



We Make
**Homeownership
Happen**

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 a greatly reduced mortgage insurance option and 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.

