



# HOPE BRINGS YOU HOME DOWN PAYMENT ASSISTANCE PROGRAM



## Program Summary

DPA equal to 10% of the purchase price up to \$20,000 for down payment and/or closing costs

Very attractive interest rate (HomelsPossibleNV.org)

3-year No Interest, No Payment forgivable note. 1/36 forgiven each month you live in the home.

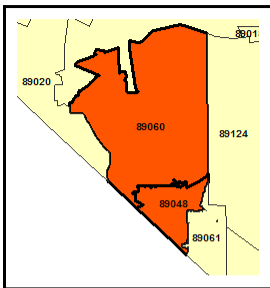
Loan Types: FHA, VA, USDA and HFA Preferred Conventional

Eligible Properties: Existing single-family properties including townhomes, condos and manufactured homes. No new construction.

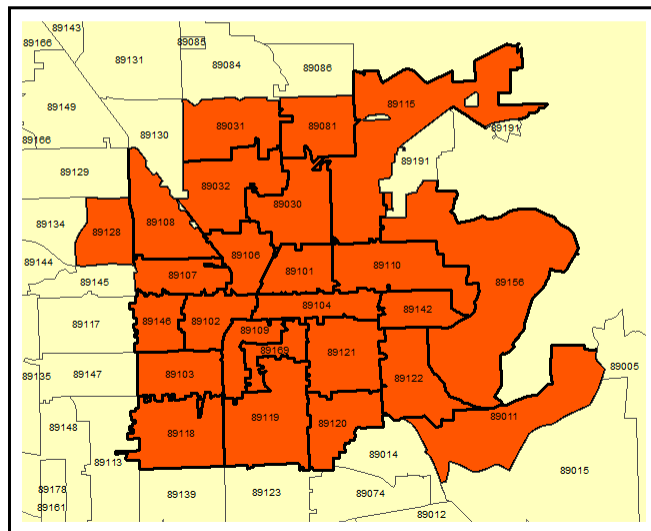
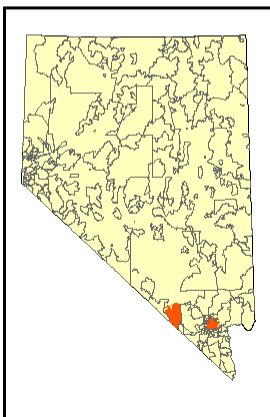
### **105% Maximum CLTV**

Must meet all other Home Is Possible and Agency Guidelines including:

- Purchase Price under \$400,000
- Income under \$98,500
- Debt Ratio 45% (FHA, VA & USDA) Debt Ratio 50% (HFA Preferred Conv)
- Minimum Credit Score 660 (FHA) 640 All other loan types
- Homebuyer Education Required



Distressed Nevada Zip Code Areas Eligible for HHF



Eligible Zip Codes: 89011, 89030, 89031, 89032, 89048, 89060, 89081, 89101, 89102, 89103, 89104, 89106, 89107, 89108, 89109, 89110, 89115, 89118, 89119, 89120, 89121, 89122, 89128, 89142, 89146, 89156, 89169