

CULINARY & BARTENDERS HOUSING PARTNERSHIP

Up to \$20,000 in assistance
to purchase your first home!

KEY INGREDIENTS OF THE PROGRAM INCLUDE:

- ✔ A down payment assistance loan up to \$20,000 with 0% interest rate.
- ✔ You do not have to pay back the loan unless you sell, rent, or refinance the property.
- ✔ If you sell, rent, or refinance you pay the loan back at face value with no interest charges.
- ✔ You must live in the house you buy (no second homes or vacation homes).
- ✔ You must not have owned a home within the past three years.
- ✔ You must contribute 3.5% down payment for an FHA mortgage.
- ✔ You must contribute 1% of the purchase price for a conventional mortgage.
- ✔ Your combined household income can't be greater than \$92,010 for a 1-3 person household. For a household with 4 or more persons, your combined household income can't be greater than \$106,250.

For a complete list of guidelines and requirements visit:
www.nevadapartners.org/housing-partnerships

**Call me today to find out
if you qualify**



Michael Ivanov

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