



We Make
Homeownership
Happen

There's a first time and a right time. This time it's both.

With our **Home First** and **Home First Plus Programs**, homebuyers benefit from a low fixed-rate loan and \$10,000 in Cash Assistance for down payment and closing costs. This time it's a win-win.

- Must be a first-time homebuyer (no ownership in the past 3 years) or buying in a targeted area
- Must meet income and purchase price limits for the town in which the property is located
- \$10,000 Cash Assistance is a 5-year forgivable second mortgage at 0% interest*
- Purchasing a single-family home (1-4 unit)
- Must be an owner-occupied primary residence

CONTACT ME TO LEARN MORE!



Denise Hubbard
Vice President, Mortgage Loan
Program Officer
603.528.7410
dbhubbard@mvsb.com
NMLS# 47515



REQUIREMENTS

- Available on both government insured and conventional programs
- Homebuyer education required for first-time homebuyers and those using down payment Cash Assistance
- Cannot be combined with the Homebuyer Tax Credit Program
- May be subject to a Recapture Tax if the home is sold within the first 9 years, there is home appreciation, and the borrower exceeds certain income limits
- A minimum FICO score of 620



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Visit **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.