



Top Lenders 2019

Residential Mortgage Services, Inc.	603-668-7600
CMG Financial	603-668-7600
HarborOne Mortgage, LLC	800-877-8686
Northpoint Mortgage	603-471-6040
St. Mary's Bank	800-950-8850
Woodsville Guaranty Savings Bank	800-564-2735
Meredith Village Savings Bank	800-922-6872
Savings Bank of Walpole	877-925-7653

Mortgage Network Inc.	800-334-4648
Bank of New Hampshire	603-524-1212
Movement Mortgage, LLC	888-589-4416
Embrace Home Loans, Inc.	800-333-3004
CrossCountry Mortgage Inc.	603-242-1583
Mascoma Savings Bank	888-627-2662
Precision Lending, LLC	603-637-4117
Pinnacle Mortgage Corp.	603-518-7900

Program Lenders

Accustrust Mortgage	603-880-3282
Align Credit Union	978-275-2753
Bangor Savings Bank	877-226-4671
Bar Harbor Bank and Trust	603-656-0350
Blue Water Mortgage Corp	603-758-1660
Enterprise Bank and Trust Company	978-459-9000
Envision Bank	877-963-2100
Federal Savings Bank	800-462-2265
Finance of America Mortgage	603-893-4100
First Seacoast Bank	603-742-4680
Franklin Savings Bank	603-934-4445
GFA Federal Credit Union	978-632-2542
Holy Rosary Credit Union	603-332-6840
Home Choice Lending	603-873-4628
Insight Mortgage Corp.	603-626-6678
Lake Sunapee Bank	603-863-5772
LeaderOne Financial Corporation	800-270-3416
loanDepot.com LLC	888-983-3240
Marketplace Home Mortgage	855-927-2500
Merrimack County Savings	603-225-2793
Milestone Home Loans	603-664-7888
Mortgage Equity Partners	877-866-4511
NeighborWorks Southern NH	603-626-4663

New Hampshire Community Loan Fund	603-224-6669
NewFed Mortgage Corp.	877-639-3331
Northeast Bank	603-502-1511
Northeast Home Loans	877-757-7815
Optima Bank & Trust	603-433-9600
People's United Bank, NA	800-447-1872
Premier Mortgage Lending LLC	603-264-1648
Pride Rock Mortgage, LLC	603-458-2170
Primary Residential Mortgage, Inc	800-225-2792
PrimeLending	603-801-1122
Profile Bank	603-332-2610
Radius Financial Group	877-223-4800
Randolph Savings Bank	978-749-3100
Ross Mortgage Company, Inc.	603-242-2285
Sage Bank	800-458-4598
Salem Five Mortgage Co. Inc.	800-445-8600
Santander Bank N.A.	877-729-4801
Savings Bank of Walpole	877-925-7653
Sugar River Bank	800-562-3145
Supreme Lending	603-418-0230
The Federal Savings Bank	877-788-3520
Union Bank	603-444-7136
Waterstone Mortgage	800-354-1149

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NEW HAMPSHIRE HOUSING FINANCE AUTHORITY

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New Hampshire Housing Programs

Home Flex (FHA, VA, and USDA RD)

Low downpayment mortgage financing for the purchase of a home, or existing homeowners with a limited cash out refinance. **Income limit: up to \$128,900.**

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 203k 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)

Mortgage program that offers up to 97% LTV with low mortgage insurance coverage for either purchase or limited cash out refinance. **Income limit: up to 80% of Area Median Income.**

Home Preferred Plus with Cash Assistance Second Mortgage

3% assistance to help defray the cost of downpayment, closing costs and prepaid escrows (purchase only). (See **Cash Assistance Second Mortgage** section above.)

Home Preferred MH Resident-Owned Community (ROC)

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)

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.
- Maximum 5 acres; larger tracts need to be pre-approved.