SELF HELP

Built to Last. Priced to Afford.

1102 Kent Street

CHARM AND CURB APPEAL!

$107,000

Monthly Mortgage Payment as low as $600

New construction at an unbeatable price! This single story bungalow style house features a large open living and dining area and private master bedroom suite, and includes a total of three bedrooms, two full bathrooms, a laundry area and kitchen with a breakfast bar pass-through that opens to the dining room. Black appliances in the kitchen provide a sleek and popular look.

Offered for Sale By:

Self-Help Community Development Corporation

Tamara Heyward, Marketing Manager

919-956-4423

DurhamHomes@Self-Help.org

For more information, visit us online at

www.Self-Help.org/Homes-for-sale/Durham

About This Home

1102 Kent Street
Durham, NC 27707
MLS 1661314

- 1094 Square Feet
- 3 bedrooms, 2 baths
- 9 foot ceilings
- Refrigerator, range, and dishwasher included
- Built in security system
- Double hung, energy efficient windows
- Crawl foundation
- Easy to maintain vinyl siding
- Upgraded, all electric central heating and cooling system
- Attractive, Modern fixtures and finishes

LOWER HEATING AND COOLING BILLS ---GUARANTEED!

Self-Help CDC builds new homes with long-term affordability and quality in mind. We build new homes to meet *SystemVision©* standards for energy efficiency and comfort. **Heating and cooling costs for new homes built with *SystemVision* are up to *50% lower* than the average for similar homes.** In our climate, the average monthly heating/cooling bill for *SystemVision©* homes is *less than $35*. Occupants also enjoy the comfort of a consistent temperature throughout the house. Of course a properly maintained home will reap those benefits of for many years to come.

Because of the construction methods and materials in *SystemVision©* homes, the North Carolina agency **Advanced Energy offers Self-Help homebuyers a *two-year warranty* and the federal *Energy Star* designation.**

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About The Developer

Self-Help builds affordable homes by working with partners to create modern, modestly-priced homes in North Carolina neighborhoods. **Since 1996, we have built or renovated more than 103 homes in Durham, Wake, Mecklenberg, Wayne, and Guilford counties.** We have invested $12.3 million in developing homes for buyers - our investment gives first time homeowners a chance to build wealth. Our attention to architectural detail and energy efficiency combined with a focus on revitalizing existing downtown neighborhoods makes Self-Help unique in its approach to affordable housing development.

Great Financing Options

You may qualify for special financing for first time homebuyers. Many of our homeowners are able to secure mortgage payments of **$550—$750 per month** with a fixed rate, 30 year mortgage, and **including taxes and insurance**!

Sample Financing Option

Sale Price (1102 Kent Street):	$107,000	
1st/Second Mortgage Amount:	$ 83,000*	5% Interest Rate
3rd Mortgage Amount:	$ 24,000**	0% Interest Rate, Payments deferred 30 years

Monthly Principal and Interest:	$ 445.56
Est. Property Taxes:	$ 116.67
Est. Insurance:	$ 41.80
Total Estimated Payment:	**$ 604.03**

*1st mortgage from Self-Help Credit Union and $20,000 2nd mortgage from the City of Durham at 2% interest. Blended interest rate is 5%.
** 3rd Mortgage from North Carolina Housing Finance Agency

This financing option is based on 3% total buyer contribution, and buyer qualification for primary mortgage and special financing based on income, occupancy, and first time homebuyer verifications.

Buyer Qualifications

At Self-Help CDC, we're working to revitalize neighborhoods across the state of North Carolina. We also want to offer first time homebuyers a chance to own a great new home, and a chance to build wealth. If you meet the qualifications below, A Self-Help home might be the right move for you. Purchase of our homes is open to:

- First-time homebuyers, or people who have not owned a home in the previous three years.
- People earning less than 80% or 120% of the Area Median Income. Income guidelines vary by family size, home purchased, and other debts.
- Buyers looking for a home to serve as their principal residence—no investors please.
- People who have paid rent on time for a full year with no more than two late payments on other bills.

Not sure about the answer to these questions? Call or email us - we're here to help.

1-866-265-3488 or DurhamHomes@Self-Help.org

BEAUTIFUL NEW HOMES, STEPS AWAY FROM DOWNTOWN.

WHAT MAKES A SELF-HELP HOME SPECIAL?

UPSCALE BENEFITS:

- Large and open living areas
- 9 foot ceilings make rooms feel even larger
- Master bedroom suite with full bath and walk-in-closets

ALL HOMES INCLUDE:

- Built in security system for added peace of mind
- Covered, rocking chair, front porches
- Energy Star appliances

ENERGY EFFICIENT DESIGN:

- Year-round comfort
- Cool in summer, warm in winter
- Guaranteed low energy bills for 2 years

WHY SELF-HELP BUILDS HOMES:

Owning a home that inceases its value is a way for families to build weath — this is part of our mission as a nonprofit.