



Easy8 offers \$8,000 in down payment assistance and closing costs with a competitive interest rate. Let us make your dream of homeownership a reality.

## FEATURES

- 30-year fixed rate mortgage (rate subject to change)
- FHA insured, VA, Rural Development, & Fannie Mae/Freddie Mac Loans
- No liquid asset limit
- \$8,000 with 0% interest
  - Due-on-sale payable to MHC at refinance, non-owner occupied, or 1st mortgage paid in full
- Can be used towards down payment, closing costs, or pre-pays

## HOW DO I QUALIFY?

- First-time homebuyers, or persons who have not owned a principal interest in a residence in the past 3 years.
- Certain areas of the state, called "Target Areas" and Veterans are exempt from the "first-time homebuyer" rule
- Households who are within the income guidelines for the county in which they purchase a home
- Credit qualify with a participating lender
- Property must be owner-occupied & principal residence
- Homebuyer education required

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