



Personalized Financial Counseling

HYFC Certified Financial Counselors will work closely with you to help you create a personalized financial plan to meet your goals. This could include:

- ☑ Saving money for a down payment
- ☑ Staying current with all existing payments for 12 months or more
- ☑ Adjusting your budget to reflect the actual cost of homeownership
- ☑ Meeting with a loan originator



Why Choose HYFC?

Our mission is to build self-sufficiency through home ownership. HYFC programs offer a variety of options that include:

- ☑ Affordable options for borrowers of all income levels
- ☑ Low down payment
- ☑ Low interest rates
- ☑ Affordable payments
- ☑ Credit counseling
- ☑ Non-traditional credit is accepted
- ☑ Flexible terms



HAA YAƘAAWU
FINANCIAL CORPORATION

*Specializing in home ownership
lending in Southeast Alaska*



Do you want to own your own home but need help to qualify for a mortgage?



Are you ready to get started on your home improvement project but need funds?



For more information or to learn more, contact HYFC at:

Phone: (907) 780-3117

Fax: (907) 780-6895

E-mail: HYFC@thrha.org

Get started on your home journey today!

HYFC is here to help.

Phone: (907) 780-3117



HYFC LOAN PROGRAMS



LOAN DOCUMENT CHECKLIST

To apply for a loan, you must complete an HYFC application and provide HYFC with the following documents:

- ☑ Last 2 years of income taxes including W2's and 1099's
- ☑ Signed credit verification authorization
- ☑ Copies of most recent pay stubs covering a 30day period
- ☑ Two months of complete bank statements
- ☑ Copy of driver's license or identification card

Mortgages

HYFC offers flexible mortgage loan packages to homebuyers that are designed to meet each buyer's unique financial situation and needs. Our mortgage options include:

- ☑ 15-40 year terms
- ☑ Affordable payments
- ☑ Access to different loan packages
- ☑ Homebuyer education and financial capacity building
- ☑ Home maintenance training and development

Home Renovation

Renovation and repair loans assist homeowners who need to make repairs or add a bedroom to relieve overcrowding. These loans are designed to be flexible to fit the borrower's needs and include:

- ☑ Up to 15-year terms
- ☑ Loan amount up to 80% of home value
- ☑ Proof of homeowner's insurance required
- ☑ Terms & rates dependent on credit score
- ☑ Low interest rates

At HYFC, we are committed to helping Southeast Alaskans reach their goals as home buyers and owners. To learn more about our programs and services, contact our team at (907) 780-3117 or HYFC@thrha.org.



Loan terms and funding availability is subject to approval and may change without notice.