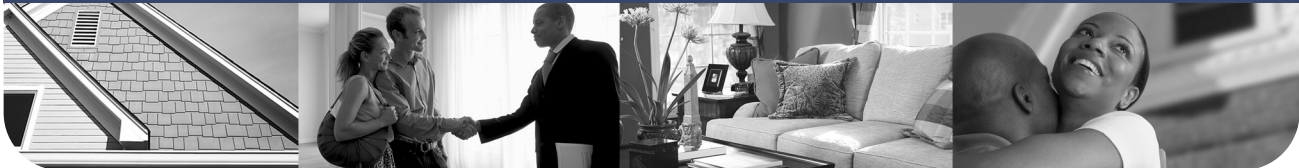


# SHOP Capital

*(Special Home Ownership Program)*



HSBC is pleased to announce SHOP Capital. This innovative approach to affordable housing will assist potential home buyers with purchasing homes within the cities of Albany, Schenectady and Troy, NY.

## **Program Highlights:**

- Up to \$3,500 closing cost assistance or .75% interest rate discount.
- Additional grants for downpayment and/or closing cost assistance may be available for income qualified customers.
- Freddie Mac Affordable Merit Rate Mortgage available for borrowers with less-than-perfect credit. After 24 on-time mortgage payments, the customer is eligible for a 1% interest rate reduction.

## **Requirements:**

- Income limits may apply based on the location of your purchase.

For more information on SHOP Capital, contact

**Kathleen Langton**

**888-313-7247**

