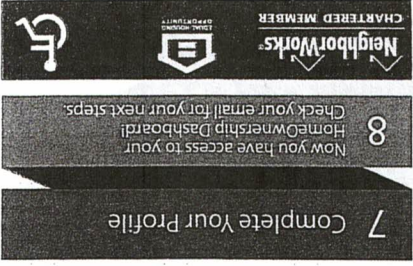
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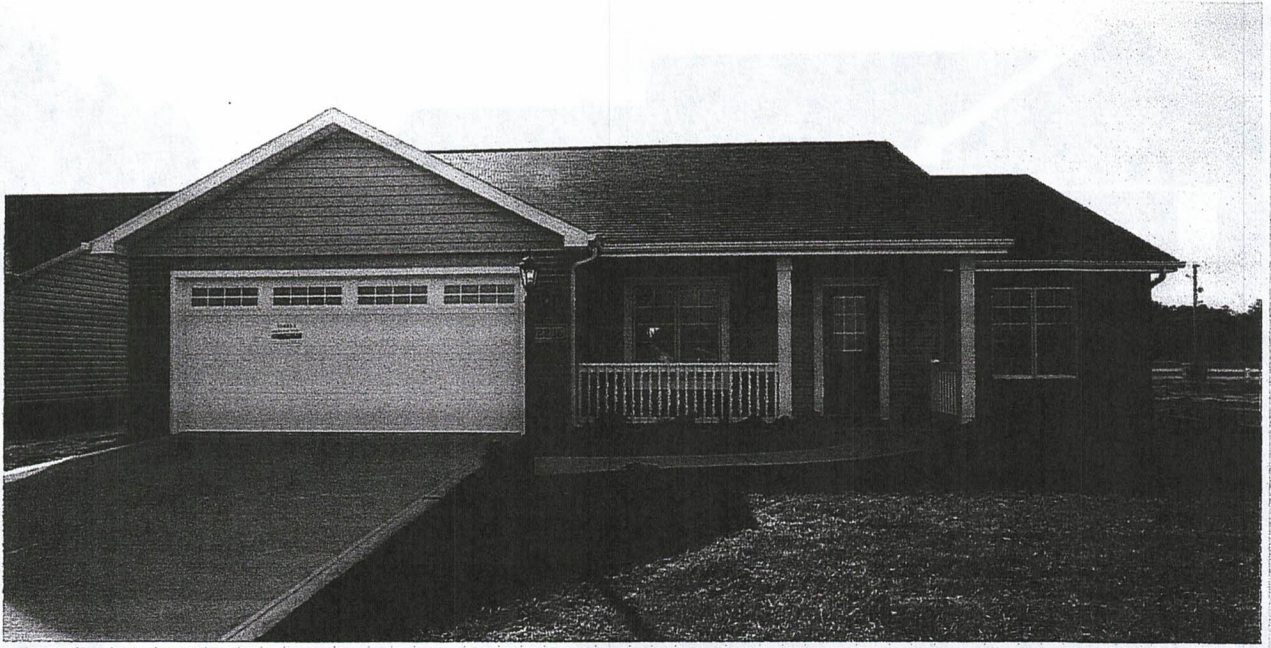
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Home Buyer Development



Pathfinder HomeOwnership Center will help you gain the knowledge and confidence you need to buy a home. Individualized homeownership counseling is offered for families needing support and assistance to become ready to purchase a home. Counseling and education services are provided by certified homeownership counselors. The individualized homeownership counseling services include:

- Steps in the home buying process.
- How much house can you afford?
- Costs of the home buying process.
- Improving your credit score.
- Addressing credit issues.
- Setting personal goals.
- Creating a household budget.
- Obtaining a mortgage.
- Closing the deal.

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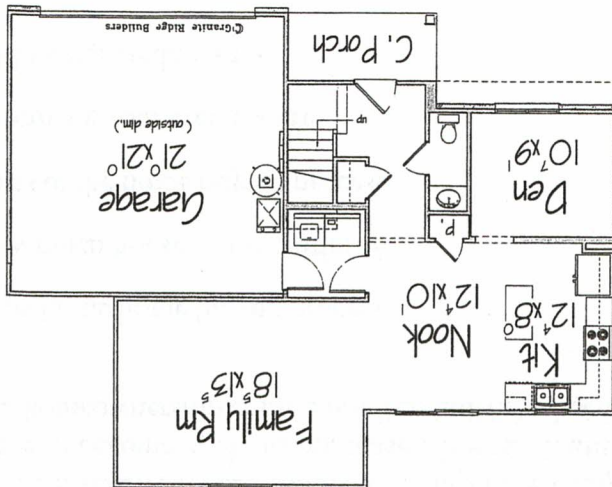
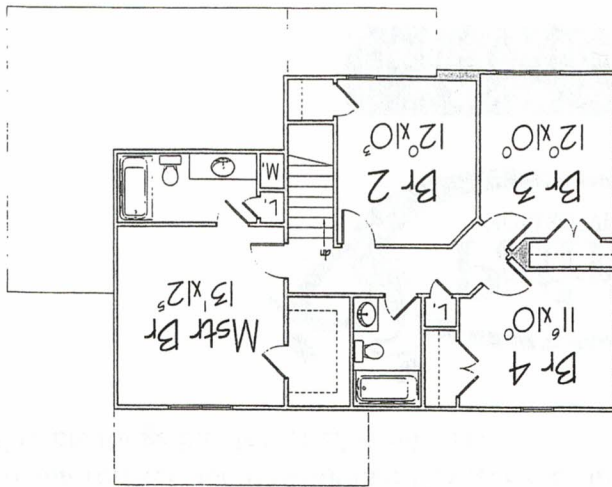
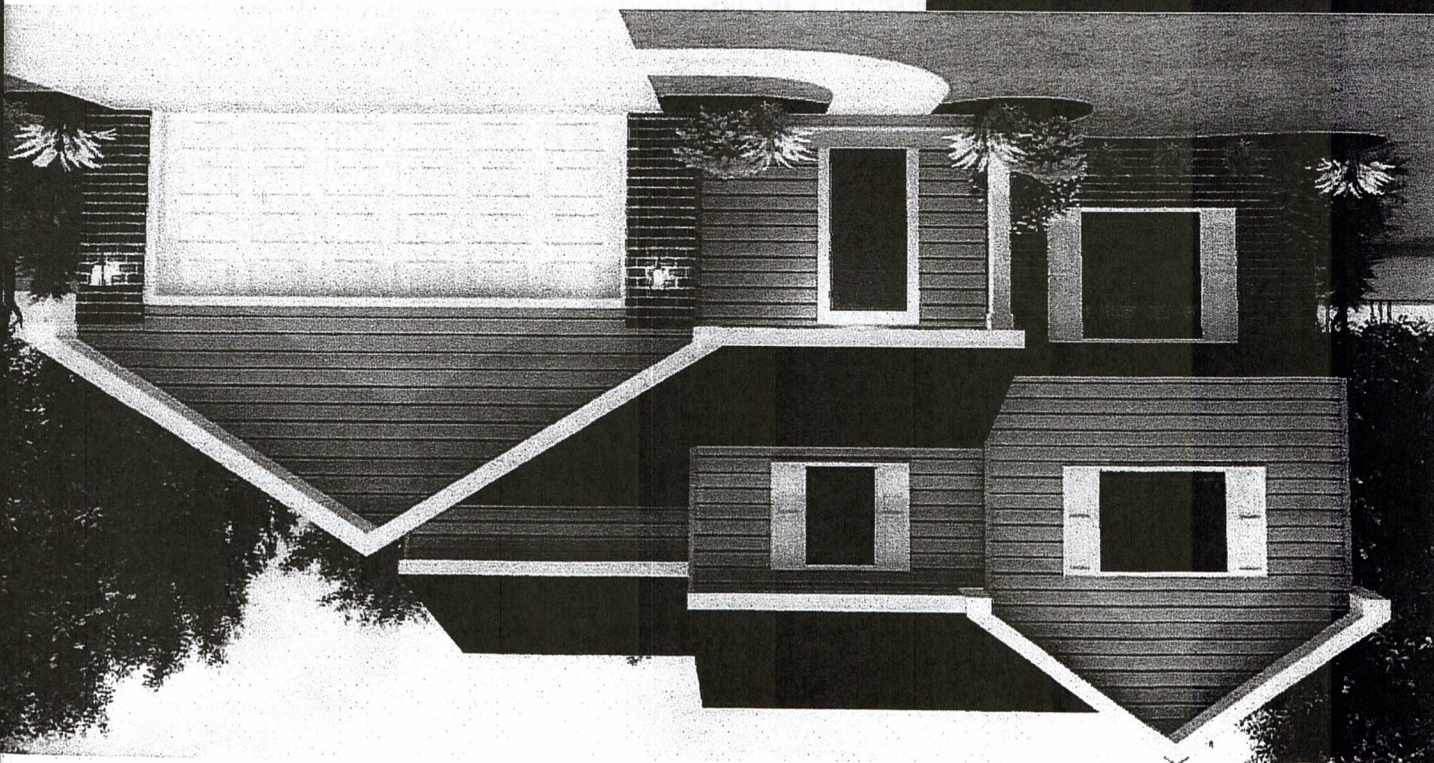
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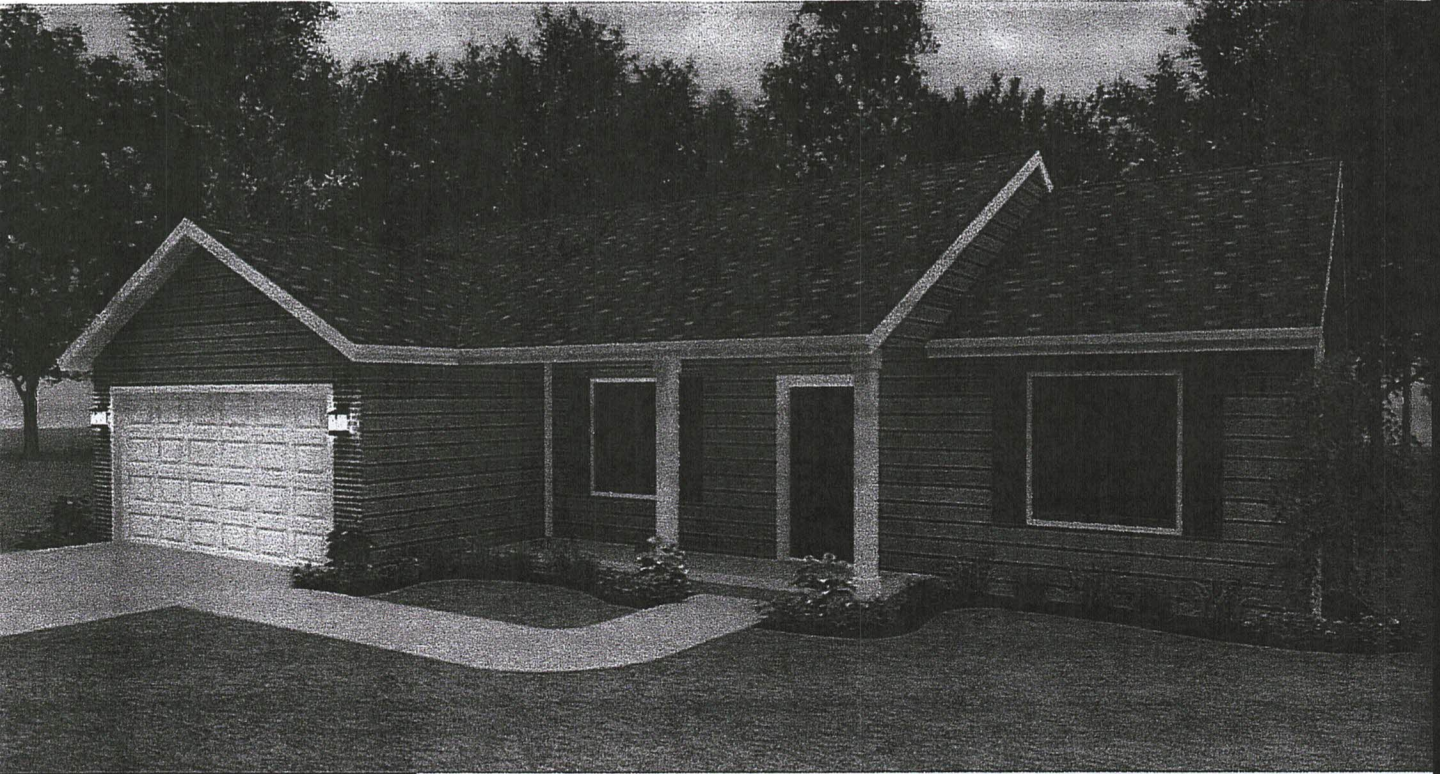
- Den
 - Kitchen island
 - Open concept
- Floor Plan Features:**

1st Floor	789 sq. ft.
2nd Floor	856 sq. ft.
Garage	441 sq. ft.
House Width	45'6"
Bedrooms	4
Bathrooms	2.5

1645 square feet

Hamilton Hill 1





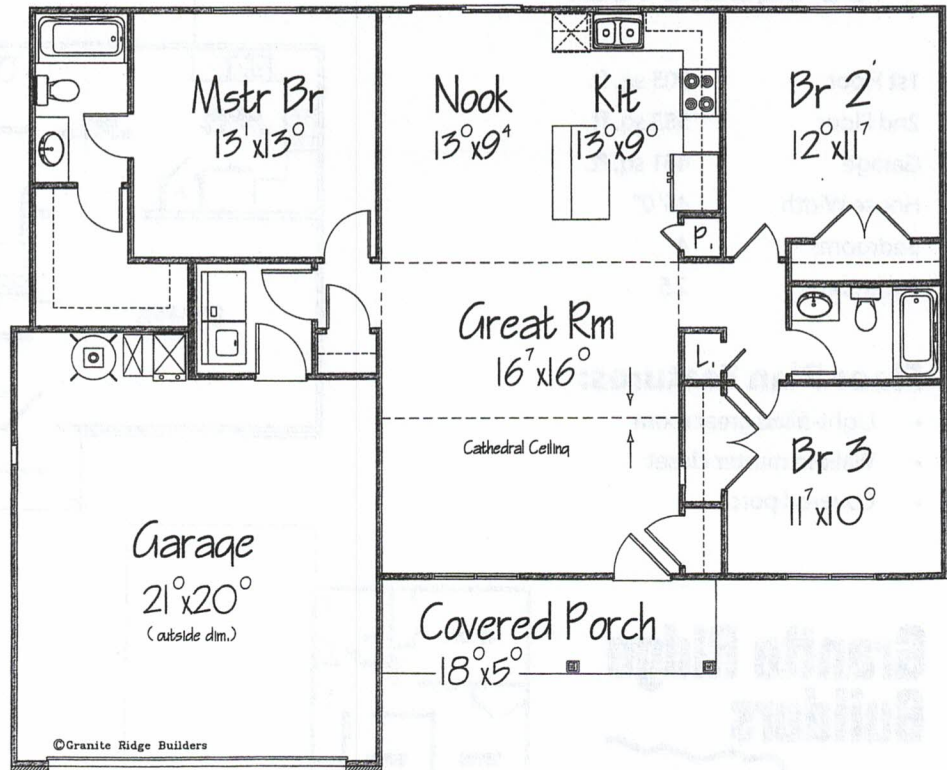
Silverwood 1

1280 square feet

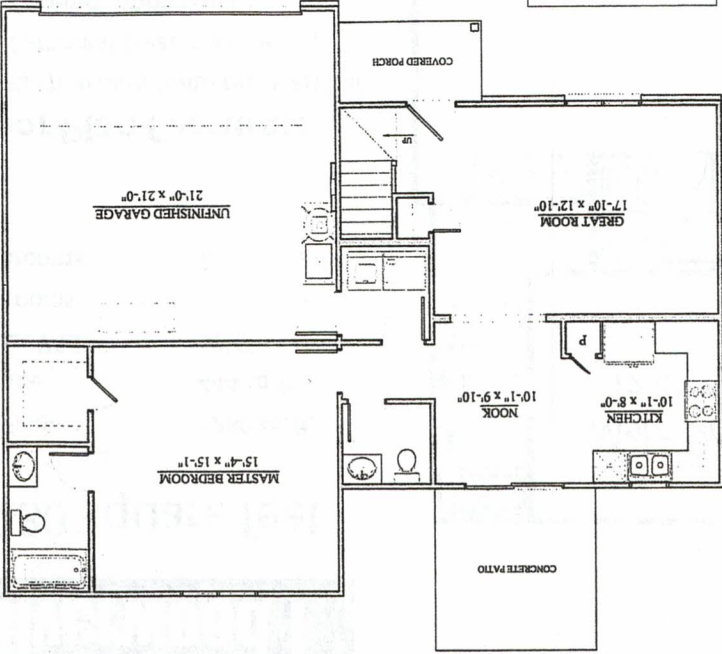
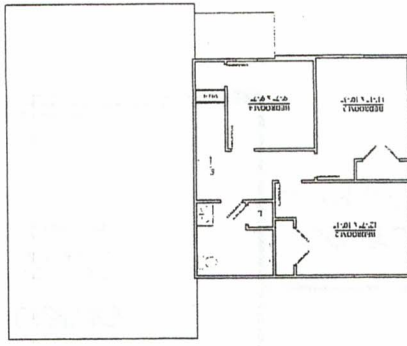
1st Floor	1280 sq. ft.
Garage	444 sq. ft.
House Width	50'6"
Bedrooms	3
Bathrooms	2

Floor Plan Features:

- Kitchen island with breakfast bar
- Cathedral great room ceiling
- Covered sitting porch



Granite Ridge Builders

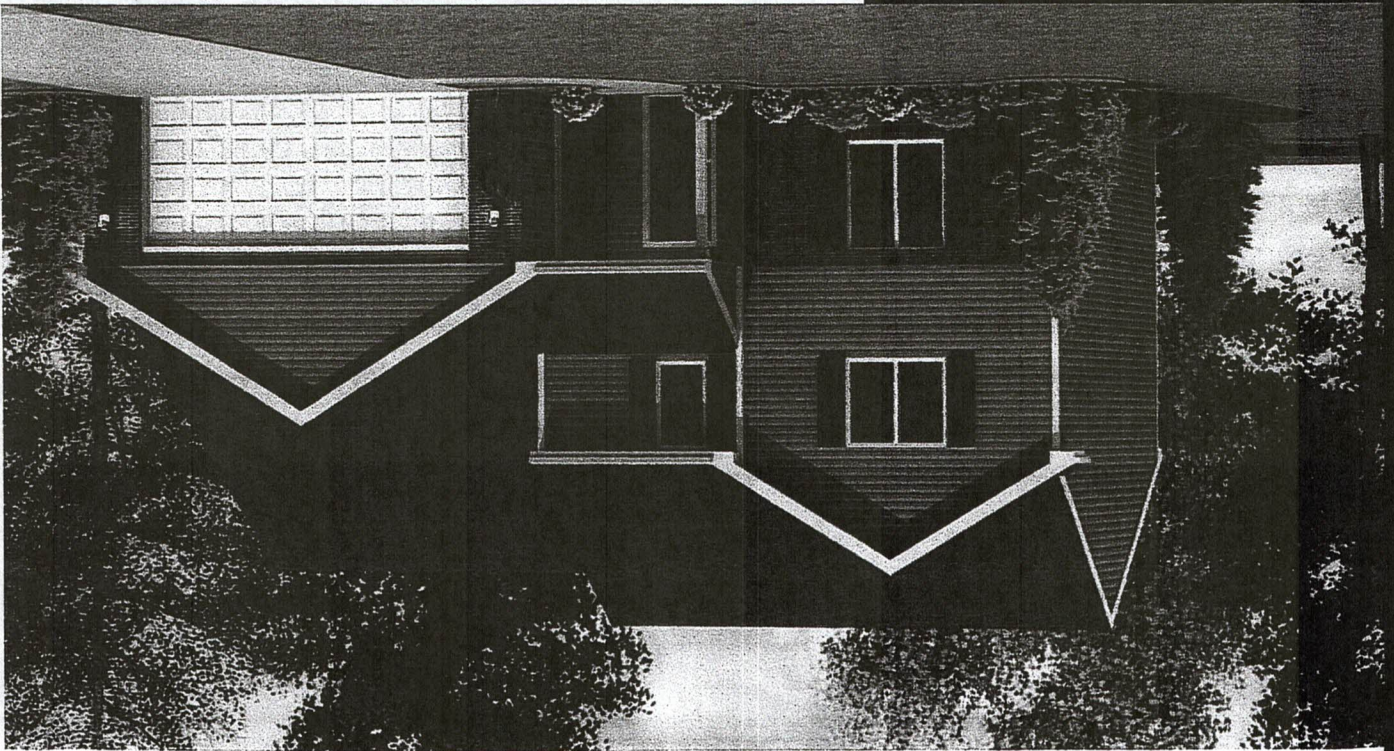


- Floor Plan Features:**
- Light-filled great room
 - Walk-in master closet
 - Covered porch

1st Floor	905 sq. ft.
2nd Floor	583 sq. ft.
Garage	441 sq. ft.
House Width	45'0"
Bedrooms	4
Bathrooms	2.5

1 488 square feet

Rusticbrook 1



Floor Plan Examples