ACHTEVE THE DREAM OF HOMEOWNERSHIP

Do you dream of owning your own home? The NHF Platinum Program may help that dream become a reality. With NHF Platinum, qualifying borrowers can buy a home and receive grant money, up to 5% of the loan amount, to use towards down payment and/or closing costs.

On a \$200,000 mortgage loan that's up to \$10,000 in grant money. A grant that never has to be paid back.

Homeownership may be right around the corner.

mortgage loan closes and never has to be repaid.

GROW

EXPLORE

With the NHF Platinum

Program the borrower

assistance grant at the

mortgage loan.

costs.

NON-REPAYABLE GRANT*

qualifies for a down payment

same time they apply for a

• Sized up to 5% of the

• Can be used for down

• Provided when the

payment and/or closing

loan amount.

FLEXIBLE GUIDELINES*

BUILD

We strive to help as many homebuyers as possible.

DREAM

- Available for purchase of a primary residence.
- NO first-time homebuyer requirement.
- No sales price limits.
- 640 minimum credit score.
- 45% maximum debt-toincome ratio.
- 30-year fixed-rate Conventional, FHA, VA and USDA Mortgage Loans are available.
- Income limits apply (call for details).

Call today for more information

or to find out if you qualify.

PARTICIPATING LENDERS

BELONG

Complete program quidelines, loan applications and current interest rates and annual percentage rates (APRs) are available through the NHF Platinum Participating Lender on the back of this brochure.

Participating Lenders are trained and here to help you every step of the way through the homebuying process.

LOAN + GRANT = **OPPORTUNITIES**

With NHF Platinum, you may be able to purchase a home with little-to-no money out of pocket.

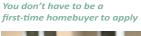
You may even be able to buy a home sooner than you thought was possible.



The NHF Platinum Program is available for purchase or refinance of an owner-occupied primary residence, approved condominiums or planned unit development. The Program is available for purchases of both new and existing homes

and is not limited to first-time homebuyers.

Contact your Participating Lender for complete program guidelines and geographic availability.





• • • • PAINT GARDEN CREATE ENTERTAIN



TO MANY, OWNING A HOME MEANS SO MUCH MORE THAN HAVING A PLACE TO LIVE.

One thing though is consistent — It remains part of the American Dream, and for many is one of the most satisfying life accomplishments.

Homeownership can mean having a place to go "home" to every night, a place where one can work in the yard, or explore creativity with decorating, painting, furnishing, a place to have friends over and entertain, a place where many choose to raise a family, and a neighborhood and community to call one's own.



Thousands of people each year dream of becoming homeowners. Let us help that dream become reality.

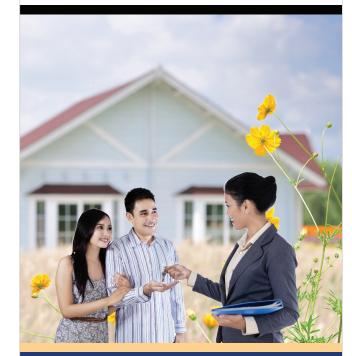
Call today for more information or to find out if you qualify.



* This is not an offer for extension of credit or a commitment to lend and is subject to change without notice. Certain restrictions apply on all programs. Complete guidelines, loan applications, interest rates and annual percentage rates (APRs) are available through an NHF Platinum Participating Lender.

NHF is an instrumentality of government under Internal Revenue Service code section 115. Printed Oct 2015

NHF PLATINUM® PROGRAM



HOMEBUYER ASSISTANCE

- Non-repayable grant for down payment and/or closing costs.
- Not limited to first-time homebuyers.
- Flexible qualifying guidelines.



Call today to get started.