



NEW HAMPSHIRE  
HOUSING

# Extra cash can help open doors – like the front door to your new home.

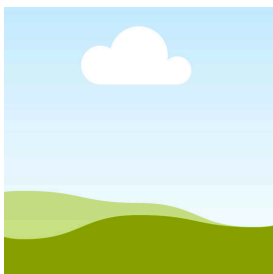
With the **Home Flex** and **Home Flex Plus** Programs homebuyers benefit from many great options, including money for down payments and closing costs, rehab loans, and refinancing. Welcome home.



The **Home Flex** Program includes government-insured financing at a great low fixed-rate mortgage with no loan level price adjustments and as little as 0% down. This product also offers a Rehab Loan option providing funds up to \$75,000 for repairs!

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 FICO 620.
- 0% Down available on USDA and VA loan options.
- 3.5% is required for loans insured by FHA.
- Rehab funds available up to \$75,000!



Visit [NHHomeownership.org](https://www.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](https://www.NHHomeownership.org) for more details. Additional terms, limits and conditions may apply.