

COMING SOON! GET QUALIFIED NOW!

Two More Quality Renovations by Dundalk Renaissance Corp.
Pick Your Cabinets + Counters Now - Move-in June 2012



24 SHIPWAY + 72 KINSHIP RD

\$160,000 LESS \$50,000 SOFT SECOND
SCREEN PORCH, NEAR PARK + SHOPS

\$165,000 LESS \$50,000 SOFT SECOND
DETACHED HOME (ABOVE), 1-CAR GARAGE

Each Home is 3 Bedrooms, 1.5 Baths

Soft second mortgage reduces your first mortgage amount by \$50,000!

Above, right: 72 Kinship pre-rehab
Below: Examples of previous DRC renovations



EACH HOME FEATURES:

- 3 bedrooms, 1.5 bathrooms
- Modern kitchens w/stainless steel Energy Star appliances
- Finished basement room = Office, TV, or playroom
- New high-efficiency furnace + central AC, windows
- Wood floors + carpet
- Parking pad, fenced yard
- Steps from shops, parks, schools, transit;
Drive to White Marsh in 15 min., Canton in 10.

What is a soft-second mortgage?

This \$50,000 loan from Baltimore County reduces the amount you need to qualify on your first mortgage. The \$50,000 loan requires no monthly payments or interest, and is fully forgiven after 15 years. If you move before 15 years, you pay back a portion of the funds.

So what do I need to do?

These houses are available for sale to buyers who earn up to 80% of the region's median income.

Restrictions vary by your household's size:

1 person	2 people	3 people	4 people	5 people
\$44,950	\$51,400	\$57,800	\$64,200	\$69,350

Homeownership classes are required BEFORE you make an offer. Sign up with one of these agencies:

Eastside Community Development Corporation—410 284-9861— located at Eastpoint Mall OR
HARBEL—410 444-9152—5807 Harford Rd OR Diversified Housing Dev.—410 496-1214—8311 Liberty Rd
OR We Are Family—410 655-7125— 9633 Liberty Rd. Suite F/G

**To make an offer, contact DRC's realtor Donna Bertoni at 443 980-4516 or
LEARN MORE AT WWW.DUNDALKUSA.ORG/PUB/BUY**