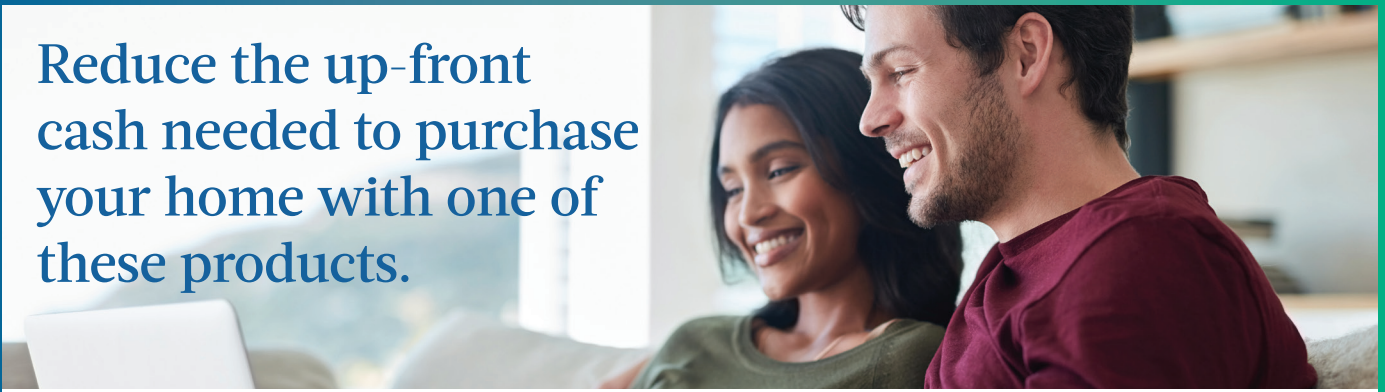


# Reduce the up-front cash needed to purchase your home with one of these products.



## SECOND MORTGAGE

- Can be used for down payment and closing cost assistance.
- Available for up to 3.5% of sales price.
- Fixed rate of 5% over 10 years with low monthly payments.
- Income limits may apply up to \$110,000.
- Can combine with loan products with a borrower minimum credit score of 680, or for the First Loan program with a minimum credit score of 640.
- Finally Home!® Homebuyer Education is required if both borrowers are first-time homebuyers. Only one certificate is required for both borrowers.
- Borrower must contribute at least 0.5% of the sales price of his own funds to the transaction.

## FORGIVABLE GRANT

- Can be used for down payment and closing cost assistance.
- No first-time homebuyer requirement.
- A maximum of 3.5% of the sales price is forgivable over seven years. A lien will be placed on the property.
- Borrower must contribute at least 0.5% of the sales price of his own funds to the transaction.
- Can be used on refinances.
- Finally Home!® Homebuyer Education is required if both borrowers are first-time homebuyers. Only one certificate is required for both borrowers.

## ADDITIONAL BENEFITS

Make buying your home a more affordable and successful experience with the following programs and services available through Idaho Housing:

- Finally Home! Homebuyer Education offered statewide and online at [finallyhomecourse.com](http://finallyhomecourse.com).
- Homebuyer tax credit.
- Low- and no-MI loan products.
- Free housing advice.
- Excellent customer service.
- Loans always serviced in Idaho.

**Learn more today!**

**Contact:**



or visit [idahohousing.com](http://idahohousing.com)

