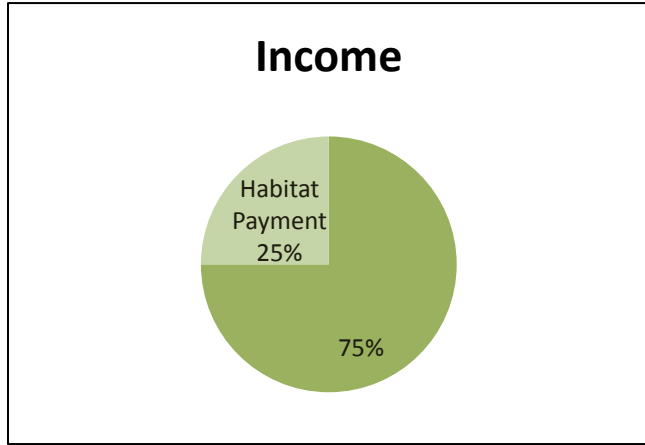
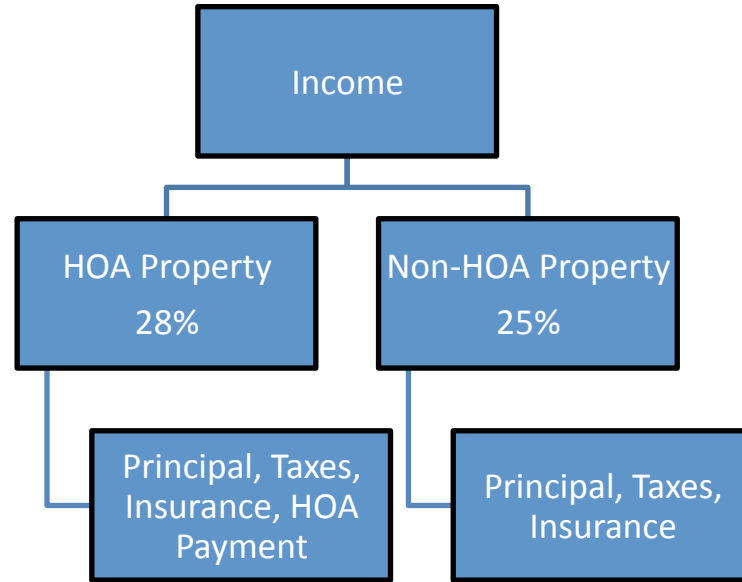
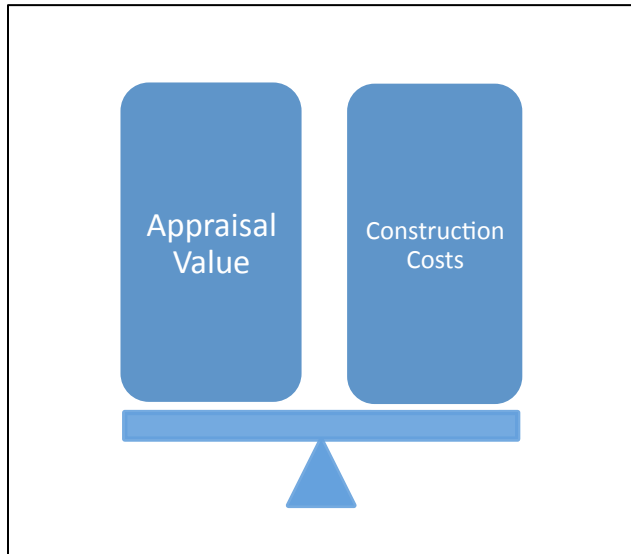


Monthly Mortgage Payment



Habitat Selling Price



FAQ

What if my income changes?

While applying... you must meet the income guidelines and your payment will be adjusted.

While a partner family...you must be above the minimum income and your payment will only be adjusted down, not up.

While a homeowner...you must make your payments and payment amount will not change. If you experience job loss, contact Habitat immediately to discuss your plan to pay your mortgage.

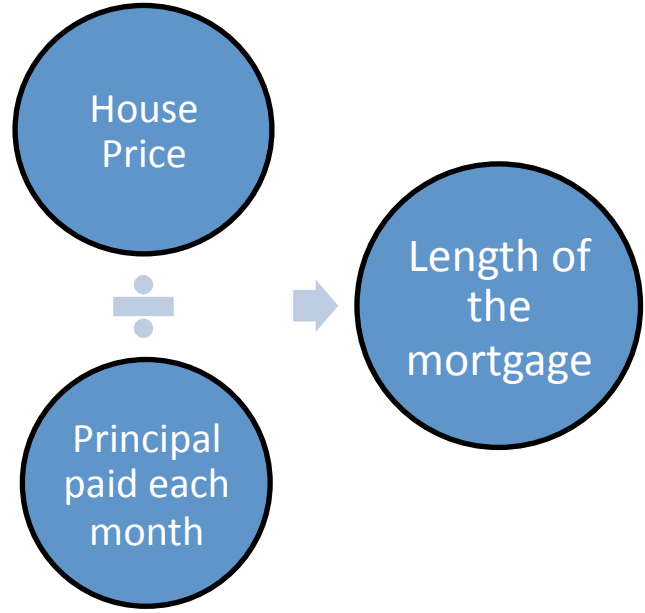
What are the additional mortgages (also called notes)?

You may have a second forgivable note if the appraisal value is higher than the construction cost. You may have an additional note if the length of your mortgage is greater than 40 years.

Are there resale restrictions?

Habitat has the option to repurchase the property from the homeowner, although this does not guarantee that we will. Additional mortgages must be paid off at the time of sale. Habitat will share in the proceeds of the home sale as follows:

Years 0-5: Habitat for Humanity retains 100% of the appreciation.
 Years 6-15: Homeowners and Habitat share equally in home appreciation (50% each).
 After Year 15+: Homeowners retain 100% of home's appreciation.



Traditional Mortgage

\$150,000
Loan

5% Interest

30 years

Total Interest
= \$139,883

\$150,000 +
\$139,883
= \$289,883
total

Habitat for Humanity Mortgage

\$150,000
Loan

0% Interest

30 years

Total Interest
= \$0

\$150,000 +
\$0
= \$150,000 total