

LEASE PURCHASE PROGRAM

property guide



Home Partners
of America



pathlight

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criteria for
homes
we buy





frequently asked questions

covered in this guide

We have provided this guide to help future residents and their agents determine if a home is a good fit for our Lease Purchase Program.

We believe quality homes in affordable areas increase the likelihood of success for our residents.

- ▲ what type of homes will we buy?
- ▲ where will we buy homes?
- ▲ what condition does the home need to be in?
- ▲ what renovations can the resident request before move-in?
- ▲ what are the property maintenance expectations after move-in?
 - ▲ property management responsibilities
 - ▲ resident responsibilities

market price caps

Click to see
**approved
communities**
in each metro.

Alabama

Birmingham	\$400,000
Huntsville	\$350,000

Arizona

Phoenix	\$350,000
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Arkansas

Little Rock	\$375,000
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California

Los Angeles	\$350,000
Modesto	\$350,000
Sacramento	\$350,000
San Diego	\$350,000
Stockton	\$350,000

Colorado

Colorado Springs	\$500,000
Denver	\$550,000

Florida

Fort Myers	\$400,000
Jacksonville	\$400,000
Miami	\$400,000
Orlando	\$400,000
Sarasota	\$400,000
Tampa	\$400,000

Georgia

Atlanta	\$400,000
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Illinois

Chicago	\$300,000
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Indiana

Fort Wayne	\$275,000
Indianapolis	\$400,000

Kansas

Kansas City	\$400,000
Wichita	\$350,000

Maryland

Baltimore	\$400,000
Washington DC	\$450,000

Michigan

Detroit	\$400,000
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Grand Rapids	\$400,000
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Minnesota

Minneapolis-St. Paul	\$450,000
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Missouri

St. Louis	\$400,000
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North Carolina

Asheville	\$400,000
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Charlotte	\$400,000
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Raleigh	\$400,000
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Winston-Salem	\$400,000
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Oklahoma

Oklahoma City	\$350,000
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Tulsa	\$350,000
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Oregon

Portland	\$450,000
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Pennsylvania

Philadelphia	\$400,000
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Pittsburgh	\$400,000
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South Carolina

Charleston	\$350,000
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Columbia	\$400,000
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Myrtle Beach	\$400,000
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Tennessee

Knoxville	\$400,000
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Memphis	\$400,000
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Nashville	\$400,000
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Texas

Austin	\$350,000
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Dallas	\$400,000
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Houston	\$350,000
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San Antonio	\$350,000
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Utah

Salt Lake City	\$500,000
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Virginia

Richmond	\$400,000
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Washington DC	\$450,000
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Washington

Seattle	\$500,000
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Wisconsin

Madison	\$350,000
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Milwaukee	\$400,000
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starting the search

We recommend using our [Find a Home](#) tool to identify eligible properties. Homes not meeting basic criteria are automatically filtered.

This guide outlines factors that may prevent us from purchasing a home despite being listed on the website.

We ask that agents and households review this list prior to viewing homes. This saves time for all involved!

Due to COVID-19 restrictions, we are temporarily allowing virtual property tours if a home is currently occupied. Prospective households are required to examine the exterior and walk around the premises in person.

If the home is vacant, prospective households must physically walk through the home. Virtual showings do not meet this requirement.

A tour of the home, even on a limited basis, offers prospective households a valuable view of the home and its neighborhood.

Criteria is subject to change.

Homes listed on our website may be ineligible for our Program. We reserve the right to reject any property submittal for reasons other than those listed in this guide.





key criteria

We look for quality homes
that are move-in ready.

- ▲ single family homes and fee-simple townhomes
- ▲ traditional sale or FSBO homes
- ▲ homes located within one of our approved communities
- ▲ homes listed between \$100,000 and a metro's maximum purchase price
- ▲ homes with two or more above grade bedrooms on a lot of two acres or less

requirements

new construction homes

- ▲ Must be 50% complete prior to submittal.
 - ▲ Must have central AC regardless of location.
 - ▲ New subdivision or new phase of a subdivision must be at least 25% complete.
-

standard state contracts

- ▲ Sellers must be willing to use the standard state contract and not require addenda aside from a builder warranty.
 - ▲ We use the Pulte Homes contract in certain markets. Please inquire for more information.
 - ▲ Relocation deals are considered on a case-by-case basis due to their protracted closing process and the required contract addenda.
-
- ▲ In-ground pools are acceptable in Arizona, Florida, Georgia, California,¹ and Texas with an additional monthly [maintenance fee](#).
 - ▲ Homes built in Maryland before 1978 must have a Lead Free Certificate with boxes 1 and 1A checked and a passed inspection.
 - ▲ Homes with synthetic stucco facades are considered on a case-by-case basis.
 - ▲ Homes with outdated plumbing and wiring are considered on a case-by-case basis. This includes, but not limited to, polybutylene/galvanized plumbing and aluminum/cloth wiring. In some cases, we may ask that the seller replaces such prior to closing.
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¹Los Angeles and San Diego only.



what
we buy



policies

rental ordinances

Homes located in counties or municipalities requiring a rental inspection may have delayed move-in dates of at least 30 days after closing.

- ▲ We require that agents check with local county and municipality to confirm rental license requirements.

flood risk policy

We aim to buy homes that possess a low flood risk. Homes falling within a 100-year flood zone will not be considered. Properties in Florida are exempt.

Flood risk guidelines are clarified as follows:

- ▲ If the house is located in a high risk flood zone, request a copy of the Seller's Elevation Certificate.
- ▲ If the house is located in a low to moderate risk flood zone, it has an acceptable flood risk profile for us to consider.
- ▲ Identify the Elevation Variance between the first floor of the house and the Base Flood Elevation.
 - ▲ To determine this, subtract the measurement of the Base Flood Elevation from the Top of Bottom Floor. If the Elevation Variance is less than -1.50, then we will not consider the home.

The exception to the 100-year flood zone requirement only applies in Florida.

property type

homes are **not** considered if they:

- ▲ are condominiums or under condominium ownership.
- ▲ are located within close proximity to structures that could impair value including industrial buildings, high traffic roads, railroad tracks, or airport runways.
- ▲ have dirt driveways.
- ▲ are short sales, foreclosures, probate properties, bank-owned properties, property sold at auction, or by a government agency.
- ▲ are commercial, modular, log cabins, mixed-use or manufactured housing properties.
- ▲ have, in most cases, a converted garage or a guest house/in-law suite in a separate building.²
- ▲ have solar panels that are leased/not fully owned that cannot be removed prior to closing.

Situations may be considered on a case-by-case basis dependent on our discretion and the regulations of specific areas.

²Above a detached garage or in a pool house with separate access.



what we will not buy

property condition

homes are **not** considered if they:

- ▲ are over 100 years old.
- ▲ have more than 6 bedrooms (more than 5 in Florida, Illinois, and Texas).
- ▲ are on more than 2 acres of land.
- ▲ are incomplete rehab projects or have structures on the premises in disrepair.
- ▲ have any environmental hazards.³
- ▲ have seepage or subject to flooding.
- ▲ have a history of sinkholes or near sinkholes, even if the sinkhole has a repair certification.
- ▲ have liens or unpermitted rehab work.
- ▲ have open permits that cannot be closed prior to closing.
- ▲ lack central air conditioning (exceptions may apply in Colorado, Oregon, and Washington).
- ▲ are furnished or not empty of the seller's personal belongings prior to closing. We do not negotiate for personal property aside from standard appliances.
- ▲ have above ground or indoor pools. If the pool has a vinyl liner, we need proof the liner has been replaced within the last 2 years.
- ▲ have tax rates, including special service area/community development district/Melo-Roos greater than 4% of property value.

³Mold, peeling or flaking lead-based paint, vermiculite insulation, asbestos, etc.

HOA conditions

HOAs must permit leasing without requiring credit or background checks, and interviews. This allows us to rent the home to any household that qualifies for our Program.

We provide HOAs with basic household information, such as name, phone number, email, vehicle information, and pet information.

we will not purchase homes with any of the following HOA conditions:

- ▲ Third-party beneficiary rights including the right to evict the tenant without notice.
 - ▲ Communities with age restrictions or required fees such as social, tennis, golf, or country club membership dues.
 - ▲ Minimum period of owner occupancy or maximum rental period.
 - ▲ Board approval of the lease post-closing.
 - ▲ Rental caps (exceptions may be considered on a case-by-case basis).
-

The total annual dues must not exceed 1% of list price.

Transfer fees and capital contributions must be reasonable and are considered on a case-by-case basis.



**homeowner
associations**



HOA documents

The following HOA documents will be reviewed as part of our due diligence:

- ▲ Budget
 - ▲ Certificate of Insurance
 - ▲ Covenants, Conditions, & Restrictions (CC&Rs)
 - ▲ Rules & Regulations (if applicable)
 - ▲ Bylaws
 - ▲ Home Partners' HOA Questionnaire
-

We must receive the HOA Questionnaire within the time period required by the purchase contract, typically within 8 days of contract execution.

The earlier that we receive these documents, the better. The documents inform us of any potential issues that may prohibit us from leasing the property.

If an HOA does not have all of these documents, there is a very high chance of the transaction being terminated.

Any fines assessed by the HOA that are a household responsibility are charged back to the residents during occupancy.

the purchase process

timeline to closing

The average time from property submission to closing is typically 3 - 4 weeks.

property underwriting

the agent

submits the Renovation Checklist to the resident. Upon completion, the submission will be reviewed. Agents are notified within 4-6 business hours of our decision.



the resident

completes the Renovation Checklist for their agent to submit for final review. (Properties are reviewed once all documents are received)

offer submission

the agent

submits our cash offer to the listing agent. When the seller accepts, the home goes under contract.



the resident

reviews our anticipated terms before we submit an offer. We must receive the security deposit and signed lease within 2 business days of going under contract.

home inspection

the agent

facilitates the inspection and will make sure all utilities are on.



the resident

should anticipate a 10 - 15 day inspection period that the agent will handle with us.

closing day

the agent

completes the final walk-through, submits photos, and lets us know where the keys are located.



the resident

moves into the home, on average, 2 weeks after closing.

move-in day!

Pathlight Property Management

becomes the main point of contact and facilitates the move-in process.



the resident

receives move-in information from Pathlight and a lockbox code on the morning of move-in day.

renovation policy

The Renovation Checklist is sent to the household during the submission process. The household may request paint, carpet, or appliances.

Any renovations beyond the included items listed on page 18 must be requested by the household through the Renovation Checklist and **approved by us before an offer is made to the seller.**

We reserve the right to deny any renovation request and do not replace appliances that are in working condition. Renovation costs will be added to the Right to Purchase price.

paint

Paint is applied in neutral beige or grey colors, but we will only accommodate one selection. Households can request for the entire interior or specify certain rooms but we will not apply new paint if existing paint is in good condition.

carpet

Carpet is only installed in a neutral color. Households can request for the entire interior or specify certain rooms but we will not replace carpet that is in good condition.

washer/dryer (w/d)

We do not provide w/d units or any maintenance. Households may bring their own or request that the sellers leave the w/d. If the sellers agree, the w/d is property owned by us and must stay in the home if the household moves out.





kitchen oven/range (o/r)

If a home does not have an o/r or it is not in working condition, households can request that we install an o/r matching the finish of existing appliances at an approximate cost of \$700 added to the Right to Purchase Price.

refrigerator

Households can bring their own refrigerator. If they are not planning to bring one, they can choose one of the following options:

1. Request that the seller leaves the refrigerator currently in the home.
 2. If the seller takes the refrigerator, or if the home does not have a refrigerator, they can request that we provide one.⁴
-

hot tubs/playsets

Households can request that either be removed. They can request that the seller leave them, but if they decline, we will not replace either. If either remain on the property, repairs and maintenance are the household's responsibility.

If the household currently resides in the home that is submitted for consideration, we will not perform any renovations, cleaning, or landscape maintenance.

Approved renovations are identified in the Lease as "Landlord Work."

⁴The replacement will match the finish of existing appliances with standard features such as side-by-side, ice maker, and water filter at an approximate cost of \$1,800 added to the Right to Purchase Price.

move-in expectations

After closing, our exclusive property management company, Pathlight, becomes the main point of contact for households.

During the inspection, Pathlight identifies if a home does not meet current safety standards. They complete necessary repairs prior to the move-in date to ensure a safe and functional home.

Pathlight ensures safe conditions

- ▲ Roof and foundation
- ▲ Handrails and posts (installations for additional safety if applicable)

Pathlight ensures the following function properly

- ▲ Windows and exterior door locks
- ▲ The garage door and garage door opener (if applicable)
- ▲ Breaker panels
- ▲ Lightbulbs in all fixtures
- ▲ Kitchen appliances
- ▲ Well/septic systems (if applicable)
- ▲ Sinks and toilets
- ▲ Sump pump
- ▲ Furnace, AC, and hot water heater
- ▲ Smoke detectors, CO detectors, and fire extinguishers (installed as required by code)

Pathlight performs a basic cleaning of plumbing fixtures, appliances, and other surfaces. Windows, exterior areas, and non-habitable spaces are not included.

health & safety standards





move-in expectations

Keep in mind, these items are not included in our scope.

We will not² install, repair or replace:

- ▲ Paint (indoor/outdoor, including trim and ceilings) or carpeting, unless agreed to prior to the offer or if either are defective.
 - ▲ Appliances, specialty appliances,³ or new hook-ups for appliances including washers/dryers.
 - ▲ Window blinds or treatments whether now existing or hereafter installed.
 - ▲ Hot tubs, pool accessories, or heaters.⁴
 - ▲ Water softeners and filtration systems (exceptions may apply to homes on wells).
 - ▲ Irrigation systems, fountains, koi ponds, fish stock or the equipment related thereto.
-

fence policy

Households are responsible for the cost, coordination, repair, and maintenance of fences. This applies if it is on the property before move-in or installed by the household.

To install a fence, households must provide a proposal from a reputable company showing material and labor costs, expected location, and fencing type.

If the proposal is approved, the household must obtain and submit proof of permits and HOA approval (if needed) to us.

²Unless required by applicable law or specifically agreed to in writing as "Landlord Work" under the Lease.

³Wine refrigerator, "kegerator", central vacuum systems, intercoms, built-in music/video systems, outdoor grill, or ice makers.

⁴We will repair the pump/filter if needed. Hot tubs, only if attached to a pool, are covered in pool maintenance.

after move-in

Pathlight works with households to handle rent and utility payments, maintenance requests, and everything in between.

indoor maintenance

- ▲ Major electrical systems
- ▲ Heating, cooling, and hot water systems
- ▲ Refrigerators, stoves/ovens, and dishwashers
- ▲ Persistent water intrusion

outdoor maintenance

- ▲ Roof and exterior wall maintenance
- ▲ Foundation and structural repair
- ▲ Plumbing and septic systems
- ▲ Defective locks/latches
- ▲ Weekly swimming pool chemical balancing and basic cleaning

To provide residents with a fast solution, Pathlight works with SMS Assist to locate trustworthy contractors. They call residents to schedule a time that works best for them.

property management responsibilities





resident responsibilities

Residents are responsible for any minor repairs that the home may require during the lease term.

indoor

- ▲ Replacing light bulbs
- ▲ Changing thermostat and smoke detector batteries, and testing of smoke/CO detectors
- ▲ Unclogging toilets, sinks, and other drains
- ▲ Doors, blinds, and walls
- ▲ Change of furnace and air conditioning filters
- ▲ Water filters, softeners, and ice makers
- ▲ Monitoring interior humidity and condensation levels

outdoor

- ▲ Pest control
- ▲ Landscaping and fences
- ▲ Irrigation
- ▲ Unit cleaning
- ▲ Window screens
- ▲ Disposal of garbage and recycling
- ▲ Daily upkeep of swimming pools⁵

pets

Please clean the exterior and interior of the home accordingly. Don't forget to walk your pet on a leash and clean up waste.

HOA

Any fines assessed by the HOA that are a household responsibility are charged back to the residents during occupancy.

⁹Including controlling water levels and winterization. [Monthly pool service fees](#) are not included in the pre-determined monthly rent or Right to Purchase prices listed on our website.

approved communities

Please note that some communities may include HOAs that might restrict us from purchasing in that area.



Alabama	Birmingham						\$400,000
	Alabaster	Columbiana	Indian Springs	Maylene	Mountain Brk	Trussville	
	Bessemer	Helena	Irondale	Montevallo	Pelham	Vestavia	
	Birmingham	Hoover	Leeds	Moody	Shoal Creek	Vestavia Hills	
	Huntsville						\$350,000
	Ardmore	Brownsboro	Hampton Cove	Hazel Green	Madison	Tanner	
	Athens	Gurley	Harvest	Huntsville	Owens Cross Roads	Toney	
Arizona	Phoenix						\$350,000
	Anthem	Cave Creek	Glendale	Maricopa	Rio Verde	Surprise	
	Apache Junction	Chandler	Gold Canyon	Mesa	Scottsdale	Tempe	
	Avondale	El Mirage	Goodyear	New River	Sun City	Tolleson	
	Buckeye	Fountain Hills	Laveen	Peoria	Sun City West	Tonopah	
	Carefree	Gilbert	Litchfield Park	Phoenix	Sun Lakes	Waddell	
Arkansas	Little Rock						\$375,000
	Alexander	Bigelow	Jacksonville	Mabelvale	North Little Rock	Shannon Hills	
	Austin	Bryant	Little Rock	Maumelle	Paron	Sherwood	
	Bauxite	Cabot	Lonoke	Mayflower	Roland	Ward	
	Benton	Conway					
California	Los Angeles						\$350,000
	Apple Valley	Chino	Indio	Menifee	Palmdale	Simi Valley	
	Bermuda Dunes	Colton	Jurupa Valley	Moreno Valley	Perris	Thousand Palms	
	Bloomington	Corona	La Quinta	Nuevo/Lakeview	Quartz Hill	Tustin	
	Calimesa	Cypress	La Verne	Norco	Rialto	Ventura	
	Camarillo	Fontana	Lake Elsinore	Oak Hills	Riverside	Victor Valley	
	Canyon Country	Hemet	Lake Hughes	Oak View	Romoland	Victorville	
	Canyon Lake	Hesperia	Lakewood	Ontario	San Bernardino	Wildomar	
	Castaic	Highland	Lancaster	Oxnard	San Jacinto	Yucaipa	
	Cathedral City	Idyllwild	Lytle Creek	Palm Desert	Santa Ana		
	Modesto						\$350,000
	Ceres	Keyes	Newman	Patterson	Salida		
	Denair	Modesto	Oakdale	Riverbank	Turlock		
	Sacramento						\$350,000
	Antelope	Citrus Heights	Galt	Orangevale	Rancho Murieta	Somerset	
	Auburn	Diamond Springs	Grizzly Flats	Placerville	Rocklin	Strawberry	
	Cameron Park	El Dorado	Kyburz	Pollock Pines	Roseville	West Sacramento	
	Camino	Elk Grove	Lincoln	Rancho Cordova	Sacramento	Woodland	
	Carmichael	Fair Oaks	Loomis				
	San Diego						\$350,000
	Palomar Mountain						
	Stockton						\$350,000
	French Camp	Lodi	Manteca	Stockton	Tracy		
Colorado	Colorado Springs						\$500,000
	Cascade	Fountain	Manitou Springs	Palmer Lake			
	Colorado Springs	Green Mountain Falls	Monument	Peyton			
	Denver						\$550,000
	Arvada	Commerce City	Evans	Highlands Ranch	Longmont	Red Feather Lakes	
	Aurora	Dacono	Federal Heights	Idledale	Loveland	Severance	
	Bellvue	Denver	Firestone	Johnstown	Mead	Thornton	
	Berthoud	Drake	Fort Collins	La Salle	Milliken	Timnath	
	Brighton	Eaton	Fort Lupton	Lafayette	Morrison	Wellington	
	Broomfield	Edgewater	Frederick	Lakewood	Northglenn	Westminster	
	Castle Pines	Elizabeth	Golden	Laporte	Parker	Wheat Ridge	
	Castle Rock	Englewood	Greeley	Littleton	Platteville	Windsor	
	Centennial	Erie	Henderson	Lone Tree			

Florida	Fort Myers					\$400,000
	Alva Bokeelia Bonita Springs	Cape Coral Captiva Estero	Fort Myers Fort Myers Beach Lehigh Acres	Naples North Fort Myers Punta Gorda	Sanibel St. James City	Upper Captiva Useppa Island
	Jacksonville					\$400,000
	Atlantic Beach Baldwin Elkton Fernandina Beach	Fleming Island Fruit Cove Groveland Hastings	Jacksonville Jacksonville Beach Kissimmee	Middleburg Neptune Beach Orange Park	Ponte Vedra Ponte Vedra Beach Ruskin	St. Augustine St. Johns West Park
	Miami					\$400,000
	Aventura Biscayne Park Boca Raton Boynton Beach Coconut Creek Cooper City Coral Gables Coral Springs Cutler Bay Dania Beach Deerfield Beach Delray Beach	Doral El Portal Florida City Fort Lauderdale Green Acres Hallandale Hialeah Hialeah Gardens Hollywood Homestead Juno Beach Jupiter	Kendall Lake Clarke Shores Lake Worth Lauderdale By The Sea Lauderdale Lakes Lauderhill Lighthouse Point Loxahatchee Margate Medley Miami Miami Beach	Miami Gardens Miami Lakes Miami Shores Miami Springs Miramar North Lauderdale North Miami North Miami Beach Oakland Park Opa-Locka Palm Beach Palm Beach Gardens	Palmetto Bay Parkland Pembroke Pines Perrine Pompano Beach Riviera Beach Royal Palm Beach South Miami Sunrise Sweetwater Tamarac	Tequesta Virginia Gardens Wellington West Miami West Palm Beach West Park Weston Wilton Manors *Broward County *Dade County *Unincorporated
	Orlando					\$400,000
	Altamonte Springs Apopka Astatula Belle Isle Casselberry Celebration Champions Gate Christmas Chuluota Clermont Cocoa	Davenport Deer Island Eatonville Edgewater Edgewood Eustis Fern Park Fruitland Park Geneva Gotha Grand Island	Groveland Harmony Heathrow Howey In The Hills Intercession City Kissimmee Lady Lake Lake Mary Leesburg Longwood Maitland	Mascotte Melbourne Merritt Island Mims Minneola Mount Dora Mount Plymouth New Smyrna Beach Oak Hill Oakland Ocoee	Okahumpka Orange Park Orlando Oviedo Palm Bay Poinciana Reunion Rockledge Sanford Satellite Beach Sorrento	St Augustine St. Cloud Tavares The Villages Titusville Windermere Winter Garden Winter Park Winter Springs Yalaha Zellwood
	Sarasota					\$400,000
	Bradenton Ellenton	Lakewood Ranch Osprey	Palmetto Parrish	Sarasota Siesta Key	Terra Ceia	
	Tampa					\$400,000
	Belleair Belleair Bluffs Brandon Brooksville Clearwater Dade City Dover	Dunedin Gulfport Hudson Indian Rocks Beach Kenneth City Land O Lakes Largo	Lithia Lutz Micco Middleburg Odessa Oldsmar Palm Harbor	Pinellas Park Plant City Riverview Safety Harbor San Antonio Seffner Seminole	South Pasadena Spring Hill St. Pete Beach St. Petersburg Tampa Tarpon Springs Temple Terrace	Thonotosassa Tierra Verde Treasure Island Valrico Venice Wesley Chapel Zephyrhills

Georgia	Atlanta					\$400,000
	Acworth Alpharetta Atlanta Auburn Austell Avondale Estates Ball Ground Berkeley Lake Bethlehem Bogart Braselton Brookhaven Buford Canton Chamblee Chattahoochee Hills	Clarkesville Clarkston College Park Conyers Covington Cumming Dacula Dallas Decatur Doraville Douglas Douglasville Duluth Dunwoody East Point Ellenwood	Fairburn Fairmount Fayetteville Flowery Branch Gainesville Good Hope Grayson Hampton Hiram Holly Springs Hoschton Johns Creek Jonesboro Kennesaw Lawrenceville Lilburn	Lithia Springs Lithonia Locust Grove Loganville Mableton Marietta Mcdonough Milton Monroe Newnan Norcross Oxford Palmetto Peachtree City Peachtree Corners	Porterdale Powder Springs Red Oak Rex Riverdale Rockmart Roswell Sandy Springs Scottdale Senoia Sharpsburg Smyrna Snellville Social Circle South Fulton	Statham Stockbridge Stone Mountain Sugar Hill Suwanee Tucker Tyrone Union City Villa Rica Vinings Watkinsville Whitesburg Winder Winston Woodstock

Illinois	Chicago					\$300,000
	Addison	Channahon	Glencoe	Lemont	Oak Park	Spring Grove
	Algonquin	Chicago Ridge	Glenview	Libertyville	Oakbrook Terrace	St. Charles
	Alsip	Clarendon Hills	Hampshire	Lisle	Oakwood Hills	Stickney
	Antioch	Countryside	Harwood Heights	Lockport	Orland Hills	Streamwood
	Arlington Heights	Crest Hill	Hickory Hills	Lombard	Orland Park	Sugar Grove
	Aurora	Crestwood	Highland Park	Lyons	Oswego	Summit
	Barrington	Crystal Lake	Highwood	Manhattan	Palatine	Tinley Park
	Bartlett	Darien	Hillside	Markham	Palos Heights	Tower Lakes
	Batavia	Deerfield	Hoffman Estates	Maywood	Palos Hills	Vernon Hills
	Bellwood	Des Plaines	Huntley	McHenry	Palos Park	Villa Park
	Bensenville	Downers Grove	Indian Head Park	Melrose Park	Park Ridge	Volo
	Berkeley	Dundee	Ingleside	Midlothian	Pingree Grove	Wayne
	Berwyn	East Dundee	Itasca	Mokena	Plainfield	West Chicago
	Bloomington	Elburn	Joliet	Montgomery	Prospect Heights	West Dundee
	Bridgeview	Elgin	Justice	Morton Grove	River Forest	Westchester
	Broadview	Elk Grove Village	La Grange	Mount Prospect	Rolling Meadows	Western Springs
	Brookfield	Elmhurst	La Grange Highlands	Mundelein	Roselle	Westmont
	Buffalo Grove	Elmwood Park	La Grange Park	Naperville	Round Lake	Wheaton
	Burbank	Evanston	Lake Barrington	New Lenox	Round Lake Beach	Wheeling
	Burlington	Forest Park	Lake Bluff	Niles	Round Lake Heights	Willow Springs
	Burr Ridge	Fox Lake	Lake In The Hills	North Aurora	Schaumburg	Wilmette
	Calumet Park	Fox River Grove	Lake Villa	Northfield	Shorewood	Winfield
	Carol Stream	Frankfort	Lake Zurich	Northlake	Skokie	Wood Dale
	Carpentersville	Geneva	Lakemoor	Oak Forest	Sleepy Hollow	Woodridge
	Cary	Gilberts	Lakewood	Oak Lawn	South Elgin	Worth

Maryland

Washington DC

\$450,000

Accokeek	Clarksburg	Glenn Dale	Lusby	Owings	St. Leonard
Adelphi	Clinton	Greenbelt	Middletown	Oxon Hill	Suitland
Beltsville	Cobb Island	Hughesville	Monrovia	Pomfret	Sunderland
Berwyn Heights	College Park	Huntingtown	Montgomery Village	Port Republic	Swan Point
Bladensburg	District Heights	Hyattsville	Morningside	Port Tobacco	Takoma Park
Bowie	Dowell	Ijamsville	Mount Rainier	Potomac	Temple Hills
Boys	Dunkirk	Issue	Myersville	Prince Frederick	University Park
Brandywine	Faulkner	Kensington	New Carrollton	Riverdale	Upper Marlboro
Brentwood	Fort Washington	La Plata	New Market	Rockville	Urbana
Capitol Heights	Frederick	Landover	Newburg	Sandy Spring	Waldorf
Charlotte Hall	Gaithersburg	Lanham	North Beach	Silver Spring	Walkersville
Chesapeake Beach	Germantown	Laurel	North Potomac	Solomons	White Plains
Cheverly	Glenarden	Laytonsville	Olney		

Michigan

Detroit

\$400,000

Addison Twp	Clarkston	Garden City	Lake Orion	Ortonville	Southfield
Algonac	Clawson	Grand Blanc	Lenox	Oxford	Springfield Twp
Armada	Clay	Gregory	Leonard	Pinckney	Sterling Heights
Auburn Hills	Clinton Twp	Grosse Pointe	Livonia	Pleasant Ridge	Sumpter Twp
Belleville	Columbus	Grosse Pointe Farms	Macomb	Plymouth	Sylvan Lake
Berkley	Commerce Twp	Grosse Pointe Park	Madison Heights	Ray	Troy
Beverly Hills	Cottrellville	Grosse Pointe Shores	Marine City	Ray Twp	Utica
Bingham Farms	Davisburg	Grosse Pointe Woods	Metamora	Redford	Van Buren Twp
Birmingham	Dearborn	Hamburg	Milford	Richmond	Walled Lake
Bloomfield	Dearborn Heights	Hamburg Twp	Mount Clemens	Rochester	Warren
Bloomfield Hills	Dryden	Harper Woods	New Baltimore	Rochester Hills	Washington
Bloomfield Twp	East China	Harrison Twp	New Haven	Rockwood	Washington Twp
Bloomfield Village	Eastpointe	Harsens Island	New Hudson	Romeo	Waterford
Brighton	Fair Haven	Highland	Northville	Romulus	Waterford Twp
Bruce	Farmington	Holly	Novi	Roseville	West Bloomfield
Bruce Twp	Farmington Hills	Howell	Oak Park	Royal Oak	Westland
Canton	Fenton	Huntington Woods	Oakland	St. Clair	White Lake
Casco	Ferndale	Independence	Oakland Twp	St. Clair Shores	Whitmore Lake
Center Line	Flat Rock	Ira	Orchard Lake	Shelby Twp	Wixom
Chesterfield	Franklin	Keego Harbor	Orion	South Lyon	Wolverine Lake
China	Fraser	Lake Angelus			

Grant Rapids

\$400,000

Ada	Byron Center	Conklin	Jenison	Rockford	Wyoming
Allendale	Caledonia	Grand Rapids	Kent City	Sparta	Zeeland
Alto	Cedar Springs	Grandville	Kentwood	Walker	
Belmont	Comstock Park	Hudsonville	Marne	Wayland	

Minnesota

Minneapolis-St. Paul

\$450,000

Afton	Circle Pines	Hampton	Maplewood	Orono	St. Paul Park
Albertville	Columbia Heights	Hanover	Medina	Osseo	Savage
Andover	Columbus	Hastings	Mendota Heights	Otsego	Shakopee
Anoka	Corcoran	Hopkins	Minnetonka	Plymouth	Shoreview
Apple Valley	Crystal	Hugo	Monticello	Prior Lake	Spring Lake Park
Arden Hills	Dayton	Inver Grove Heights	Montrose	Ramsey	Stillwater
Bayport	Delano	Lake Elmo	Mounds View	Richfield	Vadnais Heights
Belle Plaine	Eagan	Lakeland	New Brighton	Robbinsdale	Victoria
Big Lake	East Bethel	Lakeville	New Hope	Rogers	Waconia
Brooklyn Center	Eden Prairie	Lauderdale	New Prague	Rosemount	Wayzata
Buffalo	Edina	Lexington	Newport	Roseville	West St. Paul
Burnsville	Elk River	Lino Lakes	North Oaks	St. Anthony	White Bear Lake
Carver	Elko New Market	Little Canada	North St. Paul	St. Bonifacius	White Bear Twp
Centerville	Falcon Heights	Long Lake	Nowthen	St. Louis Park	Willernie
Champlin	Forest Lake	Mahtomedi	Oak Park Heights	St. Michael	Woodbury
Chanhassen	Golden Valley	Maple Grove	Oakdale	St. Paul	Wyoming
Chaska	Ham Lake	Maple Plain			

Missouri	St. Louis						\$400,000
	Arnold	Crestwood	Foristell	Ladue	Rock Hill	Sunset Hills	
	Ballwin	Creve Coeur	Frontenac	Lake St. Louis	Shiloh	Valley Park	
	Barnhart	Dardenne Prairie	Glen Carbon	Lebanon	Shrewsbury	Webster Groves	
	Belleville	Defiance	Glencoe	Manchester	St. Ann	Wentzville	
	Brentwood	Des Peres	Glendale	Maryland Heights	St. Charles	West Alton	
	Bridgeton	Edwardsville	Grover	Moro	St. Louis	Wildwood	
	Caseyville	Ellisville	Hamel	Oakville	St. Paul	Worden	
	Chesterfield	Eureka	Imperial	O'Fallon	St. Peters	Wright City	
	Columbia	Fenton	Kirkwood	Olivette			
North Carolina	Asheville						\$400,000
	Alexander	Black Mountain	Fairview	Hendersonville	Marshall	Saluda	
	Arden	Candler	Flat Rock	Horse Shoe	Mills River	Weaverville	
	Asheville	East Flat Rock	Fletcher	Laurel Park	Old Fort	Woodfin	
	Biltmore Forest	Etowah	Gerton	Leicester	Penrose	Zirconia	
	Biltmore Lake						
	Charlotte						\$400,000
	Apex	Dallas	Huntersville	Lowell	Monroe	Stallings	
	Belmont	Davidson	Indian Trail	Maiden	Mooresville	Stanley	
	Brevard	Denver	Iron Station	Marshville	Mount Holly	Summerfield	
	Charlotte	Durham	Jamestown	Matthews	Pineville	Tega Cay	
	Clayton	Eden	Kannapolis	McAdenville	Pinnacle	Waxhaw	
	Concord	Gastonia	King	Midland	Raleigh	Wesley Chapel	
	Cornelius	Harrisburg	Lincolnton	Mint Hill	Rougemont	Whitsett	
	Cramerton	High Point					
	Raleigh						\$400,000
	Advance	Denver	Greensboro	Knightdale	Rolesville	Tuckasegee	
	Apex	Durham	Harrisburg	Lewisville	Rougemont	Wake Forest	
	Bahama	Eden	High Point	Lexington	Salisbury	Wendell	
	Carrboro	Efland	Hillsborough	Mebane	Selma	Wesley Chapel	
	Cary	Flat Rock	Holly Springs	Mocksville	Siler City	Willow Spring(s)	
	Chapel Hill	Four Oaks	Hurdle Mills	Morrisville	Stokesdale	Winston Salem	
	Clayton	Franklinville	Indian Trail	New Hill	Summerfield	Yadkinville	
	Clemmons	Fuquay Varina	Kernersville	Pittsboro	Trinity	Youngsville	
	Colfax	Garner	King	Raleigh	Troutman	Zebulon	
	Winston-Salem						\$400,000
	Advance	Colfax	High Point	Lewisville	Reidsville	Tobaccoville	
	Bermuda Run	Denton	Jamestown	Mocksville	Rural Hall	Walnut Cove	
	Bethania	Eden	Kernersville	Oak Ridge	Stokesdale	Winston Salem	
	Clemmons	Greensboro	King	Pfafftown	Summerfield		
Oklahoma	Oklahoma City						\$350,000
	Arcadia	Edmond	Moore	Noble	Oklahoma Twp	The Village	
	Choctaw	Jones	Mustang	Norman	Piedmont	Yukon	
	Cleveland	Midwest City	Newcastle	Oklahoma City			
	Tulsa						\$350,000
	Bixby	Catoosa	Collinsville	Jenks	Owasso		
	Broken Arrow	Claremore	Coweta	Mounds	Tulsa		
Oregon	Portland						\$450,000
	Aloha	Carlton	Gladstone	Lafayette	Ridgefield	Washougal	
	Battle Ground	Clackamas	Government Camp	Lake Oswego	Sandy	Welches	
	Beaverton	Columbia City	Gresham	McMinnville	Sherwood	West Linn	
	Boring	Cornelius	Happy Valley	Milwaukie	St. Helens	Wilsonville	
	Brightwood	Damascus	Hillsboro	Oregon City	Tigard	Yacolt	
	Camas	Eagle Creek	King City	Port Orchard	Tualatin	Yamhill	
	Canby	Forest Grove	La Center	Rhododendron	Vancouver		

Pennsylvania

Philadelphia						\$400,000
Abington	Cochranville	Flourtown	King Of Prussia	Paoli	Souderton	
Ambler	Collegeville	Folsom	Lafayette Hill	Parkesburg	Spring City	
Ardmore	Colmar	Gap	Landenberg	Pennsburg	Swarthmore	
Atglen	Conshohocken	Gilbertsville	Lansdale	Perkasie	Telford	
Audubon	Devon	Glen Mills	Levittown	Perkiomenville	Thorndale	
Avondale	Dillsburg	Glenmoore	Limerick	Philadelphia	Toughkenamon	
Bala Cynwyd	Downingtown	Glenside	Lincoln University	Phoenixville	Trappe	
Barto	Doylestown	Harleysville	Malvern	Pipersville	Wallingford	
Bensalem	Dresher	Hatboro	Maple Glen	Plymouth Meeting	Warminster	
Berwyn	Drexel Hill	Hatfield	Media	Pottstown	Warrington	
Blue Bell	Eagleville	Havertown	Morrisville	Quakertown	Washington Crossing	
Boyertown	East Fallowfield	Holmes	Morton	Red Hill	Wayne	
Bridgeport	East Fallowfield Twp	Honey Brook	Narberth	Ridley Park	West Chester	
Broomall	East Greenville	Horsham	New Britain	Royersford	West Grove	
Bryn Mawr	East Norriton	Huntingdon Valley	Newtown	Rutledge	Willow Grove	
Chadds Ford	Elkins Park	Jamison	Newtown Square	Schwenksville	Woodlyn	
Chalfont	Elverson	Jeffersonville	Norristown	Secane	Wynnewood	
Chester Springs	Fairless Hills	Jenkintown	North Wales	Sellersville	Yardley	
Chesterbrook	Feasterville Trevose	Kennett Square	Oreland	Solebury	Zieglerville	
Coatesville	Fleetwood					

Pittsburgh

						\$400,000
Allison Park	Cheswick	Gibsonia	Kennedy	Mount Lebanon	Valencia	
Beaver	Clinton	Glenshaw	Mars	Oakdale	Venetia	
Bethel Park	Conway	Greenfield	Mc Donald	Oakmont	Verona	
Blawnox	Coraopolis	Harmony	Mc Kees Rocks	Pittsburgh	Warrendale	
Bridgeville	Cranberry Twp	Harrisburg	Mc Murray	Seven Fields	Washington	
Butler	Crescent	Houston	Moon	Sewickley	Wexford	
Canonsburg	Eighty Four	Imperial	Moon Twp	Upper St. Clair	Zelienople	
Carnegie	Evans City					

South Carolina

Charleston

						\$350,000
Adams Run	Folly Beach	Huger	Ladson	Moncks Corner	Ridgeville	
Awendaw	Goose Creek	Isle Of Palms	Lincolnton	Mount Pleasant	Sullivans Island	
Charleston	Hanahan	Johns Island	Mc Clellanville	Ravenel	Summerville	
Deweese Island						

Columbia

						\$400,000
Bethune	Cassatt	Elgin	Irmo	Liberty Hill	Ridgeway	
Blythewood	Columbia	Forest Acres	Lexington	Lugoff	West Columbia	
Camden						

Myrtle Beach

						\$400,000
Calabash	Conway	Longs	Myrtle Beach	Surfside Beach		
Cherry Grove	Little River	Murrells Inlet	North Myrtle Beach			

Tennessee

Knoxville

						\$400,000
Clinton	Friendsville	Kimberlin Heights	Louisville	Powell	Tallassee	
Corryton	Greenback	Knoxville	Luttrell	Rockford	Townsend	
Farragut	Heiskell	Lenoir City	Maryville	Seymour	Walland	

Memphis

						\$400,000
Arlington	Burlison	Covington	Garland	Memphis	Olive Branch	
Atoka	Byhalia	Crawfordsville	Germantown	Millington	Piperton	
Bartlett	Collierville	Drummonds	Lakeland	Munford	Southaven	
Brighton	Cordova	Eads	Marion	Nesbit	West Memphis	

Nashville

						\$400,000
Antioch	Gallatin	Hendersonville	Nashville	Smyrna		
Columbia	Goodlettsville	Lebanon	Old Hickory	Spring Hill		

Texas

Austin \$350,000

Austin	Coupland	Jonestown	Leander	Pflugerville	Spicewood
Buda	Dripping Springs	Kyle	Liberty Hill	Point Venture	Taylor
Cedar Creek	Elgin	La Vernia	Manchaca	Round Rock	Texas City
Cedar Park	Georgetown	Lago Vista	Manor	San Marcos	Uhland
Converse	Hutto	Lakeway	Mansfield		

Dallas \$400,000

Addison	Colleyville	Forney	Krum	Oak Leaf	Sachse
Aledo	Converse	Fort Worth	Lake Dallas	Oak Point	Saginaw
Allen	Coppell	Frisco	Lakewood Village	Ovilla	Sanger
Anna	Corinth	Garland	Lancaster	Palmer	Seagoville
Annetta	Cresson	Georgetown	Lantana	Pilot Point	Shady Shores
Argyle	Cross Roads	Glenn Heights	Lewisville	Plano	Southlake
Arlington	Crowley	Godley	Little Elm	Ponder	St. Paul
Aubrey	Dallas	Grand Prairie	Lowry Crossing	Princeton	Sunnyvale
Azle	Dalworthington Gardens	Grapevine	Lucas	Prosper	Talty
Balch Springs	Denton	Haltom City	Mansfield	Providence Village	Terrell
Bedford	DeSoto	Haslet	McKinney	Red Oak	The Colony
Benbrook	Double Oak	Heartland	McLendon Chisholm	Richardson	Trophy Club
Blue Mound	Duncanville	Heath	Melissa	Richland Hills	Venus
Bulverde	Edgecliff Village	Hickory Creek	Mesquite	Roanoke	Watauga
Burleson	Ennis	Highland Village	Midlothian	Rockwall	Waxahachie
Carrollton	Eules	Hurst	Millsap	Rosharon	Weatherford
Cedar Hill	Fairview	Irving	Murphy	Rowlett	Willow Park
Celina	Farmers Branch	Keller	Nevada	Royse City	Wylie
Cleburne	Ferris	Kingsland	New Hope		
Cockrell Hill	Flower Mound	Krugerville	North Richland Hills		

Houston \$350,000

Alvin	Cleveland	Greenville	Liverpool	Pilot Point	Spring
Angleton	Conroe	Highlands	Magnolia	Pinehurst	Stafford
Arcola	Converse	Hillcrest Village	Manvel	Porter	Sugar Land
Bacliff	Cove	Houston	Meadows Place	Richmond	Sweeny
Baytown	Crosby	Huffman	Missouri City	Rockwall	Texas City
Beach City	Cypress	Humble	Mont Belvieu	Rosenberg	The Woodlands
Beasley	Dayton	Iowa Colony	Montgomery	Rosharon	Tomball
Bellaire	Deer Park	Jersey Village	Nassau Bay	San Leon	Vicksburg
Brazoria	Dickinson	Katy	New Braunfels	Seabrook	Weatherford
Brookshire	El Lago	Kemah	Oak Ridge North	Shenandoah	Webster
Brookside	Freeport	Kingwood	Panorama Village	Shoreacres	Weston Lakes
Clear Creek	Fresno	La Porte	Pasadena	Simonton	Willis
Clear Lake Shores	Friendswood	League City	Pearland	South Houston	Woodloch
Cleburne	Fulshear	Little Elm			

San Antonio \$350,000

Adkins	Castle Hills	Garden Ridge	Lytle	San Antonio	Spring Branch
Atascosa	Castroville	Helotes	Magnolia	Santa Clara	St Hedwig
Balcones Heights	Chico	Katy	Marion	Schertz	Terrell Hills
Bandera	Cibolo	La Vernia	McQueeney	Seguin	Universal City
Bastrop	Converse	Lakehills	New Braunfels	Selma	Von Ormy
Boerne	Elmendorf	Leon Valley	Pipe Creek	Splendora	Waxahachie
Bulverde	Fair Oaks Ranch	Live Oak	Princeton	Spring	Windcrest
Canyon Lake	Fischer				

Utah

Salt Lake City \$500,000

American Fork	Elk Ridge	Layton	Payson	Sandy	Taylorsville
Bingham Canyon	Farmington	Lehi	Plain City	Santaquin	Tooele
Bluffdale	Grantsville	Magna	Pleasant Grove	Saratoga Springs	Vineyard
Bountiful	Harrisville	Mapleton	Pleasant View	South Jordan	Washington Terrace
Centerville	Herriman	Marriott Slaterville	Provo	South Salt Lake	West Bountiful
Clearfield	Highland	Midvale	Riverdale	Spanish Fork	West Haven
Clinton	Holladay	Millcreek	Riverton	Springville	West Jordan
Cottonwood Heights	Hooper	Murray	Roy	Stansbury Park	West Point
Draper	Kaysville	North Salt Lake	Salem	Sunset	West Valley City
Eagle Mountain	Kearns	Orem	Salt Lake City	Syracuse	Woods Cross

Virginia

Richmond						\$400,000
Ashland	Chester	Glen Allen	Highland Springs	Montpelier	Richmond	
Beaverdam	Chesterfield	Hanover	Mechanicsville	Moseley	Sandston	
Bumpass	Doswell	Henrico	Midlothian	North Chesterfield	South Chesterfield	
Washington DC						\$450,000
Alexandria	Burke	Falls Church	Linden	Nokesville	Springfield	
Annandale	Centreville	Fredericksburg	Lorton	Paris	Stafford	
Ashburn	Chantilly	Front Royal	Lovettsville	Purcellville	Sterling	
Berryville	Chesterfield	Gainesville	Manassas	Reston	Strasburg	
Bluemont	Dale City	Haymarket	Manassas Park	Round Hill	Triangle	
Boyce	Dumfries	Herndon	Middleburg	Ruther Glen	Woodbridge	
Bristow	Fairfax	Leesburg	Middletown	Spotsylvania		

Washington

Seattle						\$500,000
Anderson Island	Des Moines	Kent	Monroe	Rainier	South Prairie	
Arlington	Edgewood	Lacey	Mountlake Terrace	Redmond	Spanaway	
Auburn	Edmonds	Lake Stevens	Mukilteo	Renton	Stanwood	
Black Diamond	Enumclaw	Lake Tapps	North Bend	Roy	Steilacoom	
Bonney Lake	Everett	Lakewood	Olympia	Seabeck	Sumner	
Bothell	Federal Way	Lynnwood	Orting	SeaTac	Tacoma	
Bremerton	Fife	Maple Valley	Pacific	Seattle	Tukwila	
Brier	Fircrest	Marysville	Port Orchard	Shoreline	Tumwater	
Buckley	Graham	Mill Creek	Poulsbo	Silverdale	University Place	
Burien	Greenwater	Milton	Puyallup	Snohomish	Yelm	
Covington	Issaquah					

Wisconsin

Madison						\$350,000
Belleville	Cottage Grove	Deforest	Middleton	Oregon	Waunakee	
Blue Mounds	Cross Plains	Fitchburg	Monona	Verona	Windsor	
Brooklyn	Dane	Madison	Mount Horeb			
Milwaukee						\$400,000
Big Bend	Greendale	Jackson	Muskego	Okauchee	Thiensville	
Brookfield	Greenfield	Lannon	Nashotah	Pewaukee	Waukesha	
Delafield	Hales Corners	Lisbon	New Berlin	Port Washington	Wauwatosa	
Elm Grove	Hartford	Menomonee Falls	Oak Creek	Saukville	West Bend	
Franklin	Hartland	Mequon	Oconomowoc	Sussex	Whitefish Bay	
Grafton	Hubertus	Mukwonago				



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