



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

Effective 5/28/19

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: \$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 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: \$105,900.**

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.

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).

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.

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