



Home Preferred Fact Sheet

New Hampshire Housing's *Home Preferred* programs offer conventional financing with downpayment assistance and low- and no-mortgage insurance options, financed through Fannie Mae, with no loan level price adjustments.

Home Preferred and Home Preferred Plus:

- 3% Downpayment assistance
- Must be primary residence
- \$105,900 current income limit – qualifying income only
- Meets credit score requirements
- Homebuyer education required for first time homebuyers
- Landlord and homebuyer education required on 2-4 unit homes
- LTV's up to 97% for a single-family home
- Properties must meet Fannie Mae requirements

Home Preferred No MI Requirements:

- Must be primary residence
- \$105,900 current income limit – qualifying income only
- Single unit credit score requirement is 680
- Two unit credit score requirement is 700
- Homebuyer education required for first time homebuyers
- Landlord and homebuyer education required on two unit homes
- LTV's up to 97% for a single-family home
- Manufactured housing is not eligible for this program

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