<table>
<thead>
<tr>
<th><strong>Habitat for Humanity Loan</strong></th>
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<tr>
<th><strong>Description:</strong></th>
<th>This program promotes the construction of affordable homes by providing loans to low-income, first-time homebuyers through New Hampshire affiliates of Habitat of Humanity, Inc.</th>
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| **Term:**        | • Secured by a subordinate mortgage due on sale, refinance or when no longer owner occupied  
                   • Note and Mortgage provided by New Hampshire Housing |
| **Interest Rate:** | • 0% interest rate  
                   • No monthly payments |
| **Loan Purpose:** | • Construction of affordable homes  
                   • Must be owner occupied |
| **Occupancy:**    |                                                                                                             |
| **Eligible Borrowers:** | • Approved for financing through a Habitat for Humanity affiliate  
                           • Monthly housing ratio (Principal on a 360-month term, taxes and insurance divided by monthly gross income) must be between 25% and 40%  
                           • Income below 80% of HUD median for the area  
                           • Must be the borrower’s principal residence |
| **Property Eligibility:** | • Property must be located in New Hampshire  
                               • New construction  
                               • Property must conform to all state and local building codes |
| **Maximum Loan Amount:** | • Up to $15,000 |

| **Notes:** | • Each New Hampshire affiliate of Habitat of Humanity, Inc. participating in the program will sign a Memorandum of Understanding with New Hampshire Housing before participating in the program.  
             • Funding source is from Housing Loan Trust (HLT) funds, and is subject availability from New Hampshire Housing.  
             • For program information or to apply, contact a New Hampshire affiliate of Habitat of Humanity, Inc. |