



OPPORTUNITY... INDEPENDENCE...



Since 1999, AmeriDream, Inc., a 501(c)(3) nonprofit, has been the Gold Standard for down payment gift programs, and is the program by which all other gift programs are matched. AmeriDream helped over 350,000 buyers and sellers purchase and sell homes; many for the first time. Every month AmeriDream helps make the dream of homeownership a reality for thousands of individuals and families. AmeriDream has provided more than \$400 million in down payment gifts to homebuyers nationwide, which adds up to over \$14 billion in home sales. In addition, homeowners have gained hundreds of thousands of dollars in home equity.

THE AMERIDREAM DOWNPAYMENT GIFT PROGRAM

AmeriDream understands that some borrowers have achieved good credit scores by making timely rent or mortgage payments, but have been unable to save the money needed for a down payment on their dream house. The AmeriDream Downpayment Gift Program provides gift funds to be used for the down payment or closing costs. Borrowers who qualify for a loan that allows gift funds—and who purchase a home enrolled in the AmeriDream program—never repay their AmeriDream gift ... it is truly a gift!



Doing things right for America's homebuyers.

200 Professional Drive
4th Floor
Gaithersburg, MD 20879

www.ameridream.org

HELPING PEOPLE
in search
of their **American
Dream**



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GENERAL PROGRAM GUIDELINES

Gift funds up to 10% of the contract sales price. Typical gifts range from 3-6% and can be applied towards down payment, closing costs, and other allowable costs.

Seller participation required. The service fee is paid at settlement. The service fee is not tax deductible as a charitable contribution.

Gift means gift. There is no lien, silent second, or second mortgage placed on the property to repay the gift.

No income, asset or geographic restrictions. The buyer **does not** have to be a first-time homebuyer and can receive the gift funds as long as the property and the borrower qualify for a mortgage. New or resale homes are eligible. The buyer is required to occupy the property.

No gift funds approval required. If the borrower qualifies for a loan that accepts gifts for down payment (e.g., FHA), and the seller agrees to participate in our program, the borrower is approved to receive gift funds.

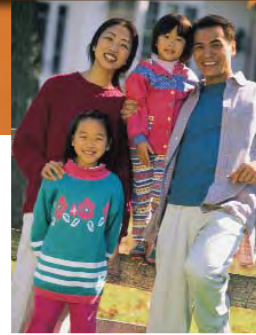
Homebuyer education recommended. AmeriDream provides its online homebuying course free of charge at www.ameridream.org.

24-Hour Turnaround for Funding Available.

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www.ameridream.org



GOLD STANDARD IN PROGRAMS

HOMEBUYER EDUCATION

AmeriDream's Homebuyer Education Course, available online and in a classroom setting, is a resource that enables buyers to understand what it means to purchase, own and keep a home. At the end of the course, buyers are able to print a certificate of completion to show to their lenders.

AMERIDREAM DREAMKEEPER PROGRAM

DreamKeeper provides the initial down payment gift to help homebuyers get into homes, while also providing one of the most comprehensive Mortgage Payment Relief programs available. This program helps homebuyers who have unexpected shortages of income due to temporary unemployment or short-term disability keep their homes.

AMERIDREAM HOME RETENTION PROGRAM

AmeriDream helps homeowners keep their homes by providing loss mitigation counseling. AmeriDream facilitates communication between the homeowner and the lender to find alternatives to foreclosure.

CHARITABLE DONATIONS

AmeriDream has donated more than \$2.5 million since 1999 to housing-related causes such as housing assistance programs, disaster relief, and community revitalization. AmeriDream is committed to providing donations to local housing and community development-related causes. For more information about donations in your community, please contact your local AmeriDream representative at www.ameridream.org.

GOLD STANDARD IN SERVICE

AMERIDREAM OFFERS PREMIER CUSTOMER OUTREACH.

With its dynamic force of outreach representatives, AmeriDream is always available to conduct on-site training for mortgage and real estate industry professionals.

AMERIDREAM ALWAYS HAS LIVE TELEPHONE SUPPORT.

When you call AmeriDream on regular business days during normal business hours you will be greeted and assisted by AmeriDream's friendly, dedicated and capable staff committed to helping you every step of the way.

AMERIDREAM IS THE LEADER IN ONLINE SERVICES.

For every transaction, every step of the way, AmeriDream's unique, automated processing system provides complete control over the gift fund transaction. Lenders can submit applications, track gifts, update transactions, print forms... all in real-time... providing unmatched speed, reliability and peace of mind. Gift Xpress™ allows you to apply for and receive funds within minutes on last-second settlements!

HELPING PEOPLE in search of their American Dream



"I always dreamed of having my own house where my children could sleep in peace, a place that no one could take away from us. This kind of life was not possible for us in El Salvador. My son had to sleep in the apartment's living room because we did not have a bed or anywhere else for him to sleep. We couldn't afford anything else. My poor son had to sleep on that floor for many years... Now, my son is a Marine and we're very proud of him, but I'll never forget him sleeping on the floor... We tried to save money for the down payment for 6 years when my son's friend told us about the program. I didn't know such a program existed. There is not a day that goes by that I am not thankful for this program and the opportunity it gave our family to own our own home. Owning our own house is one of the best things for us. Sometimes I miss El Salvador, but having our own house, seeing my children sleeping in their own beds and being able to live in peace with my family reminds me why we choose to live here in America."

Carmen Guardado
Los Angeles, CA

The AmeriDream Downpayment Gift Program is operated by AmeriDream, Inc., a non-profit, publicly supported organization that is tax-exempt under Internal Revenue Code Section 501(c)(3). AmeriDream, Inc. is a public service charity that meets the requirements for a charitable organization, as referenced in the HUD Handbook 4155.1 Rev. 4, Section 2-10 for FHA insured loans. 2007 Ameridream, Inc. All rights reserved. No portion of this brochure may be copied or reproduced without the express written consent of AmeriDream, Inc.



For more information about AmeriDream or any of our programs, please contact us at:

www.AmeriDream.org | 1-866-AMERIDREAM
(1-866-263-7437)



Doing things right for America's homebuyers.

There are many down payment gift programs, but when it's something as important as someone's home that is at stake, you don't want to mess around with a second-rate organization. That is why AmeriDream is committed to providing homebuyers, sellers, mortgage professionals, real estate professionals, governing agencies and Congress with a clear understanding of its non-profit governance practices. Visit www.ameridream.org/about/governance to find AmeriDream's Code of Ethics and Best Practices of Down Payment Providers, Final Non-Profit Determination Letter from the IRS and many other disclosures about AmeriDream.

