



Buying a Home? We're Here to Help Make it Happen!

The NC Home Advantage suite of products may have the boost you need to making home ownership possible!

Am I Eligible?

- ✓ You are buying a home in North Carolina
- ✓ Your income and home sales price do not exceed certain limits*
- ✓ Your credit score is 640 or higher (660 if purchasing a manufactured home)
- ✓ You occupy the home as your principal residence within 60 days of closing
- ✓ You are a legal resident of the United States

How to Apply:

The NC Home Advantage suite of products is offered statewide by the NC Housing Finance Agency through participating lenders. Find a lender near you at www.nchfa.com/home-buyers/find-lender or call 1-800-393-0988.

*Income and sales price limits are available at www.nchfa.com/home-buyers/income-limits



NC Home Advantage
MORTGAGE™

- Open to both first-time and move-up home buyers
- Down payment assistance up to 3% of the loan amount
- 0% interest, second mortgage forgivable in year 15
- FHA, VA, USDA and Conventional loans eligible



NC 1st Home Advantage
DOWN PAYMENT

- For first-time home buyers and eligible military veterans
- **\$15,000 in down payment assistance!**
- 0% interest, second mortgage forgivable in year 15
- FHA, VA, USDA and Conventional loans eligible

To learn more about the NC Home Advantage Mortgage™, the NC 1st Home Advantage Down Payment and the NC Home Advantage Tax Credit (which can save eligible buyers up to \$2,000 a year on taxes) visit www.nchfa.com/home-buyers.

