



## Top Lenders 2018

Residential Mortgage Services	603-668-7600
CMG Financial	603-669-5626
Harbor One Mortgage, LLC	800-877-8686
Northpoint Mortgage	603-471-6040
Bank of New Hampshire	603-524-1212
St. Mary's Bank	800-950-8850
Mortgage Network	800-334-4648
Woodsville Guaranty Savings Bank	800-564-2735
Northway Bank	800-442-6666
Meredith Village Savings Bank	800-922-6872
Envoy Mortgage	603-617-4838
GMH Mortgage Services	877-507-2006

## Program Lenders

Accutrust Mortgage	603-880-3282	Optima Bank & Trust	603-433-9600
Bangor Savings Bank	877-226-4671	Peoples United Bank	800-447-1872
Cross Country Mortgage	603-242-1583	Pinnacle Mortgage Corp.	603-518-7900
Embrace Home Loans	800-333-3004	Premier Mortgage Lending LLC	603-264-1648
Fairway Independent Mortgage	866-912-4800	Pride Rock Mortgage, LLC	603-458-2170
Federal Savings Bank	800-462-2265	Primary Residential Mortgage, Inc	800-225-2792
Finance of America Mortgage	603-893-4100	PrimeLending	603-801-1122
Franklin Savings Bank	603-934-4445	Profile Bank	603-332-2610
GMH Mortgage Services	877-507-2006	Radius Financial Group	877-223-4800
Insight Mortgage Corp.	603-626-6678	Randolph Savings Bank	978-749-3100
Lake Sunapee Bank	603-863-5772	Ross Mortgage	603-242-2285
Marketplace Home Mortgage	855-927-2500	Sage Bank	800-458-4598
Mascoma Savings Bank	888-627-2662	Salem Five Mortgage Co. Inc.	800-445-8600
Merrimack County Savings	603-225-2793	Santander Bank N.A.	877-729-4801
Milestone Home Loans	603-664-7888	Savings Bank of Walpole	877-925-7653
Mortgage Equity Partners	877-866-4511	Sugar River Bank	800-562-3145
Mortgage Master/loanDepot	603-570-4897	Supreme Lending	603-418-0230
NeighborWorks Southern NH	603-626-4663	The Federal Savings Bank	877-788-3520
NewFed Mortgage Corp.	877-639-3331	Union Bank	603-444-7136
Northeast Bank	603-502-1511	Waterstone Mortgage	800-354-1149
Northeast Home Loans	877-757-7815		

### NEW HAMPSHIRE HOUSING FINANCE AUTHORITY

32 Constitution Drive, Bedford, NH 03110  
Mail: PO Box 5087, Manchester, NH 03108

603.472.8623  
NHHFA.org



GoNHHousing.com

# New Hampshire Housing Programs

## Home Flex (FHA, VA, and USDA RD)

Program Description: Low downpayment mortgage financing for the purchase of a home, or existing homeowners with a limited cash out refinance. Income limit: \$126,700

### Home Flex Plus with Cash Assistance Second Mortgage:

2% or 3% assistance to help defray the cost of downpayment, closing costs and prepaid escrows (purchase only).

### Cash Assistance Second Mortgage:

The "Cash Assistance Mortgage" is secured by a second mortgage that is connected to the Home Flex Plus first mortgage.

- No interest/no periodic payments
- Forgiven in full after four years unless during the first four years, the borrower:
  - 1) sells; 2) refinances; or 3) files for bankruptcy, in which case the borrower must repay the Cash Assistance.

### Home Flex Limited 203Ks Purchase Rehab:

Provides up to \$35,000 for repairs, renovations and improvements designed to address obsolescence, improve energy efficiency and help extend the useful life of the property. No structural repairs are eligible.

## Home Preferred (Conventional)

Program Description: Mortgage program that offers up to 97% LTV with low mortgage insurance coverage for either purchase or limited cash out refinance. **Income limit: 115 % or less of Area Median Income.**

### Home Preferred NO MI:

Mortgage program that offers up to 97% LTV with NO mortgage insurance requirements for either purchase or limited cash out refinance. **Income limit: 100 % or less of Area Median Income.**

### Home Preferred Plus with Cash Assistance Second Mortgage:

3% assistance (using a Cash Assistance Second Mortgage) to help defray the cost of downpayment, closing costs and prepaid escrows (purchase only). **Income limit: 80 % or less of Area Median.**

### Home Preferred MH Resident Owned Community (ROCs):

Mortgage program that offers up to 95% LTV with low mortgage insurance coverage for either purchase or limited cash out refinance of a manufactured home in a Fannie Mae approved ROC.

## Home Start Homebuyer Tax Credit / Mortgage Credit Certificate (MCC)

Program Description: An MCC works by reducing the Federal income taxes that an Eligible Homebuyer must pay. The MCC can convert a percentage of the interest paid on a mortgage into a tax credit. The maximum tax savings could be up to \$2,000 per year.

- Must be a first-time homebuyer (no ownership in the past 3 years). Homebuyers who buy in a targeted area do not have to be first-time homebuyers.
- Household income must be at or below current MCC Program Income Limits.
- Acquisition cost must be within current MCC Program Purchase Price Limits.
- New or existing single-unit homes, which include manufactured homes on their own land or located in an Authority approved cooperative.
- Max 5 acres; larger tracts need to be pre-approved.

NEW HAMPSHIRE HOUSING FINANCE AUTHORITY

32 Constitution Drive, Bedford, NH 03110  
Mail: PO Box 5087, Manchester, NH 03108

603.472.8623  
NHHFA.org



GoNHHousing.com