



Need a program you can trust? Trusty10 offers \$10,000 in down payment assistance and closing costs with a competitive interest rate. See if this program is right for you.

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

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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