

Owning a home is part of the American Dream and one of the best paths for working and middle-class families to build wealth, but it can be difficult to save the money necessary to get started. That's why Nevada created this new program exclusively for first-time homebuyers.

HIP For First-Time Homebuyers offers interest-free down-payment assistance with a competitive interest rate to give buyers more buying power. It's a win-win.

HUD-Approved Targeted Areas:

Check out the program benefits and requirements:

Key Benefits:

- Down payment assistance up to 4% of total loan amount
- Usable for down payment and closing costs
- Forgivable after 3 years (if you stay in your home)
- Attractive, 30-year fixed interest rate
- Statewide program

Program Requirements:

- Must be a first-time homebuyer (have not owned a home in the past 3 years)
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- Minimum credit score of 660 (680 for manufactured homes)
- Must live in home as primary residence
- Must meet standard underwriting requirements
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- One-time fee of \$759 paid at closing

If you're a Nevadan who is ready to experience the joys and responsibilities of homeownership, this program is for you! What's next? Contact me today to learn more