

	Affordable Housing Trust Fund (AHTF)	Community Development Financial Institution (CDFI)	Santa Fe Community Housing Trust AMORTIZING (SFCHT A)	Santa Fe Community Housing Trust NON-AMORTIZING (SFCHT NA)	Housing Opportunities for Persons with AIDS/ HIV (HOPWA)	Bank of America	Community Development Block Grant - Program Income (CDBG)
Amortizing	No	Yes	Yes	No	Both	No	No
Interest Range	No Interest	3.25%	3.25%	No Interest	Based on Case	Based on Credit Report	No Interest
Credit Score Range	Lowest 680	Lowest 680	Lowest 680	Lowest 680	Lowest 640	Lowest 640	Lowest 680
Max Loan Amount	\$ 50,000.00	\$ 60,000.00	\$ 60,000.00	\$ 50,000.00	SF & Taos: \$30,000 ABQ: \$25,000 OTHER: \$15,000	\$10,000 and up to \$7,500 in closing costs	\$ 50,000.00
Area Median Income (AMI)	0-120%*	0-120%*	0-150%*	0-150%*	0-80%*	80%-150%*	0-80%*
County or City Limits	Santa Fe City Limits Only or if client works in Santa Fe	Santa Fe County and City Limits	Santa Fe County and City Limits	Santa Fe County and City Limits	New Mexico	New Mexico	Santa Fe City Limits Only
Monthly Payments	No	Yes	Yes	No	Both	No	No
Payable	Sale, Refinance, or Change in Title	Sale, Refinance, or Change in Title	Sale, Refinance, or Change in Title	Sale, Refinance, or Change in Title	Sale, Refinance, or Change in Title	Grant Funded-No payback	Sale, Refinance, or Change in Title
Other					**Please call Main Office for other Program Criteria.	Nelson Menendez-562-755-1337	Only available when we receive payoff
		* To find the AMI we take both the : - Annual House Hold Income - House Hold Size	Example 1: House hold size of 1 - Annual Income is 47,800/ AMI 59,750 = 80% AMI Example 2: House hold size of 3 - Annual Income is 53,750/ AMI 76,800= 70% AMI (Please See Chart Attached)		**Medical Documentation Required		