

**HOME Corp & Valley National Bank
Present**

THE FIRST HOME CLUB



- **Do you have a great (650 or higher) credit score?**
- **Do you want to buy a house in the next 24 months?**
- **Can you afford to put \$170/month into a savings account for 10 months?**
- **Do you want to buy a condo, townhouse or single family home in New Jersey?**

This Federal Home Loan Bank-sponsored program helps make the dream of home ownership a reality for very low, low and moderate-income families. Pre-qualified households who participate in home ownership counseling and follow a systematic savings plan for 10 months are provided with funds to cover down payment and/or closing costs for the purpose of buying a home. Graduates are granted up to three dollars in matching funds of each dollar saved. Up to \$5,000 in matching funds may be awarded to qualified households based on total savings deposited in a First Home Club Savings Account to be established at one of the VNB banks.

Acceptance in the program will require attendance at mandatory group and individual counseling sessions. If you have already attended a first time homebuyer seminar and received a certificate, then you have already completed a large part of the required educational component.

**To sign up 973 744-4141 or
gbattle.homecorp@verizon.net**

**HOME Corp
One Woodland Avenue
Montclair, NJ 07042**