



Buy a Home With Down Payment Assistance

Saving for a down payment can be a challenge.

Our North Carolina Home Advantage Mortgage program offers down payment assistance up to 3% or 5% of your loan amount so you don't have to wait to purchase your perfect home.

The down payment assistance is interest-free and only needs to be repaid if you sell, refinance or transfer your home before 15 years. Otherwise, it is forgiven at 20% per year starting years 11-15, with complete forgiveness at the end of year 15.

First-time buyers or military veterans may be eligible to combine this program with a Mortgage Credit Certificate to increase their savings. .

Features of Our NC Home Advantage Mortgage Program

- Low-to-no down payment requirements*
- Minimum qualifying credit scores as low as 640
- Annual income limits up to \$99,000***
- Financing for many principal residences in North Carolina
- Up to 3% DPA for Conventional loan options
- Up to 5% DPA for FHA, USDA and VA loan options

*Closing costs and fees may still apply. *First lien interest rates maybe higher when using a DPA second.

***If the NC Home Advantage Mortgage™ is paired with an MCC, the MCC income guidelines apply.

Contact us today to learn more about this opportunity!



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