



PAINT YOUR DOWN PAYMENT AWAY WITH ***SWEAT EQUITY***

Willing to put your personal touch in the home you're buying? With the FHA Sweat Equity Program, the work you perform may be applied as equivalent to cash investment in the new home you are purchasing.

- *This Sweat Equity credit qualifies as part of the required 3 1/2 % minimum down payment for FHA.*
- *The homebuyer only provides labor for painting and landscaping. All materials and equipment necessary to do the job are provided by Shugart Enterprises at the work site.*
- *A DVD is available to show the homebuyer what is involved and how to perform the work. The buyer can take the DVD home and view at his/her leisure.*

Program subject to change. Please verify current guidelines with Joann Hollifield.



Joann Hollifield
Home Mortgage Consultant
Wells Fargo Home Mortgage
336-834-1986



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www.BuyShugart.com