



NEW HAMPSHIRE  
HOUSING

# Stack the odds in your favor with a fixed-rate loan plus cash assistance.

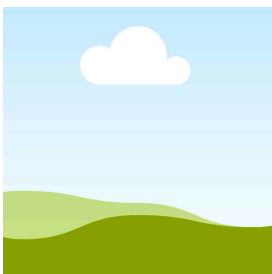
With the **Home Preferred** and **Home Preferred Plus** Programs homebuyers benefit from conventional financing plus help with downpayment and/or closing costs. Lucky you.



**Home Preferred** offers fixed-rate Conventional financing with greatly reduced mortgage insurance options, no loan level price adjustments and only 3% down!

This program provides up to \$15,000 in downpayment assistance as a second mortgage with a 0% interest rate and APR. There are no monthly payments and the term is 30 years. It is available for those purchasing a single-family home (1-4 unit), Condo or Manufactured Home.

## CONTACT ME TO LEARN MORE!



**NAME HERE**

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## REQUIREMENTS

- Must be an owner-occupied primary residence
- Qualifying income up to \$167,800
- Homebuyer education required for first-time homebuyers and those using downpayment cash assistance.
- Minimum Credit Score of 620



Visit **NHHomeownership.org** for more information.



\*\*Zero % Interest and APR is on "Downpayment Assistance" second mortgage loan only. Repayment is due in full: upon sale of home, refinance of, if the home is no longer your primary residence, bankruptcy, or 30 years. Speak with an approved lender or visit NHHomeownership.org for more details. Additional terms, limits and conditions may apply.