



# There's a first-time and a right time. This time it's both.

With our **Home First** and **Home First Plus Programs**, homebuyers benefit from a low fixed-rate loan and up to \$15,000 in cash assistance for downpayment and closing costs. This time it's a win-win.



**Home First** is for first-time homebuyers (no ownership in the past 3 years), Qualified Veterans or those buying in a Targeted Area. Must meet income and purchase price limits for the town/city in which the property is located.

This program provides up to \$15,000 in downpayment assistance as a second mortgage with a 0% interest rate and APR. There are no monthly payments and the term is 30 years. It is available for those purchasing a single-family home (1-4 unit), Condo or Manufactured Home.

The **Home First** program has a required downpayment that will vary by insurer from 0%-3.5%

## CONTACT US TO LEARN MORE!



Phone: 800.922.6872  
mvsb.com  
NMLS# 466022

\*\*Zero % Interest APR is on "Downpayment Assistance" second mortgage loan only. Repayment is due in full: upon sale of home, refinance of, if the home is no longer your primary residence, bankruptcy, or 30 years. Speak with an approved lender or visit [NHHomeownership.org](http://NHHomeownership.org) for more details. Additional terms, limits and conditions may apply.

## REQUIREMENTS

- Available with FHA, VA, USDA and Conventional loan options.
- Minimum Credit Score of 620
- Homebuyer education required for first-time homebuyers and those using downpayment cash assistance.
- Cannot be combined with the Homebuyer Tax Credit Program
- May be subject to a Recapture Tax if the home is sold within the first 9 years, there is home appreciation, and the borrower exceeds certain income limits.



Visit [NHHomeownership.org](http://NHHomeownership.org) for more information.

