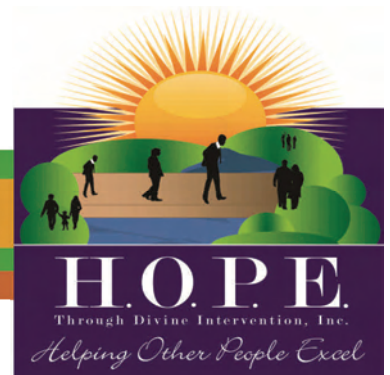


# H.O.P.E. Toward Homeownership Program



**Fact Sheet | Property Overview | Case Studies**



# FACT SHEET



## PROGRAM COMPONENTS

SALES

OWNER OCCUPIED

LAND CONTRACT

LEASE PURCHASE

RENTAL/SECTION 8

TENANT OCCUPIED

DONATIONS

## H.O.P.E. Toward Home Ownership Program

*Meeting families where they are. No matter their age, race, gender, sexual orientation or nationality, we believe that everyone should have a safe, comfortable place to call home. We want to **Help Other People Excel Toward Home Ownership**.*

### SALES

Sales of donated properties which are sold at below market value to accommodate the buyer. As a condition of the sale, the buyer is responsible for all repairs.

### OWNER OCCUPIED

Properties that have been donated and the original owners are offered the opportunity to stay in the property. They are required to pay 30% of their gross monthly income and are guaranteed ownership within 60 to 72 months.

### LAND CONTRACT

Sale of a donated property that is 100% H.O.P.E. financed. The owner makes a down payment and pay closing costs. They pay monthly mortgage payments and are guaranteed ownership within 60 to 72 months. The owner is responsible for the taxes and insurance for the property.

### LEASE PURCHASE

Sales agreement of a donated property with purchased price is set below market and there is no or very low money down. Regular monthly mortgage payments are required of which 90% goes toward the purchase of the home. Ownership is guaranteed within 60 to 72 months.

### RENTAL/SECTION 8

Persons with Section 8 certifications and low income families and individuals are given the opportunity to lease a home with the future opportunity to purchase a home if desired.

### TENANT OCCUPIED

Donated properties in which the original owners have foreclosed and persons leasing the property are allowed to stay in the property with an opportunity for ownership if desired.

### DONATIONS

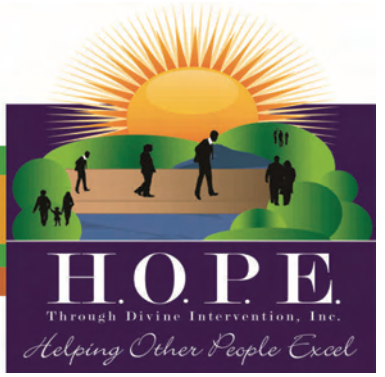
Bank donated properties that are donated to other certified and qualified 501(c)3 and non-profit organizations.



**12 STATES | 58 CITIES**

H.O.P.E.  
Through Divine Intervention  
Helping Other People Excel  
385 Holly Street  
Atlanta, Georgia 30318  
[www.htdi.org](http://www.htdi.org)





**3276 Montezuma Road  
Montgomery, Alabama**



**8217 Dover Avenue  
Cleveland, Ohio**

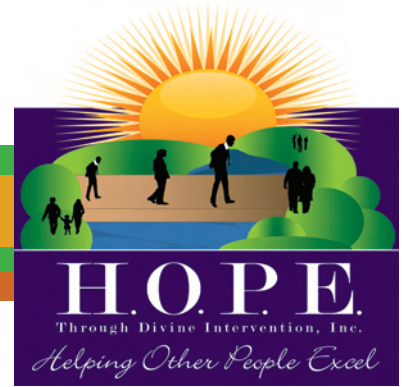


**961 North West Street  
Lima, Ohio**

## SALES



# CASE STUDY



## CLIENT PROFILE

Home Sales

Father of Teen Daughter

H.O.P.E. Toward Home Ownership Program

Bank REO Program

Owner Renovations

## An Ohio Man Finds A Place to Call Home Through The H.O.P.E. Toward Home Ownership Program

*A father desperate to do the best for his family, and especially his daughter, is a hard person to stop from his chosen path. The devastating fall of the housing market left holes in families, neighborhoods and cities. With the H.O.P.E. Toward Home Ownership Program, one man and his daughter are filling one of those holes.*

### The Story

When his home ownership dreams began, Mr. Wolf didn't know where or how he would end up. So he started driving around the neighborhoods he wanted to be in and looked for the perfect home for him and daughter to live in.

His wife had left several years before and it was hard adjusting to being a single father of a young girl, now teenager. He made promises to her and he had to keep them. Mr. Wolf's daughter had lots of friends at her school and she was excelling academically, so his first goal was to find a safe, comfortable home. And secondly, one that was in his daughter's current school district.

Mr. Wolf found the perfect house needing some TLC in a great neighborhood. The house had been foreclosed and was for sale. With only \$15,000 to spend, he knew his dream was going to be a difficult one to reach. He contacted the listing agent and things began to happen.

### The Request

Mr. Wolf explained his situation to the agent and asked for advice on how to proceed.

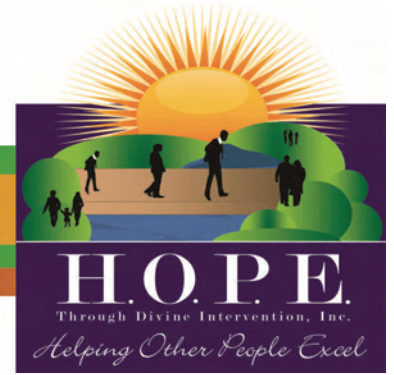
The agent knew the history of the property and advised Mr. Wolf to write a letter to the owners, H.O.P.E. She told him that it couldn't hurt to ask if they could make a deal.

### The Perfect Ending

The H.O.P.E. Toward Home Ownership Program is fueled by the REO, foreclosure, programs of several national banks. The property that Mr. Wolf was interested in had only been recently purchased by H.O.P.E. and it made sense to sell it to Mr. Wolf. He had a stable job and was willing to make the repairs himself.

This story has a happy ending for everyone because a partnership between banks, the H.O.P.E. Toward Home Ownership Program, a dedicated real estate agent and a motivated, determined father.

# Donated Property Update — Sold



## **SOLD: Dreams become a reality for low- to moderate-income families**

**2241 County Road 46, Berry, Alabama** — Lisa Smith purchased the home making it possible for mom and daughter to be home for Christmas.

**15 County Road 41, Clio, Alabama** — Roger Green bought the property and is making improvements to provide a quality living space for a person on Social Security.

**1329 Elm Street SE, Cullman, Alabama** — Gary Janik purchased the house. He will make improvements at his own expense then rent to a low- to moderate-income individual or family.

**1002 Interbitzen Street SW, Cullman, Alabama** — H.O.P.E. Toward Homeownership was able to meet Camille Love where she was financially. Today, Love is settling in to her new home.

**377 Mobile Street, Mobile, Alabama** — Buyer Paul Johnson plans to demolish the existing structure and build a house on the property. That home will be rented to a low- to moderate-income individual or family.

**3276 Montezuma Road, Montgomery, Alabama** — Joseph and Diane Campbell purchased the home and will maintain the home and property for future use by a family member.

**327 North Wasson Avenue, Whistler, Alabama** — Purchaser Paul Johnson will renovate and rent to low- to moderate-income resident.

**192 Alexander Road, Commerce, Georgia** — James Patrick purchased the property. He plans to remove an existing mobile home and septic tank from the site to create green space.

**300 Franklin Road SW, Plainville, Georgia** — Joseph Culberson purchased the property and will move into the home.

**8488 Broad Road, Roxboro, North Carolina** — HTDI worked with Patricio Gomez and was able to meet the family where they were financially. Once renovations are complete, Gomez and family will call it home.

**8217 Dover Avenue, Cleveland, Ohio** — David Halies bought the house and is in the process of making repairs. He then intends to rent the property to a low- to moderate-income family or individual.

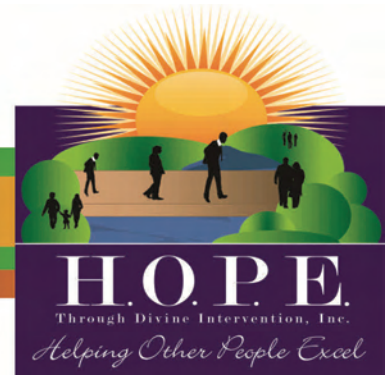
**15703 Glendale Avenue, Cleveland, Ohio** — Aisha Gaines plans to renovate the property and create a home for a low- to moderate-income family.

**641 Belle Street, Hamilton, Ohio** — Buyers Stephen and Kathy Moruse purchased the home. They will renovate the structure and move in.

**(Continued next page)**

**WELLS  
FARGO**

# Donated Property Update — Sold



## SOLD — Continued

**329 South C Street, Hamilton, Ohio** — Tanner Langdon, the new owner, is making repairs and will rent to a low- to moderate-income individual or family.

**1430 – 1432 Wyandott Avenue, Lakewood, Ohio** — Father and daughter find a home. See Page 4.

**1030 Brower Road, Lima, Ohio** — Buyer, Tom Askins, will repair termite damage and mold issues, then rent the home to a low- to moderate-income family.

**961 North West Street, Lima, Ohio** — Tracy Fisher plans to renovate and sell to a low-income family meeting them where they are financially.

**135 South Broad Street, Rossburg, Ohio** — Denlinger Enterprise purchased the property. They will renovate the structure for a group home serving community needs.

**403 North Race, Springfield, Ohio** — Park Hill Sentera, LTD, purchased the property and will renovate for a community-based group home.

**1323 East Broadway Street, Toledo, Ohio** — Paul Tunks purchased the home with plans to renovate.

**514 West End Avenue, Corapolis, Pennsylvania** — Neighborhood Homes Association purchased the house, will rehabilitate the structure and offer it as rental unit for a low- to moderate-income family.

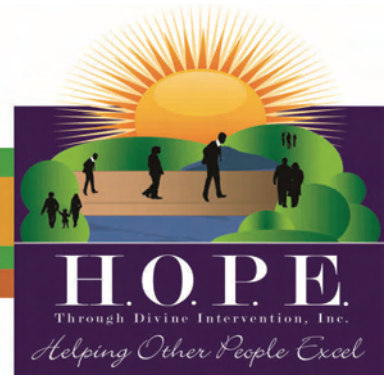
**2347 North 17<sup>th</sup> Street, Milwaukee, Wisconsin** — James Ricks purchased, renovated and rented to a Section 8 family.

**4630 North 19<sup>th</sup> Street, Milwaukee, Wisconsin** — Buyer Brenda Franklin is in the midst of making renovations. She plans to rent the home to a low- to moderate income individual or family.

**4612 North 30<sup>th</sup> Street, Milwaukee, Wisconsin** — James Ricks purchased the home, renovated the structure, and offered it the community as a Section 8 rental.

**2007 West Scott Street, Milwaukee, Wisconsin** — Buyer Conrad Dorszynski bought the property. He will renovate the structure and create a home for his family.

**WELLS  
FARGO**



4755 North 35th Street  
Milwaukee, Wisconsin



34 Leyton Road  
Bedford, Ohio



5254 North 53rd Street  
Milwaukee, Wisconsin

UNDER CONTRACT,  
OWNER OCCUPIED, &  
TRANSFER



## CASE STUDY



## CLIENT PROFILE

Owner Occupied

Family Owned But Lost Due To Inability to Pay New Loan

H.O.P.E. Toward Home Ownership Program

Bank REO Program

Owner Renovations

## A Third Generation Family Home Saved Through H.O.P.E. Toward Home Ownership Program

*Stories of loss of jobs and homes have been all too common for the past 4 years, but with the H.O.P.E. Toward Home Ownership Program, like the Rollins, third generation homeowners, a few families are not having to feel the pain of the loss of their home.*

### The Story

Grandmother and grandfather Rollins worked hard, saved their money and purchased the home that they believed would nurture and keep their family safe for many years to come. And that was true through many births and deaths, ups and downs.

But when a job loss, drug addiction, a bad economy, and a ill-advised loan were stirred all together, this once proud family was seeing the worst.

Their home was in need of repair, most of the utilities were off, but it was immaculate inside. This young daughter and mother still loved this home and she cared for it as so.

### The Agreement

When H.O.P.E. representatives came to talk to the family, the boxes were packed and the Rollins had made peace with the inevitable. H.O.P.E. had received ownership of the home as a donation after the home was foreclosed. The family had accepted the ending and was overjoyed to hear that through the H.O.P.E. Toward Home Ownership Program, they could actually stay in the home.

Through the program, the H.O.P.E. representatives evaluated the families income, gave them lists of resources that could help, and created a plan that allowed the family to pay only 30% of their gross income. The family was also assured that with great payment history and the completion of the program trainings, they could regain ownership of the home within 60 to 72 months.

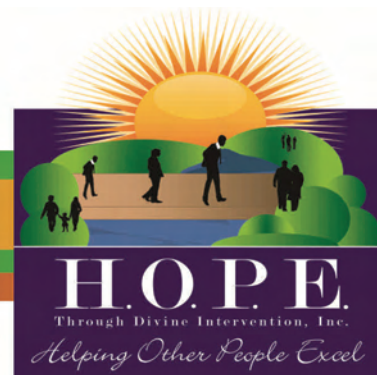
### The Perfect Ending

The H.O.P.E. Toward Home Ownership Program is fueled by the REO, foreclosure, programs of several national banks.

This story has a happy ending for everyone because a partnership between banks, the H.O.P.E. Toward Home Ownership Program, and a loyal family. Together they saved a future.



# Property Update Owner Occupied, Etc.



## UNDER CONTRACT

**1005 Logan Avenue, Lima, Ohio** — Husband and wife, Fred and Gina Lamb, are purchasing the property and will renovate for occupancy by their niece and her children, who currently live with them.

**34 Leyton Road, Bedford, Ohio** — Purchaser, Kay Tucker, will renovate the home and rent to a low- to moderate-income tenant.

**24480 Oakhill Drive, Euclid, Ohio** — Buyer Joshua Weathers will renovate the home and live in it.

**537 Naylor Street SW, Grand Rapids, Michigan** — Kathlyn Biggens is purchasing the property and will make it her home sweet home.

**5313 Pottsville Pike, Reading, Pennsylvania** — Business owner, Paul Snyder, intends to tear down the structure to increase green space in the area.

**OWNER OCCUPIED: Serving families after foreclosure to remain in their homes.** The original owner of a donated property is given the opportunity to remain in their home. They pay 30 percent of their gross monthly income and are guaranteed ownership in five to seven years.

**9904 Parkview Avenue, Cleveland, Ohio**

**910 Byrd Avenue, Lincoln Heights, Ohio**

**TRANSFER: These properties were transferred to deserving parties at no cost to the individual.**

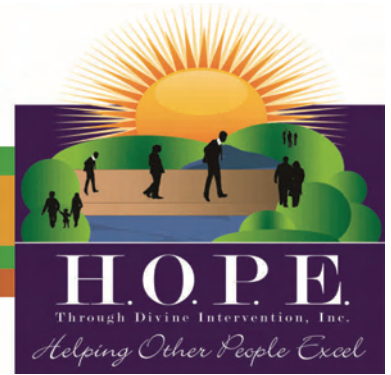
**243 Pinhook Road, Tuskasegee, North Carolina** — Due to loss of income, Oneal McCall could not afford his house payments, and the home was foreclosed. HTDI, after evaluating the circumstances, transferred the home back to McCall at no cost.

**4755 North 35th Street, Milwaukee, Wisconsin** — Property was transferred to Benjamin Carson who will demolish the structure and create much needed green space.

**3362 North. 36th Street, Milwaukee, Wisconsin** — Helen White will renovate the home then rent to a low-income individual or family.

**5254 North 53rd Street, Milwaukee, Wisconsin** — Property was transferred to Brenda Franklin who in turn rented the home to a low-income tenant.

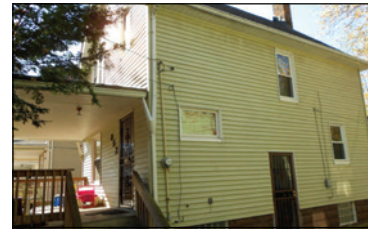
**WELLS  
FARGO**



**1098 Holly Circle, Forest Park  
Forest Park, Georgia**



**1035 Heaton Street  
Hamilton, Ohio**



**852 East 144th Street  
Cleveland, Ohio**

## LEASE PURCHASE, RENTAL & LAND CONTRACT



# CASE STUDY



## CLIENT PROFILE

Lease Purchase

Young Family Making a Change for Their Future

H.O.P.E. Toward Home Ownership Program

Bank REO Program

H.O.P.E. Renovations



## H.O.P.E. Toward Home Ownership Program Meets a Georgia Family Where They Are

*For Tammy and Shawn home ownership was the next step in their lives together and they worked hard to get to that step through their partnership with H.O.P.E. Through Divine Intervention.*

### The Story

The house on Holly Circle looked like a dream to a young couple trying to establish a solid base from which to build their futures. Although they both work hard and could afford a home, the down payment and other expenses made the dream of owning the home seem way out of their reach.

They believed that there was a way to make this happen for their family, but wasn't quite sure of how. Tammy had previously met a representative of H.O.P.E. during their search and when the house became available, the match was made.

### The Request

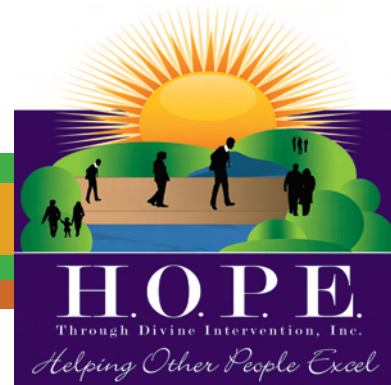
They didn't have much money for a down payment, but they could make regular payments. With the lease purchase component of the H.O.P.E. Toward Home Ownership Program, Tammy and Shawn were able to move in. They will pay monthly mortgage payments to H.O.P.E. of which 90% will go toward their ownership of the home. After completing the payments and other program trainings, they are guaranteed to own the home within 60 to 72 months.

### The Perfect Ending

Several national banks offer the foreclosed properties through their REO programs. These donated properties are renovated if needed and placed in the H.O.P.E. Toward Home Ownership Program to be available for families and individuals at whatever stage they are in their journey toward home ownership.

Tammy and Shawn are on their path and it was made possible because of this partnership between banks, the H.O.P.E. Toward Home Ownership Sales Program, and a focused couple reaching for a brighter future.

# CASE STUDY



## CLIENT PROFILE

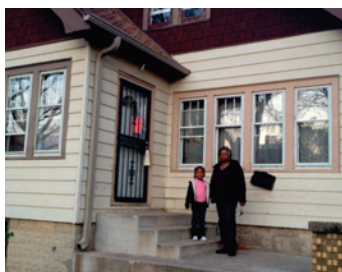
Section 8

Family member with mental disabilities

H.O.P.E. Toward Home Ownership Program

Bank REO Program

Toledo, Ohio



## A Toledo Family Believes in Their Future Thanks to H.O.P.E. Toward Home Ownership Program

*Although the city's Section 8 program provided a home for this family, The H.O.P.E. Toward Home Ownership Program will give them the tools they need to change their future.*

### The Story

Hard times can affect any person and any family at any time. For one Toledo family living with the uncertainty of joblessness and family tragedies creates situation that can seem unbearable and unsolvable.

In an effort to create a safe and stable home life for their family, they reached out to the Toledo Housing Authority and received a Section 8 certification. This certification allowed them to find a place to call home.

Making sacrifices can be placed on the shoulders of any of the adults in a family and its important to make decisions and take action.

### The Request

A property, a house, become available in a good neighborhood and the matriarch of the family knew it could be the start of good times for their family.

### The Perfect Ending

The H.O.P.E. Toward Home Ownership Program is fueled by the REO, foreclosure, programs of several national banks. By registering with Section 8 program, the family

was eligible to live in the home. H.O.P.E. received the home through a bank donation, made the needed repairs and the family was able to move in.

As a part of the H.O.P.E. program, the family will receive information regarding resources to help them continue to be stable in the home. They will also gain skills that will help them excel themselves toward home ownership.

This story has a happy ending for everyone because a partnership between banks, the H.O.P.E. Toward Home Ownership Program.

## CASE STUDY



## CLIENT PROFILE

Land Contract

Man Received Land and Leases

H.O.P.E. Toward Home Ownership Program

Bank REO Program

Owner Renovations

## A Land Contract Furthers a Father's Promise Through H.O.P.E. Toward Home Ownership Program

*Mr. Roger Dennis never believed he could be a home owner, but the H.O.P.E. Toward Home Ownership Program made him a believer.*

### The Story

Promises are important because of the person who makes it and the person who is counting on it. Mr. Roger Dennis was the one making the promise to his family that one day he would be a home owner. He had worked hard to save the money he hoped would be enough to make the dream a reality. After searching his desired neighborhoods, Mr. Dennis found the one.

### The Request

Mr. Dennis contacted the listing real estate agent and learned that the home had been foreclosed and was now owned by the H.O.P.E. Through Divine Intervention Organization. The real estate agent understood Mr. Dennis' story and suggested that he make a request to the organization to agree to a land contract. This land contract is a 100% H.O.P.E. financed transaction. This means that with \$1,000 down payment and about \$600 monthly payments, Mr. Dennis is purchasing the home directly from H.O.P.E.

The H.O.P.E. Toward Home Ownership Program meets families and individuals where they are. With a great payment history and the responsibility of the taxes and insurance

for the property, the deal allows that Mr. Dennis will have full ownership of the property in less than 3 years.

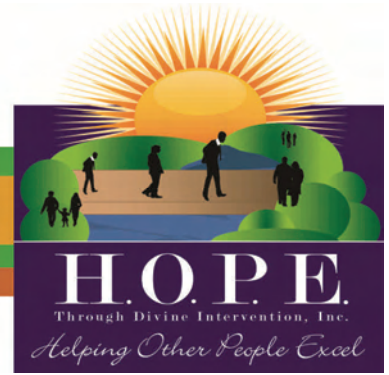
### The Perfect Ending

The H.O.P.E. Toward Home Ownership Program is fueled by the REO, foreclosure, programs of several national banks.

Like many of the families that H.O.P.E. has helped, this story has a happy ending for everyone because a partnership between banks, the H.O.P.E. Toward Home Ownership Program, a dedicated real estate agent and the promise of determined man.



# Update — Lease/Purchase and Rental



**LEASE / PURCHASE:** Serving low to moderate income households. Potential homeowners are given the opportunity to purchase a home well below market value and with little if any down payment. Regular monthly mortgage payments, not exceeding 30 percent of a person's gross monthly income, are required. Ninety percent of the payments are applied to the purchase of the home. Ownership is guaranteed in five to seven years, if all commitments of the contract are kept.

**1035 Heaton Street, Hamilton, Ohio** – H.O.P.E. financing (Land Contract)

**1098 Holly Circle, Forest Park, Georgia** — H.O.P.E. financing (Lease Purchase)

**RENTAL PROPERTIES:** Serving low-income households. People with Section 8 vouchers and other low- to moderate-income individuals and families have the opportunity to lease a home with the future opportunity to purchase the home, if desired.

**852 East 144th Street, Cleveland, Ohio** — Robbin Matthews served as her mother's caretaker for the past eight years, but when her mother died and the home they had shared was foreclosed, she faced a housing crisis. When the property was donated to HTDI, it became possible for her to stay on as a tenant at a rate she could afford.

**948 Alvison Road, Toledo, Ohio** — HTDI maintains ownership of this property as a rental unit.

**2219 Avondale, Toledo, Ohio** — HTDI maintains ownership of this property as a rental unit.

**1029 Bricker Avenue, Toledo, Ohio** — HTDI maintains ownership of this property as a rental unit.

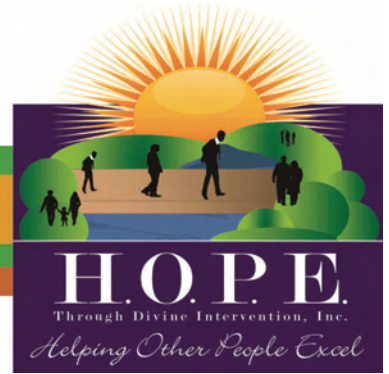
**2556 Foraker Avenue, Toledo, Ohio** — Family matriarch provided an affordable home.

**1109 Sherman Street, Toledo, Ohio** — HTDI maintains ownership of this property as a rental unit.

**2935-2937 North 28th Street, Milwaukee, Wisconsin** — Tenant able to remain in home following foreclosure.

**WELLS  
FARGO**

# Property Update: Listed and Pending



**LISTED:** Property is listed with an agent for sale to a low- to moderate-income individual or family.

1902 Harrison Street SE, Decatur, Alabama

613 63rd Street, Fairfield, Alabama

4107 Lawndale Street, Detroit, Michigan

520-55 Suburb Street, Rocky Mountain, North Carolina

13710 Bailey Road, Grand Rapids, Ohio

462 Davey Avenue, Mansfield, Ohio

876 Cambridge Avenue, Youngstown, Ohio

98 Rustic Avenue, Pittsburg, Pennsylvania

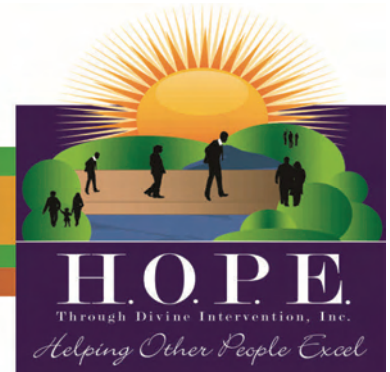
**PENDING:**

1861 U.S. Hwy. 90 East, Defuniak Springs, Florida

5 Howard Drive, Holly Hill, Florida

**WELLS  
FARGO**

# Donated Property Update — Available



**AVAILABLE HOMES:** Includes, but is not limited to, being under construction, under contract, closing in progress, awaiting financing, and awaiting Neighborhood Stabilization Program 3 approval.

1120 West 9th Place, Birmingham, Alabama

2400 Cove Circle NE, Birmingham, Alabama

301 North H Street, Lakeworth, Florida

4110 West Market Street, Louisville, Kentucky

224 Hooper Street, Kingford, Michigan

3076 Woodside Avenue, Jackson, Mississippi

1404 East Avenue, High Point, North Carolina

2926 East 111 Street, Cleveland, Ohio

4181 West 50th Street, Cleveland, Ohio

1434 Dilley Road, Hamilton, Ohio

1500 Milton Avenue, Hamilton, Ohio

2 Chester Street, Mount Vernon, Ohio

16077 Sycamore Road, Mount Vernon, Ohio

215-217 East Florida Avenue, Youngstown, Ohio

1001 Elsinore Place, Chester, Pennsylvania

5819 Race Street, Philadelphia, Pennsylvania

98 Rustic Avenue, Pittsburg, Pennsylvania

101 Westfield Avenue, Goose Creek, South Carolina

349 Montgomery Street, Tracy City, Tennessee

1340 8th Avenue, Baldwin, Wisconsin

2012 54th Street, Kenosha, Wisconsin

2548 – 2550 North 38<sup>th</sup> Street, Milwaukee, Wisconsin

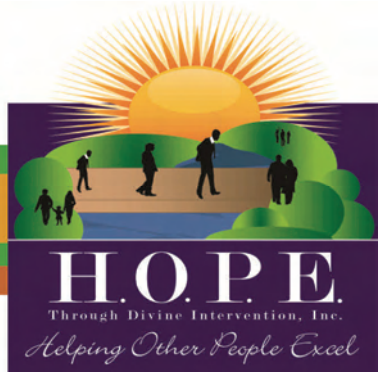
W9243 Bear Trac, Minong, Wisconsin

1629 Arthur Avenue, Racine, Wisconsin

2805 West High Street, Racine, Wisconsin

**WELLS  
FARGO**





**2423 - 2425 West Mitchell Street  
Milwaukee, Wisconsin**



**2267 Vera Avenue  
Golf Manor, Ohio**



**1106 Donnelly Avenue  
Atlanta, Georgia**

## DONATIONS



# CASE STUDY



## CLIENT PROFILE

- Donation
- Non-Profit Organization Donation
- H.O.P.E. Toward Home Ownership Program
- Bank REO Program
- Owner Renovations

## H.O.P.E. Toward Home Ownership Program Helps Another Non-Profit Organization Do More For Their Community

*Hilda Johnson and Essence of Hope used a H.O.P.E. Toward Home Ownership Program donated property and create a place for many others to call home.*

### The Story

Hilda Johnson is the Executive Director of Essence of Hope. Essence of Hope was established in 2007 and since that time Ms. Johnson and her organization have worked closely with H.O.P.E. Through Divine Intervention in a mentorship. Her dedication to her community is why the partnership with H.O.P.E. works.

### The Perfect Ending

The H.O.P.E. Toward Home Ownership Program is fueled by the REO, foreclosure, programs of several national banks.

Like many of the families that H.O.P.E. has helped, this story has a happy ending for everyone because a partnership between banks, the H.O.P.E. Toward Home Ownership Program, and grateful organization.

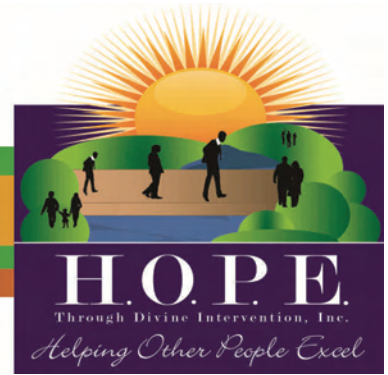
### The Connection

Through a connection made by the former Director of Regional Commissioner on Homelessness for United Way, Mr. Paul Bolster, H.O.P.E. received a donation of a house that is being used by Essence of Hope to help assist in providing safe housing for chronically homeless women and children. This donation was made possible by the H.O.P.E. Toward Home Ownership Program because of the Essence's history, mission, and its importance to the community.

With the guidance and assistance of H.O.P.E. Through Divine Intervention and its leaders, Essence of Hope has benefited greatly and has received support toward the success of their mission.



# Property Update — Nonprofit Donations



## **HELPING OTHER PROGRAMS EXCEL THROUGH DONATIONS TO OTHER NONPROFITS**

Men's Recovery Program, Rock Limited,  
New Hope Pregnancy, Essence of Hope,  
West Mitchell Community Center, YMCA,  
YWCA, Boys and Girls Scouts, and the  
Boys and Girls Club of America, among others.

### **Donated property include:**

4621 Plymouth Avenue, Adamsville, Alabama  
700 Broad Street, Fultondale, Alabama  
2173 Bicknell Drive, Atlanta, Georgia  
1106 Donnelly Avenue, Atlanta, Georgia  
2267 Vera Avenue, Golf Manor, Ohio  
1383 Fitchland Avenue, Toledo, Ohio  
1725 3<sup>rd</sup> Street SW, Warren, Ohio  
41 Windmere Lane, Society Hill, South Carolina  
775 Guat Street, NE, Cleveland, Tennessee  
2423 – 2425 West Mitchell Street, Milwaukee, Wisconsin

**WELLS  
FARGO**