

Unlock Homeownership. Unlock Life.

You deserve stability, equity,
and a home of your own.



Homewise[™]
Unlock Life

Our Mission

The Homewise mission is to help create successful homeowners and strengthen neighborhoods so that individuals and families can improve their long-term financial wellbeing and quality of life.



Meet Homewise



**Helping
New Mexicans
since 1986**



**HUD
Housing
Counseling**



**End-to-end
homebuying
support**

The Homewise Model



Free Coaching
and Education



Real Estate
Support



Down Payment
Assistance



Affordable,
Fixed-Rate
Mortgages



Post-Purchase
Support



Neighborhood
Revitalization



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Various assistance base on household size and household size

AMI under 120% for household of 4 people income up to \$109,680
Receive up to \$20K Down Payment assistance.

AMI under 80% for household of 4 people income up to \$73,100
Receive up to \$40K Down Payment assistance.

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Post-Purchase
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- Conventional & VA Loans
- Low down payment options, no PMI required
- Local underwriting, no out-of-state decision making
- Multiple loan options available
 - Home Improvement Loans



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Fast & Simple Process

Quick & easy application

Soft credit pull available

(no impact to score)

No Minimum credit score

SFR, Manufactured, Townhomes,

Modular

45 DTI



Access the Equity You've Built

Borrow up to **95% of your home's equity**
(Must be located in New Mexico)

Funds available when *you're ready* to
renovate



Competitive Rates & Flexible Terms

Low fixed rates, predictable monthly
payments

15-year or 30-year term options

No hidden fees

No prepayment penalties

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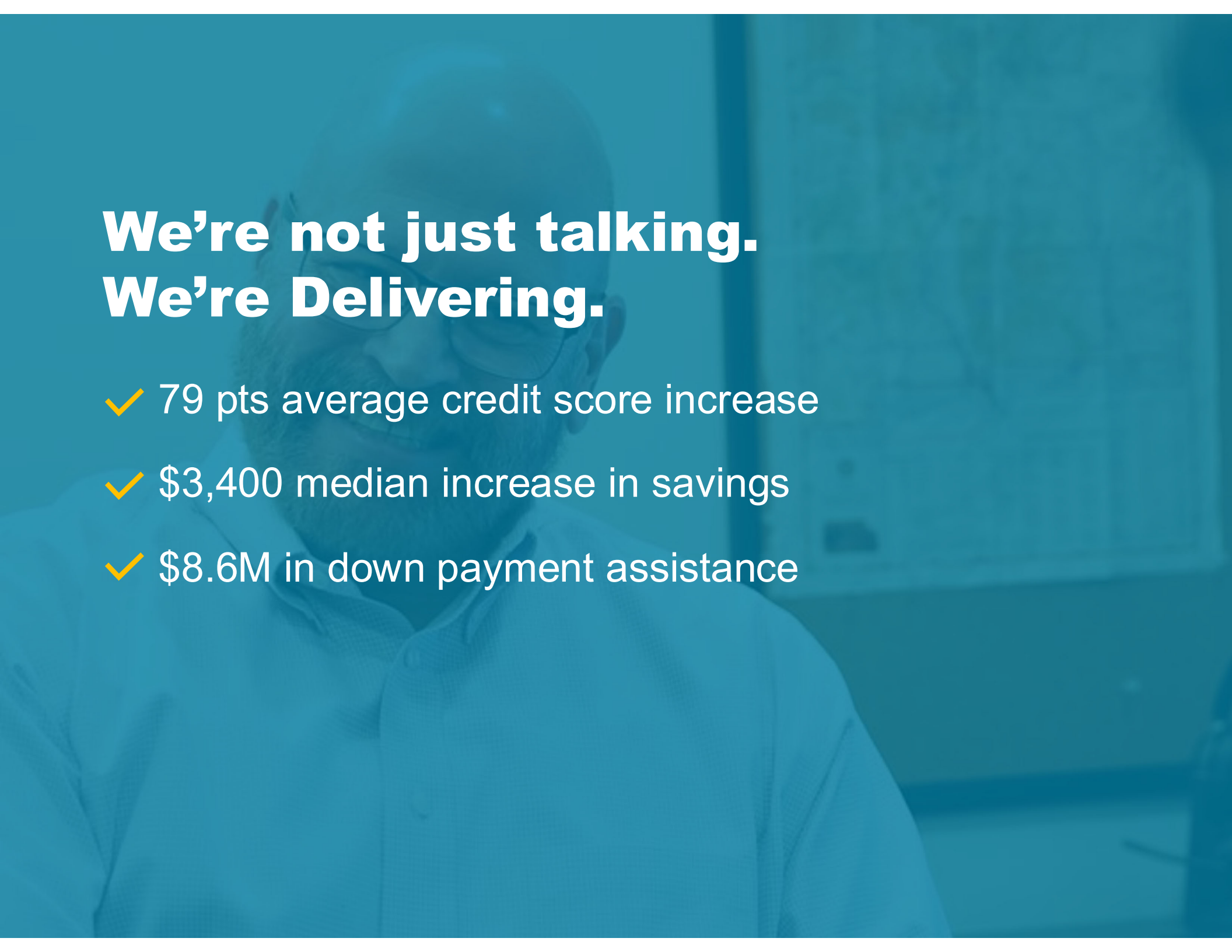


Post-Purchase
Support



Neighborhood
Revitalization





We're not just talking. We're Delivering.

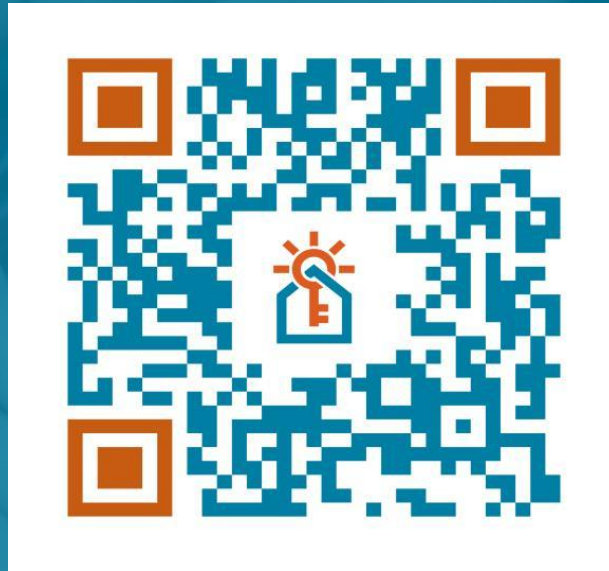
- ✓ 79 pts average credit score increase
- ✓ \$3,400 median increase in savings
- ✓ \$8.6M in down payment assistance

Take the first step today.

- Renting = paying a mortgage, just not yours
- Home prices continue going up, claim that equity for your family
- Every month you wait, is costing you



**The best time to start was yesterday.
The next best time is TODAY.**



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Homewise™

homewise.org