

READY FOR A \$15K BOOST IN YOUR DOWN PAYMENT?



Starting April 1, 2023, if you are a first-time homebuyer or military veteran and qualify for a NC Home Advantage Mortgage™, you may also be eligible for **\$15,000 IN DOWN PAYMENT ASSISTANCE** offered by the NC Housing Finance Agency.

The NC Home Advantage Mortgage™ could be a great fit for buyers looking for safe, affordable financing. It can be structured as an FHA, VA, USDA or conventional loan.

Similar to the other down payment assistance options available with the NC Home Advantage Mortgage™ program, this down payment help is a 0% interest, deferred second mortgage, which is forgiven 20% per year at the end of years 11-15, with complete forgiveness at the end of year 15.

(Source: <https://www.nchfa.com/home-buyers/buy-home/nc-1st-home-advantage-down-payment>)

**Start your journey towards homeownership.
Reach out to learn more.**



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AM I ELIGIBLE?

- ✓ You are a first-time homebuyer (have not owned a home as your principal residence in the past three years), military veteran, or are purchasing a home in a targeted area
- ✓ You are purchasing a home in North Carolina
- ✓ You occupy the home as your principal residence within 60 days of closing
- ✓ Your income and home sale price do not exceed certain limits
- ✓ Your credit score is 640 or higher
- ✓ You are a legal resident of the US



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