

ACHIEVE 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.

EXPLORE

GROW

BUILD

DREAM

BELONG

NON-REPAYABLE GRANT*

With the NHF Platinum Program the borrower qualifies for a down payment assistance grant at the same time they apply for a mortgage loan.

- Sized up to 5% of the loan amount.
- Can be used for down payment and/or closing costs.
- Provided when the mortgage loan closes and never has to be repaid.

FLEXIBLE GUIDELINES*

We strive to help as many homebuyers as possible.

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

PARTICIPATING LENDERS

Complete program guidelines, 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.

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

You don't have to be a first-time homebuyer to apply



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.

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NHF PLATINUM® PROGRAM



HOME BUYER 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.