



NEW HAMPSHIRE  
HOUSING

# Extra cash can help open doors – like the front door to your new home.

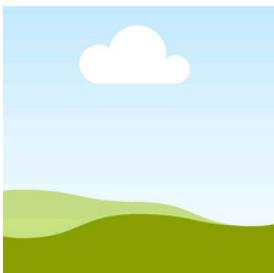
With the **Home Flex** and **Home Flex Plus** Programs homebuyers benefit from many great options, including money for down payments and closing costs, rehab loans, and refinancing. Welcome home.



The **Home Flex** Program includes government-insured financing at a great low fixed-rate mortgage with no loan level price adjustments and as little as 0% down. This product also offers a Rehab Loan option providing funds up to \$75,000 for repairs!

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 ME TO LEARN MORE!



**NAME HERE**

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## REQUIREMENTS

- Must be an owner-occupied primary residence.
- Qualifying income up to \$176,200.
- Homebuyer education required for first-time homebuyers and those using downpayment cash assistance.
- Minimum FICO 620.
- 0% Down available on USDA and VA loan options.
- 3.5% is required for loans insured by FHA.
- Rehab funds available up to \$75,000!



Visit [NHHomeownership.org](http://NHHomeownership.org)  
for more information.



\*\*Zero % Interest and 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.