

Need a program you can trust? With Trusty 10 Plus 2, eligible borrowers may receive \$10,000 in down payment assistance and closing costs, plus an extra \$2,000 provided through our partnership with Mississippi REALTORS®.

*\*Program available while funds last.*



## FEATURES

- 30-year fixed rate mortgage (rate subject to change)
- FHA insured, VA, Rural Development, & Fannie Mae/Freddie Mac Loans
- No liquid asset limit
- \$10,000 down payment as a 2nd mortgage
  - 2nd mortgage has a 2% interest rate
  - 15-year loan
  - Can be used towards down payment, closing costs, or pre-pays
- Additional \$2,000 down payment as a grant from Mississippi REALTORS®

## 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
- Must be represented by a licensed Real Estate Agent



MISSISSIPPI HOME CORPORATION



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EQUAL HOUSING OPPORTUNITY