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PAGE 1

John and his wife Sharon started The Bulletin. After twelve years with The Chronicle, John resigned. The Bulletin's first issue appeared on July 4, 1994.

John and Sharon are the publishers and owners. Their daughter Stephanie joined on in 2019. The Bulletin is truly a family-oriented business.



Children are suffering. Before the pandemic, Feeding America reported that 41,090 people living in Brazoria County were food insecure, including thousands of children. Since 2007, Brazoria County Dream Center (BCDC) has been a

BEACON OF HOPE for our neighbors facing food insecurity and other life challenges. Ongoing programs such as the

Dream Pantry and Backpack Buddies

help alleviate some of the daily anxieties faced by local families.

Senior Hunger

Family Hunger

Earlier this year, the Dream Pantry served 1,300 individuals per month. This July, the Pantry served 1,900 people. BCDC makes a difference for families who are struggling.

The Dream Pantry provides senior deliveries to those who are 70 yrs. and old who have no transportation but can live independently. BCDC provides 60 lbs of food to 117 individuals every 2 weeks

Backpack Buddies program provides nutritional food to fill the weekend hunger gap to children in 30 schools within 6 School Districts. Last year, 534 children received over 155,000 meals.

Child Hunger



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To continue serving our neighbors in need, your HELP is absolutely essential.

Can we count on your support?

https://www.bcdreamcenter.org/beacon-of-hope

Text Beacon4Hope to 91999



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FAIRWAY LOAN PROGRAM OVERVIEW

CONVENTIONAL

- 3–5% down payment for primary residences Interest rate and mortgage
- insurance dependent on credit score and LTV* Can exclude spouse's
- income/debt Seller concessions (Primary and
- secondary homes): o <10% down, 3% concession o 10–25% down, 6% concession
 - o >25% down, 9% concession

FHA

- 3.5% down payment required
- Good option for low credit scores
 Higher debt-to-income
- ratios** allowed
- Must include debt from
- non-purchasing spouse
- 6% max seller concessions

- VA 100% financing*** (\$0 down)
 - Must have VA eligibility
 - Low interest rates
 - No private mortgage insurance
 - High debt-to-income ratios allowed
 - 4% or more max seller concessions (case by case)

USDA

- 100% financing[†] (\$0 down)
- Location restrictions apply Household income limits apply
- Debt-to-income restrictions
- apply 6% max seller concessions
- DPA- Down Payment Assistance #
 - Purchase price and income limits apply
 - Minimum credit score required

oan-to-Value (LTVs) and Combined Loan-to-Value (CLTVs) may vary by Ioan amount. "Debt-to-income (DTI) ratio is monthly debt/expenses divided by gross monthly inco quired if the borrower does not have full VA entitlement or when the Ioan amount exceeds the VA county limits. VA loans subject to individual VA Entitlement amounts and not as income and credit quidelines, qualifying factors, applicable income and debt-in-income (DTI) ratio to USDA specific requirements and applicable state income and biget to program stipulations, qualifying factors, applicable income and debt-in-income (DTI) retrictions, and property limits. CMSA durations the state of A agreement. Not all customers will qualify. Informati limitations may apply. Equal Housing Opportunity.



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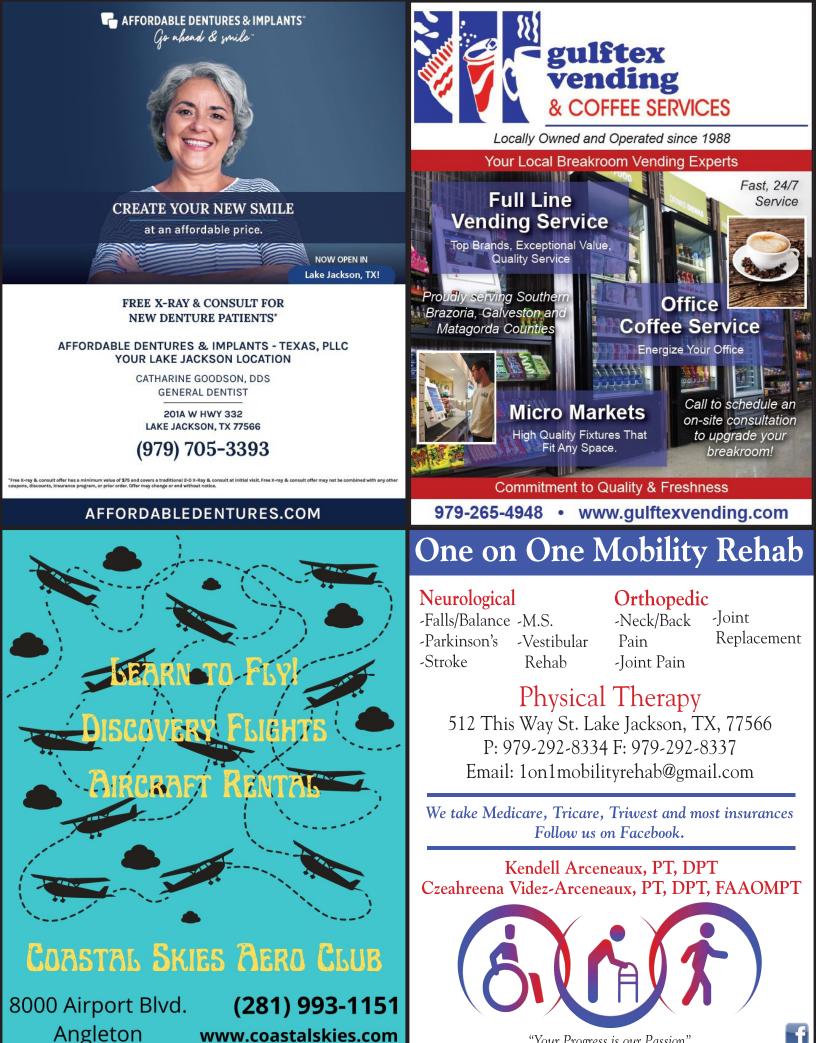
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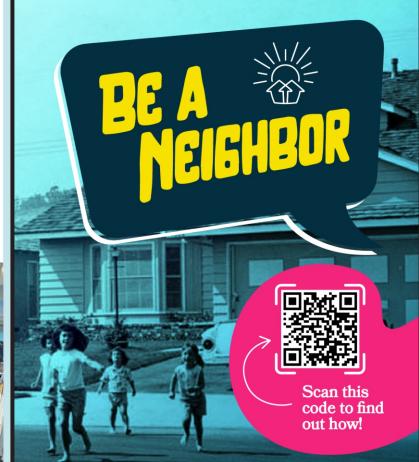
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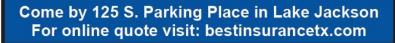
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