

# HOME IS POSSIBLE FOR: FIRST-TIME HOMEBUYERS

Interest-free down-payment assistance with a competitive interest rate



## Key Benefits:

- Down payment assistance at 4% of total loan amount ✓
- Usable for down payment and closing costs ✓
- Forgivable after 15 years (if you stay in your home) ✓
- Attractive, 30-year fixed interest rate ✓
- Statewide program ✓

## Program Requirements:

- Must be a first-time homebuyer ✓  
(have not owned a home in the past 3 years)
- Maximum purchase price & income limits by county ✓
- Minimum credit score of 660 ✓
- Must live in home as primary residence ✓
- Must meet standard underwriting requirements ✓
- Homebuyer education required ✓



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