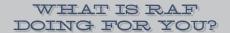
## \* MATTERS

HELP PROTECT
YOUR LIVELIHOOD



## WE VALUE:

Homeownership, Fair Housing, Free Enterprise and a Responsible Government!





Costly and Time Consuming Point of Sale Bills!



Independent Contractor Withholding!



**Statewide Service Taxes!** 



**Dual Agency!** 



Mortgage Interest Deduction!

Protecting
PRIVATE
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on every level!!

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## CONTRIBUTE TODAY!

The REALTOR® Action Fund (RAF) raises money to promote the values, attitudes, and beliefs of organized real estate; every dollar is used to protect and advance REALTORS'® interests in government.

## YOUR







In the midst of skyrocketing housing costs in 2002, REALTORS® were bearing witness to more working families getting pushed away from the American dream of homeownership. The Housing Affordability Fund was established to provide more options for first-time homebuyers to enter into homeownership.

\$50,000.00 Down payment or closing cost assistance, up to \$2,000 to convert renters to homeowners.

**\$25,000.00** Offers first time homebuyers up to \$400 to pay a Professional Home Inspection of the Subject Property during their escrow.

\$50,000.00 To help homeowners cover the Insurance Premium for their new, primary residence.

\$50,000.00 Down payment assistance program that will allow low-income individuals eligible for the Empower Homebuyer Program to receive up to \$10,000 of down payment grant assistance.

C.A.R. leadership has also allocated funding for statewide home buyer grants that will help support home buyers from underserved communities.

Since its inception HAF has distributed millions of dollars to Californians to achieve the dream of homeownership.

That's through the determination and generosity of our REALTOR® members like you.



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HAF Donations are tax deductible.