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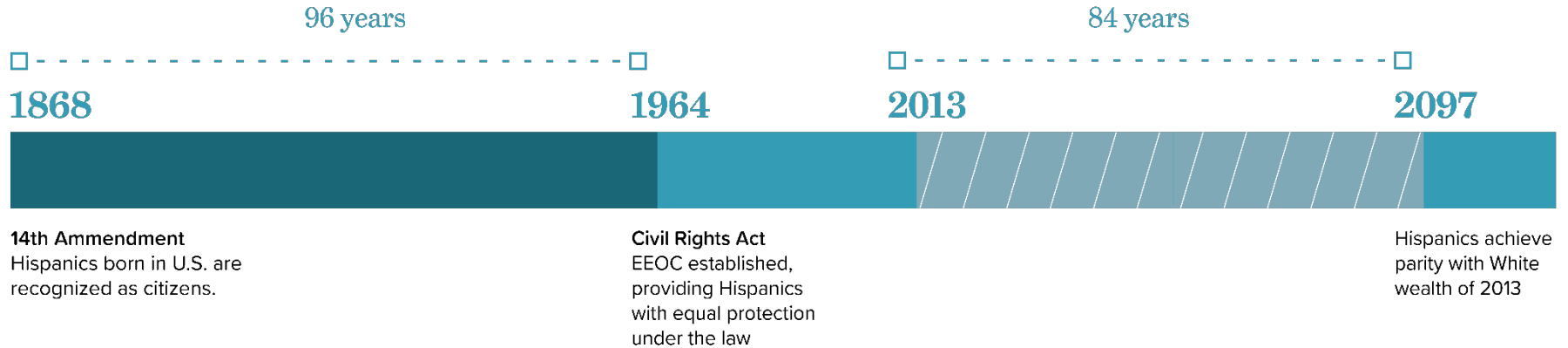
The American Dream

“

(It is) that dream of a land in which life should be better and richer and fuller for everyone, with opportunity for each according to ability or achievement. It is not a dream of motor cars and high wages merely, but a dream of social order in which each man and each woman shall be able to attain to the fullest stature of which they are innately capable.”

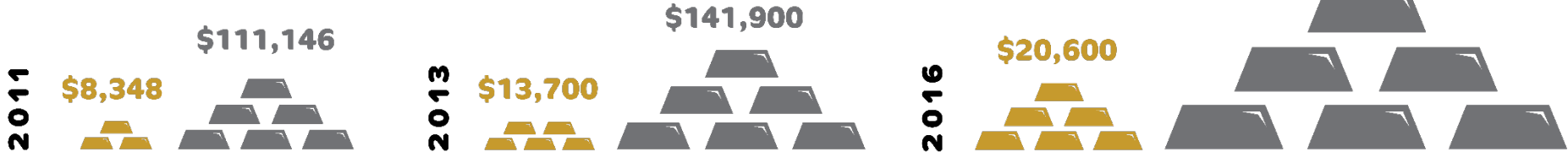
James Truslow Adams
The Epic of America

Hispanic Wealth Disparity Timeline

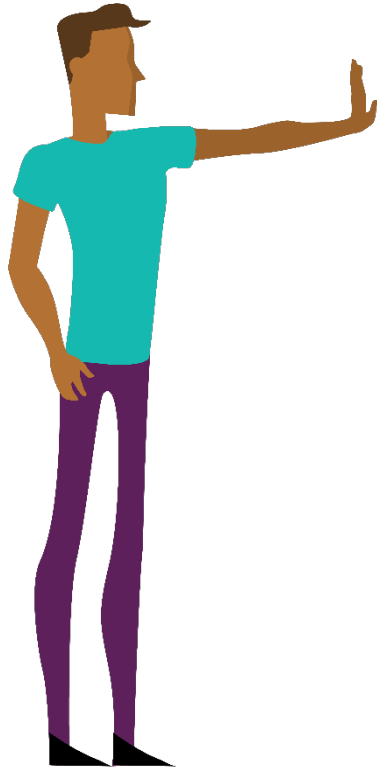


Median Household Wealth

 HISPANICS  WHITES



Primary Obstacles To Hispanic Homeownership



EXTERNAL OBSTACLES

1. Affordable housing inventory at crisis levels.
2. Natural disaster impacts on California, Texas, Florida and Puerto Rico.
3. Uncertainty over immigration policy.

OBSTACLES TO GETTING A MORTGAGE

1. Insufficient credit score or history.
2. Affording the down payment.
3. Insufficient income for monthly payments.



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