

MEDIA ANNOUNCEMENT

***\$1.1 MILLION ALLOCATED TO AFFORDABLE HOUSING***

For Immediate Release  
Tuesday, October 18, 2005

Contact: Marlene Flagel, President  
COUNTY CORP  
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Montgomery County Commissioners awarded \$1.1 million to COUNTY CORP for affordable housing programs. COUNTY CORP will use the funds for low-interest rate owner-occupied rehabilitation loans, down payment assistance, and purchase and rehab of vacant structures. COUNTY CORP has been improving the quality of life for residents of Montgomery County since 1980.

According to Marlene Flagel, President of COUNTY CORP, "Lower income households need to know that we are here to help with their home improvement needs. COUNTY CORP is a great alternative to high risk lenders. We have seen an increasing trend for families with credit issues of becoming victims of excessively high interest rates and monthly payments." She continued, "Those least able to afford it are paying a hefty price and worse yet, eventually losing their homes."

At COUNTY CORP, not everyone may qualify for a rehab loan today, but our staff works with families to position them for an affordable loan in the near future.

COUNTY CORP, the non-profit development arm for Montgomery County, offers affordable home improvement loans with interest rates as low as 4%. The COUNTY CORP team is ready to help with loans for siding, windows, doors, remodeled kitchens, and baths, as well as, new furnaces and other energy related improvements. For the past 25 years, COUNTY CORP has served low- and moderate-income families in Montgomery County, outside the Cities of Dayton and Kettering.

Aggressive advertising by predatory lenders, who offer quick money with instant approval, lures more and more households. In reality predatory loans have high interest rates, balloon payments, and provide more debt than the property is worth.

If you have an interest in making home improvements, COUNTY CORP has no application fee and can take applications over the phone. Call COUNTY CORP today at 225-6328 for more information.