



# 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](http://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](http://www.nchfa.com/home-buyers/income-limits)

To learn more about the NC Home Advantage Mortgage™, the NC 1<sup>st</sup> 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](http://www.nchfa.com/home-buyers).



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 1<sup>st</sup> 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

