

BUYING YOUR FIRST HOME?

YOU MAY QUALIFY FOR $15,000 IN DOWN PAYMENT ASSISTANCE!

Are you buying a home in Cabarrus, Cumberland, Guilford, Johnston or Mecklenburg counties? You may qualify for $15,000 in down payment assistance in the form of a five-year, deferred loan at zero interest provided by the N.C. Housing Finance Agency when combined with the Agency's 30-year, fixed-rate N.C. Home Advantage Mortgage™. Plus, the down payment loan is forgiven at 20% per year for each full year you stay in the home. This means if you live in your home for five full years, you won't be required to pay it back!

You may qualify for $15,000 down payment assistance if:

- You are a first-time home buyer OR have not owned a home in the past three years
- Your income does not exceed the program limits
- You purchase an existing home under $245,000
- You buy in one of the five targeted counties
- Your credit score is 640 or higher
- You complete the home buyer education course in person or online

If you are not a first-time home buyer or if you are not purchasing a home in one of the five targeted counties, you may still be eligible to receive up to 5% of the loan amount in down payment assistance with the N.C. Home Advantage Mortgage™. **Learn more at www.nchfa.com**.

Contact me to see if you qualify for these down payment assistance programs!



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