

Own your home in an **ROC with as little as 5%** down.

With the **Home Preferred** for Manufactured Housing in ROCs Program homebuyers financing in an approved ROC benefit from competitive rates with as little as 5% down. A sweet deal.



The Home Preferred for Manufactured Housing in Resident-Owned Communities (ROCs) Program is only available in Fannie Mae approved Resident-Owned Communities. Mortgage financing is available for new homebuyers and existing homeowners.

In addition, it features competitive conventional rates with as low as 5% downpayment, reduced mortgage insurance and refinancing options available.

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.

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 for more details. Additional terms, limits and conditions may apply.

REQUIREMENTS

- Must be an owner-occupied primary residence
- Qualifying income up to \$167,800
- · Homebuyer education required for firsttime homebuyers
- Minimum Credit Score of 620
- · Home must be located in an approved ROC Community.



Visit NHHomeownership.org for more information.









