



WELCOME

**RTA can help you buy a home.**

Introducing the Smart Commute® Plus Initiative.

**RTA**

## AN EASIER ROUTE TO OWNING A HOME

Buying a new home is part of the American Dream – and the Smart Commute® Plus Initiative can help make that dream a reality. By selecting a home within one-quarter mile of RTA bus or one half-mile of RTA rail service, you may qualify for the added benefits of getting a home mortgage through the Smart Commute Plus Initiative.

## MORTGAGES UNDER THE SMART COMMUTE PLUS INITIATIVE OFFER:

- **Increased home buying power** – that applies the savings you'd realize by using RTA to your qualifying income
- **Low down payment** – in many cases, as little as \$500
- **Flexible qualifying guidelines\*** – that make home ownership qualification easier
- **FREE RTA bus and rail passes** for six months

## HOW TO APPLY

Contact one of the following lenders to determine your eligibility and apply for a mortgage loan through the Smart Commute Plus Initiative:

**Countrywide  
Home Loans**  
216.707.2110

**Sky Bank**  
800.231.6107

**Huntington  
Bank**  
216.447.4424

**Key Bank**  
800.487.8334

## THE SMART COMMUTE PLUS INITIATIVE – A LOCAL PARTNERSHIP

The Smart Commute Plus Initiative is a partnership that includes the Greater Cleveland Regional Transit Authority (RTA), Countrywide, Huntington Bank, Key Bank and Sky Bank. The initiative is designed to expand housing choices and reduce traffic congestion by linking housing and public transportation.



\*Subject to credit approval.

