



There's a first-time and a right time. This time it's both.

With our **Home First** and **Home First Plus Programs**, homebuyers benefit from a low fixed-rate loan and up to \$15,000 in cash assistance for downpayment and closing costs. This time it's a win-win.

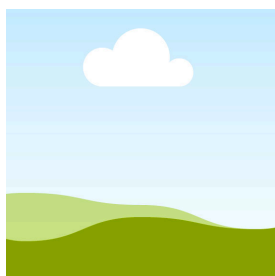


Home First is for first-time homebuyers (no ownership in the past 3 years), Qualified Veterans or those buying in a Targeted Area. Must meet income and purchase price limits for the town/city in which the property is located.

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.

The **Home First** program has a required downpayment that will vary by insurer from 0%-3.5%

CONTACT ME TO LEARN MORE!



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REQUIREMENTS

- Available with FHA, VA, USDA and Conventional loan options.
- Minimum Credit Score of 620
- Homebuyer education required for first-time homebuyers and those using downpayment cash assistance.
- Cannot be combined with the Homebuyer Tax Credit Program
- May be subject to a Recapture Tax if the home is sold within the first 9 years, there is home appreciation, and the borrower exceeds certain income limits.



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.