



# Programs

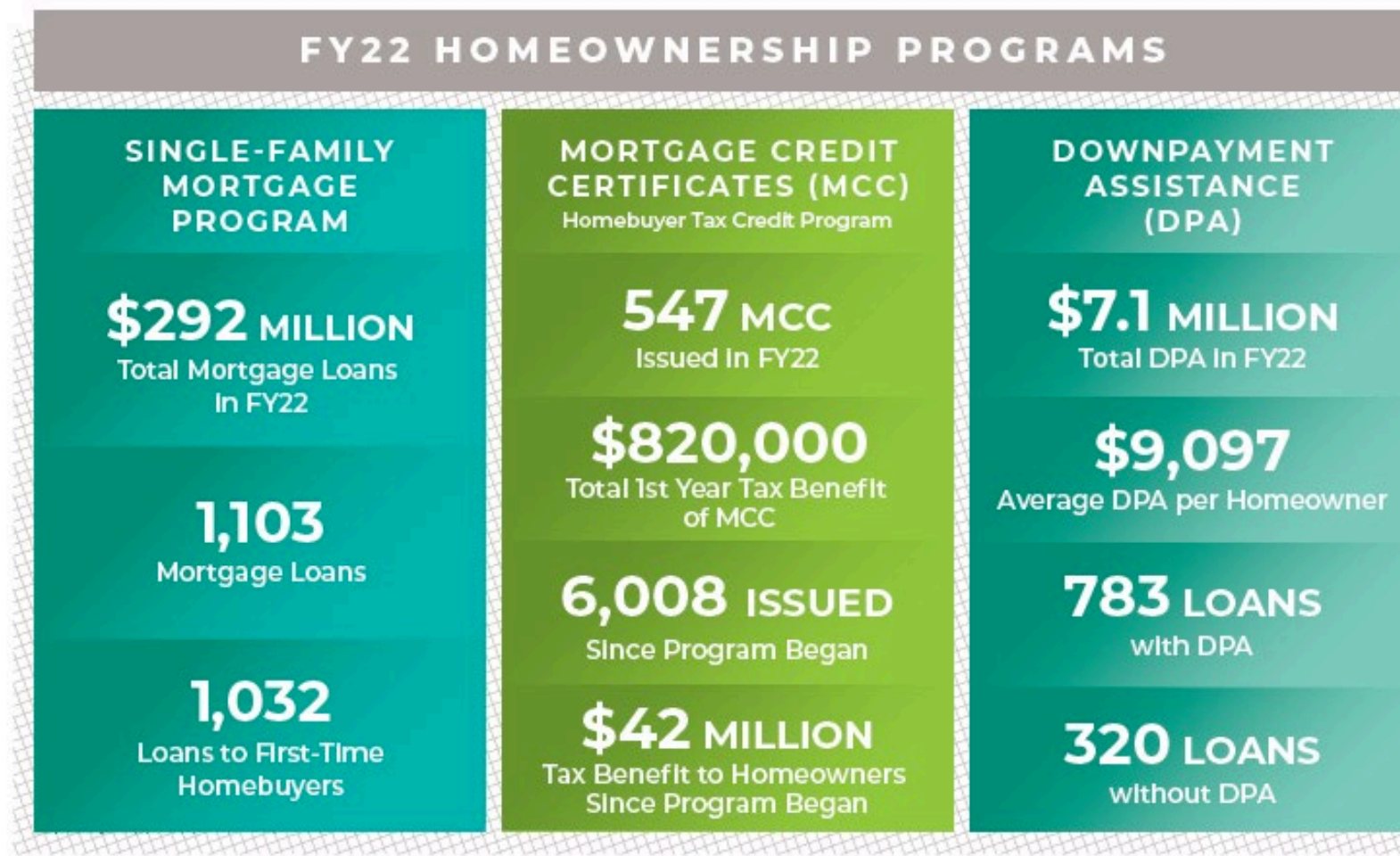
---

That Help Make  
**Homeownership**  
**Happen!**

**JULIE JUSSIF**

Managing Director, Homeownership Division

# HOMEOWNERSHIP MORTGAGE PROGRAMS



# HOMEOWNERSHIP MORTGAGE PROGRAMS

- Below market interest rates
- \$10,000 in downpayment assistance
- Only payable upon sale, refinance or bankruptcy within the first 4 years
- Government insured loan programs
- \$35,000 in rehab funds available
- Income and purchase price limits apply



**Homeownership**  
is **\$10,000**  
closer than you think.

We offer **\$10,000 in downpayment assistance** to qualified borrowers. That's how we make homeownership happen. Find out if you qualify.



NEW HAMPSHIRE  
HOUSING

Find a mortgage that works for you at [NHHomeownership.org](http://NHHomeownership.org)



# HOMEOWNERSHIP MORTGAGE PROGRAMS

- **\$10,000 in downpayment and closing costs:** can be combined with our other downpayment programs for a total of \$20,000!
- **Must be a First-Generation Homebuyer**
- **Must be originated through our Participating Originators Partners**
- **Requires homebuyer education**

FOR 1ST GENERATION HOMEBUYERS,  
THE PATH TO HOMEOWNERSHIP JUST GOT

**\$10,000  
EASIER**

Our 1stGenHomeNH program provides first-generation homebuyers with \$10,000 in cash assistance for downpayment and closing costs.\*

**1ST  
GEN  
HOME  
NH**



# WHY NH HOUSING?

- We have flexible mortgage programs
- We are your trusted source for downpayment assistance
- We do not charge loan level price adjustments
- We have a fixed compensation model
- We offer rehab programs to get up to \$35,000 in rehab funds



# NHHomeownership.org

[STEPS TO  
HOMEOWNERSHIP](#)[PARTICIPATING  
LENDERS](#)[OUR  
PROGRAMS](#)[EDUCATION  
AND RESOURCES](#)

## Participating Lenders

To get a New Hampshire Housing mortgage, you must work with one of our approved Participating Lenders. Choose a lender from the list below.

SELECT PROGRAMS

ALL PROGRAMS ▼

SELECT REGION

ALL REGIONS ▼

Or

[TOP LOAN OFFICERS →](#)

★ Look for the stars! Our Platinum Level and Gold Level lenders are those who closed the highest number of New Hampshire Housing loans last year.

★ PLATINUM LEVEL <b>GUILD MORTGAGE</b> 1-800-640-0753 <a href="#">LEARN MORE →</a>	★ PLATINUM LEVEL <b>WOODSVILLE GUARANTY SAVINGS BANK</b> 1-800-564-2735 <a href="#">LEARN MORE →</a>	★ GOLD LEVEL <b>CMG FINANCIAL</b> 888-646-5626 <a href="#">LEARN MORE →</a>	★ GOLD LEVEL <b>HARBORNE MORTGAGE</b> 800-877-8686 <a href="#">LEARN MORE →</a>	★ GOLD LEVEL <b>FAIRWAY INDEPENDENT MORTGAGE</b> 866-912-4800 <a href="#">LEARN MORE →</a>
★ GOLD LEVEL <b>WATERSTONE MORTGAGE</b> 800-354-1149 <a href="#">LEARN MORE →</a>	★ GOLD LEVEL <b>BANK OF NEW HAMPSHIRE</b> 603-524-1212 <a href="#">LEARN MORE →</a>	★ GOLD LEVEL <b>MORTGAGE NETWORK, INC.</b> 1-800-334-4648 <a href="#">LEARN MORE →</a>	★ GOLD LEVEL <b>ST. MARY'S BANK</b> 1-888-786-2791 <a href="#">LEARN MORE →</a>	★ GOLD LEVEL <b>TOTAL MORTGAGE</b> 603-235-8600 <a href="#">LEARN MORE →</a>
★ GOLD LEVEL <b>MEREDITH VILLAGE SAVINGS BANK</b> 1-800-922-6872 <a href="#">LEARN MORE →</a>	★ GOLD LEVEL <b>MOVEMENT MORTGAGE, LLC</b> 888-589-4416 <a href="#">LEARN MORE →</a>	★ GOLD LEVEL <b>PINNACLE MORTGAGE CORP.</b> 603-518-7900 <a href="#">LEARN MORE →</a>	★ GOLD LEVEL <b>EMBRACE HOME LOANS</b> 603-232-9093 <a href="#">LEARN MORE →</a>	★ GOLD LEVEL <b>MASCOMA BANK</b> 1-888-627-2662 <a href="#">LEARN MORE →</a>





# TOP 2022 COMPANIES

Participating Lender Channel



**Guild**  
mortgage

**1<sup>st</sup> PLACE**  
**386 LOANS: \$104.4 MILLION**







CMG FINANCIAL

2<sup>nd</sup> PLACE  
285 LOANS: \$73.6 MILLION





**3<sup>rd</sup> PLACE**  
**272 LOANS: \$68.2 MILLION**





**4<sup>th</sup> PLACE**  
**114 LOANS: \$30.3 MILLION**





**5<sup>th</sup> PLACE**  
**51 LOANS: \$12.9 MILLION**





**Bank of  
New Hampshire**

**6<sup>th</sup> PLACE  
48 LOANS: \$8.6 MILLION**





total  mortgage

**8<sup>TH</sup> PLACE**  
**38 LOANS: \$10.9 MILLION**







**9<sup>TH</sup> PLACE**  
**27 LOANS: \$7.2 MILLION**





embrace<sup>®</sup>  
home loans

10<sup>TH</sup> PLACE  
24 LOANS: \$6.3 MILLION





NEW HAMPSHIRE  
HOUSING



**TOP LENDERS**

---

# TOP 2022 COMPANIES

## Participating Originator Channel



1<sup>ST</sup> PLACE  
53 LOANS: \$10.1 MILLION





The Mortgage Center  
St. Mary's Bank



2<sup>ND</sup> PLACE  
40 LOANS: \$10.5 MILLION



**3<sup>RD</sup> PLACE**  
**35 LOANS: \$7.3 MILLION**







  
Pinnacle  
Mortgage Corp.

*"Trusted, Professional & Experienced"*

NMLS #1323739



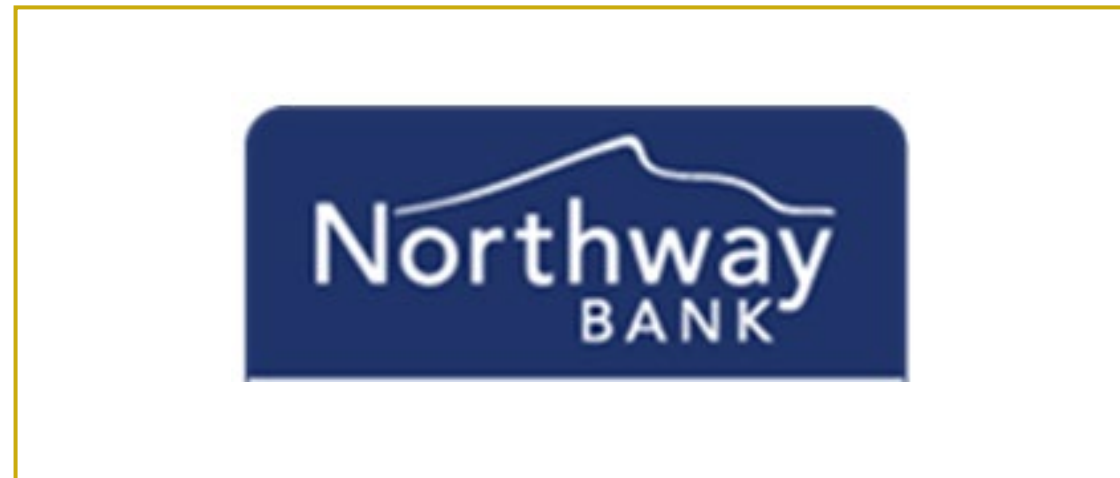
**4<sup>TH</sup> PLACE**  
**24 LOANS: \$7.8 MILLION**





**5<sup>th</sup> PLACE**  
**21 LOANS: \$3.9 MILLION**





**5<sup>th</sup> PLACE**  
**21 LOANS: \$3.6 MILLION**



# JUST REMEMBER...

- \$151,200 Income Limit
- Downpayment & Closing Cost Assistance
- Rehab Funds
- Homebuyer Tax Credit Program



**Homeownership**  
happened **to us.**

New Hampshire Housing makes homeownership happen with our Home First and **downpayment assistance** programs for first-time homebuyers.



**NEW HAMPSHIRE**  
**HOUSING**

Find a mortgage that works for you at [NHHomeownership.org](http://NHHomeownership.org)





We Make  
**Homeownership  
Happen!**





# NH HOME BUYER FAIRS

FREE EVENTS • DOOR PRIZES

**MARCH 11**  
MANCHESTER

**MARCH 25**  
SEACOAST

**APRIL 1**  
NORTH COUNTRY

**JOIN US!**





NEW HAMPSHIRE  
HOUSING

# 2023 Homeownership Conference

MARCH 8, 2023

We Make  
**Homeownership  
Happen!**