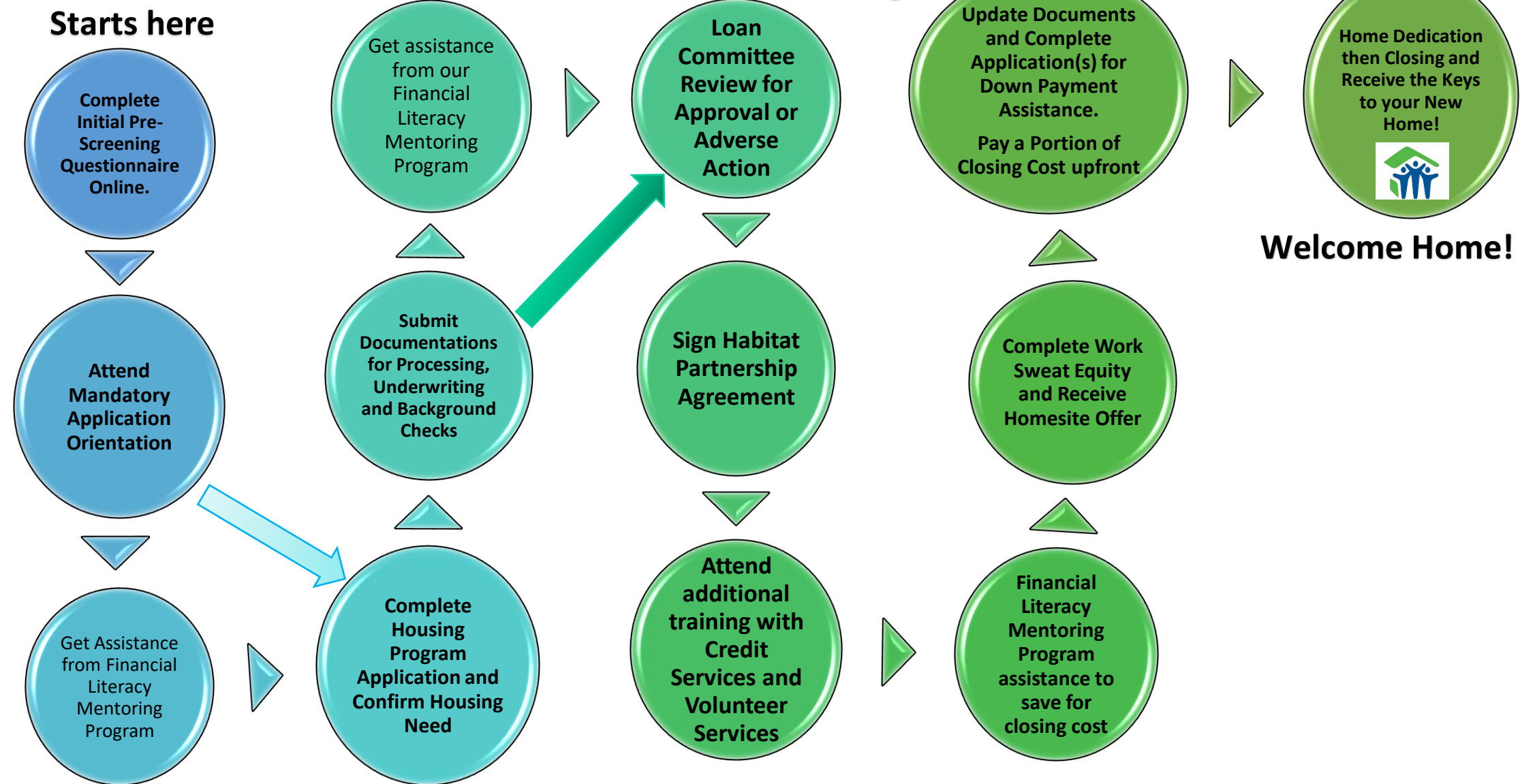


Path to Homeownership



This process make take 18 to 24 months to complete.