



We Make  
**Homeownership  
Happen**

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

With the NH Housing **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 NH Housing *Home Flex* Program includes government-insured financing at a great low fixed-rate mortgage with no loan level price adjustments.
- Can be combined with the NH Housing cash assistance that provides funds for downpayment and closing costs.
- The cash assistance is a 4-year forgivable second mortgage at zero percent interest.\*

#### CONTACT ME TO LEARN MORE!



Denise Hubbard  
Mortgage Loan Program Specialist  
603.528.7410  
dbhubbard@mvsb.com  
NMLS# 47515



#### REQUIREMENTS

- Must be an owner-occupied primary residence
- Qualifying income up to \$151,200
- Homebuyer education required for first-time homebuyers and those using downpayment cash assistance
- Minimum FICO 620



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

\*The Cash Assistance is 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 full amount of the Cash Assistance.

