

101 SERIES

NC HOME ADVANTAGE MORTGAGE™

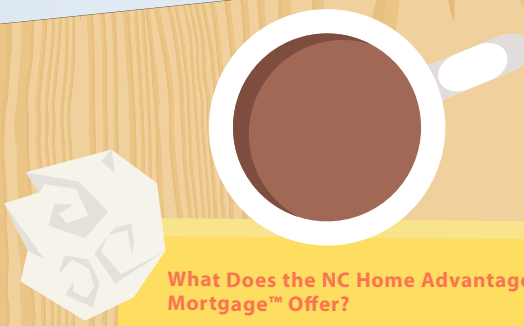
If you're in the market for a new home, you may have heard that the NC Home Advantage Mortgage™ with down payment assistance, competitive rates and a statewide network of lenders is a great option. Too good to be true? Not at all! Read on to learn more!



Who Qualifies for the NC Home Advantage Mortgage™?

The NC Home Advantage Mortgage™ can give eligible first-time and move-up home buyers in North Carolina the boost they need to buy a home they can afford. You may be eligible if you:

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



What Does the NC Home Advantage Mortgage™ Offer?

- Stable, fixed-rate mortgages
- Forgivable down payment assistance of up to 3% of the loan amount
- Competitive interest rates
- Local lenders to meet your needs



Is Repayment Required for the Down Payment Assistance?

- Down payment assistance is offered as a zero-interest, deferred second mortgage. Repayment is only required if you sell, refinance or transfer your home before year 15 of the loan.



Eligible Property Types Include:

- New and previously owned single-family homes
- Townhouses
- Condominiums
- Duplexes
- New manufactured homes

WANT TO LEARN MORE ABOUT THE NC HOME ADVANTAGE MORTGAGE™?

Learn more about the NC Home Advantage Mortgage™, see if you qualify and discover how it may help make home ownership an option for you.

www.nchomeadvantage.com.