



We Make  
**Homeownership**  
**Happen**

# 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.
- Can be combined with our Cash Assistance that provides funds for down payment and closing costs.
- The Cash Assistance is 5-year forgivable second mortgage at 0% interest\*

#### CONTACT ME TO LEARN MORE!

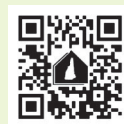


Denise Hubbard  
Vice President, Mortgage Loan  
Program Officer  
603.528.7410  
dbhubbard@mvsb.com  
NMLS# 47515



#### REQUIREMENTS

- Must be an owner-occupied primary residence
- Qualifying income up to \$169,900
- Homebuyer education required for first-time homebuyers and those using down payment cash assistance
- 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.