



We Make  
**Homeownership  
Happen**

# 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 FHA, VA and Rural Development insured financing at a great low fixed-rate mortgage with no loan level price adjustments.
- Can be combined with our cash assistance that provides funds for downpayment and closing costs.
- The cash assistance is a 4-year forgivable second mortgage at zero percent interest.

#### REQUIREMENTS

- Must be an owner-occupied primary residence
- Qualifying income up to \$151,200
- Homebuyer education required for first-time homebuyers and those using downpayment cash assistance
- Minimum FICO 620



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

