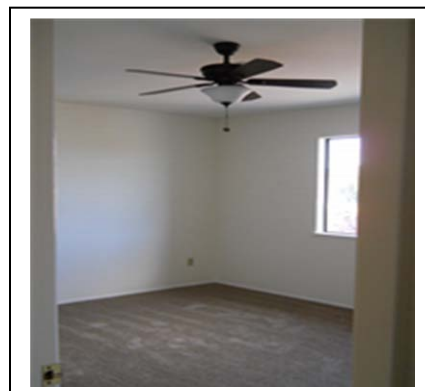
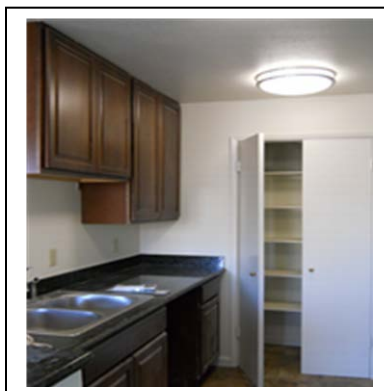


Looking for an affordable home to Buy in Marin County?

Here is YOUR OPPORTUNITY...

Contact us immediately to purchase an updated home in a great
Novato neighborhood!



Northbay Family Homes

Currently Accepting Inquiries for the Next Phase of its
"Green Rehab" Program...

"REO HOMES FOR THE MARIN WORKFORCE"

We have a gorgeous 2 bedroom home in Novato for sale! Sales Price is only \$229,000. The home was formerly a foreclosure and has been extensively remodeled with energy efficient features. Upgrades include all new kitchen: new cabinets, appliances, flooring, granite countertops, stainless steel sink, lighting; remodeling master bath: new granite countertop, sink, lights, tub and shower surround & toilet; new paint throughout; master bedroom features walk-in closet, new light/fan; new carpets and window covering and many more additional upgrades! Condo dues are \$350/month and include water/sewer, garbage, grounds maintenance, insurance, pool and tennis courts. The home is a two story, 1,118 sq ft condo, with private balcony and views of the hills!

This home is close to jobs, schools, retail and transit. Make this home yours now!

**Contact us immediately to learn if you can qualify for and buy
this home which is ready for sale NOW! (September 2012)**

Buyer Qualifications for our REO Homes For the Marin Workforce:

- Have annual household income high enough to make monthly mortgage payments under 30-year fixed rate home loan.
- Have not owned a home in the last 3 years (some exceptions apply).
- Savings or a source of down payment* for 3.5% of sales price. *Gift funds, Section 8 housing voucher, FSS escrowed funds, IDA, IDEA, WISH, or other DP Assistance Programs.

About the Program:

- Up to \$15,000 in down payment assistance may be available for qualified families. *No obligation to repay if you stay in home at least 5 years.*
- Other down payment assistance may be available subject to income qualifications.

- Homes must be owner-occupied.
- Preference given to families working in Marin & with one or more children attending school in Marin.
- Priority will be on a first come, first served basis.
- Qualified buyers who are pre-approved through Northbay Family Homes and ready to purchase will have the choice to purchase-or-pass based on the date of the Bank's PreApproval.

Important - If you are interested in taking the next step:

- Please contact us immediately! This home is for sale right NOW!
- Email Terry Ward at Northbay Family Homes terry@nfh.org or call him at (415) 382-2545.
- Be sure to leave your best phone numbers for contact and an email address.
- Terry will talk with you to provide additional information and to explain the PreApproval process.
- If you decide to proceed, we will submit your file to a lender "alliance partner" for a Pre-Approval. If obtained, we will put you on the list of Pre-Approved Buyers with an opportunity to purchase one of these renovated homes based on the date of approval.
- Learn more about us at our website: www.nfh.org

***We look forward to hearing from you
and helping you move closer
to the reality of Homeownership!
★ Bringing Home the American Dream ★***



Northbay Family Homes is a 501(c)3 nonprofit organization established in 1978 to facilitate affordable homeownership opportunities for the workforce of the North Bay. NFH - California Dept. of Real Estate Broker# 00852010.

Terry Ward - California Dept of Real Estate License # 00329385