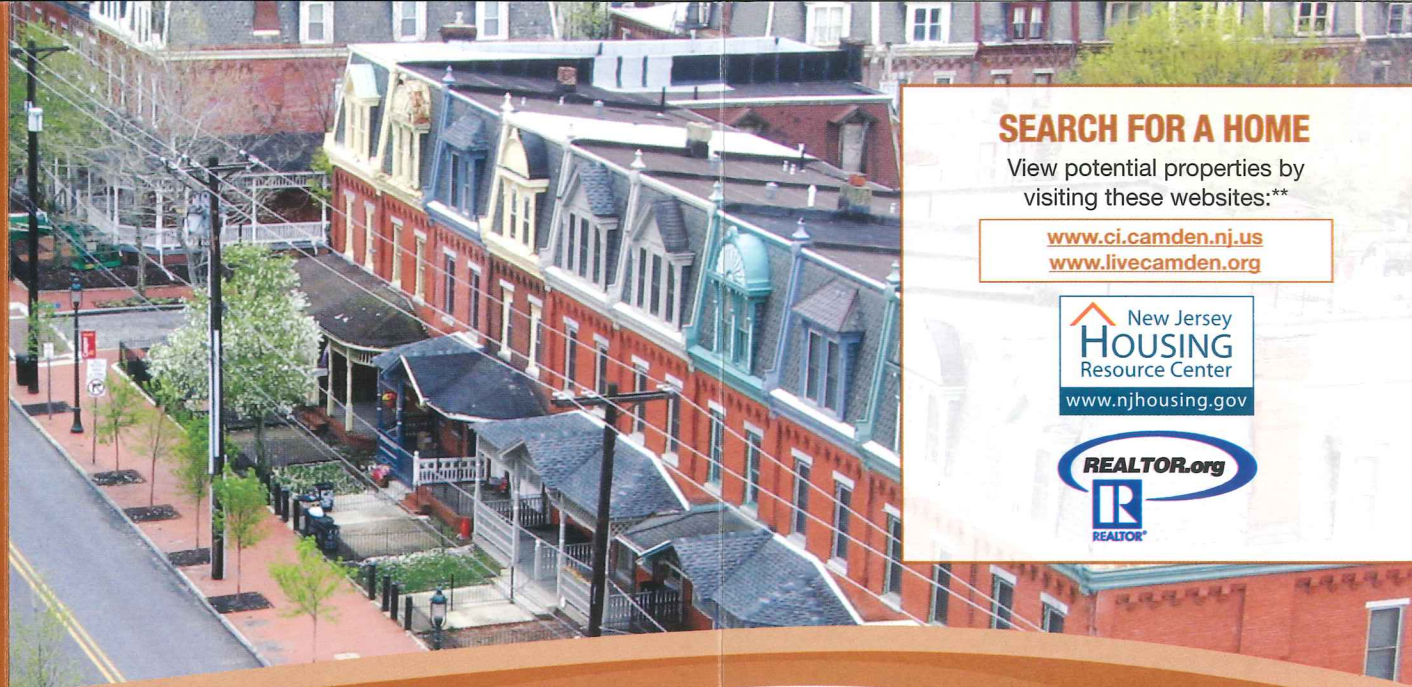


TO LEARN MORE ABOUT LIVE WHERE YOU WORK – CAMDEN

VISIT US ON THE INTERNET AT WWW.LIVEMHEREYOUWORK.NJ.GOV OR CALL 1-800-NJHOUSE



LIVE WHERE YOU WORK
A PROGRAM OF THE NJ HOUSING AND MORTGAGE FINANCE AGENCY



SEARCH FOR A HOME

View potential properties by visiting these websites:**

www.ci.camden.nj.us
www.livecamden.org



WHAT IS CAMDEN'S LIVE WHERE YOU WORK PROGRAM?

Live Where You Work - Camden is a special homebuyer incentive program that provides low-interest mortgage loans to homebuyers who work in and who are looking to purchase a home in Camden.

WHAT ARE THE BENEFITS OF CAMDEN'S LIVE WHERE YOU WORK PROGRAM?

- Low-interest mortgages for homebuyers.
- Downpayment and closing cost assistance for the purchase of a home.
- More flexible underwriting criteria for the loan qualification process.
- Additional savings offered by local businesses in partnership with the City of Camden. Visit www.ci.camden.nj.us or www.livecamden.org for more information.

MAXIMUM INCOME LIMITS FOR CAMDEN†

FAMILY SIZE	CITY WIDE
1-2 person household	\$88,200
3+ person household	\$101,430

MAXIMUM PURCHASE PRICE LIMITS FOR CAMDEN†

HOUSE TYPE	CITY WIDE
New 1 family	\$346,600
Existing 1 family	\$346,600
Existing 2 family	\$390,382
Existing 3 family	\$474,296
Existing 4 family	\$547,265

A MESSAGE FROM MAYOR DANA L. REDD:

Camden is a city that is truly on the move. As Camden transforms itself from a post-industrial city to a central hub of the "Eds and Meds," we are poised to experience an increase in job opportunities offered by our medical, educational and technological institutions. That is why I am proud to involve the City of Camden in the Live Where You Work (LWYW) program, an initiative program designed to introduce our local work force to a multitude of housing opportunities right here in Camden.

The LWYW program offers an excellent opportunity to assist individuals through a number of financial incentives to finally realize the American Dream of homeownership. The program also serves to strengthen the quality of our anchor institutions by shortening their employees' daily commute and reinforcing the value of their direct involvement in our community. I encourage everyone to live, work, and experience Camden... "A City Invincible."

-Dana L. Redd

** Not all properties listed on these websites are located within Urban Target Areas.

† These limits are set by the federal government and are subject to change without notice. (updated 3/31/08)

‡ Interest rates will vary depending on income. See www.livewhereyouwork.nj.gov for more information.