



#HALisHomeAtLast

How can Home At Last™ Open the Door to Affordable Homeownership?

Loan & Assistance Options

- Down Payment Assistance options
- Income limits up to \$150,000

Refinance Options for Current Homeowners

- 30-year fixed rate loans
- Exclusive "no assistance" options
- Visit [HALRates.org](https://www.halrates.org) to view all loan rates and assistance options

Mortgage Credit Certificate (MCC)

- The Mortgage Credit Certificate (MCC) helps first-time buyers and qualified veterans obtain mortgage tax credits for the life of the loan
- MCC increases qualifying income and lowers debt-to-income ratios which help more homebuyers get approved for a home mortgage. For example, a \$345,000 mortgage at 6.50% interest generates an estimated \$371 in additional monthly income*.
- MCC boosts purchasing power and makes homeownership more affordable
- Calculate the MCC benefit at [HALMCC.org](https://www.halmcc.org)

HomeAtLastNV.org



Take the First Step Toward Homeownership Today

Visit [HomeAtLastEducation.org](https://www.homeatlasteducation.org) to complete HAL's homebuyer education course. It's fun and educational!

Completion is a program requirement.

Home At Last™, a program of the Nevada Rural Housing Authority does not originate mortgage loans. Eligibility for the Home At Last™ programs is determined by participating licensed lenders who are responsible to follow all program and loan agency guidelines and reserve rates published with eHousingPlus. Interest rates vary based on amount of assistance provided. Not all applicants will qualify. A Home At Last approved lender will determine eligibility for the MCC program. Not all applicants will qualify. Example savings figures are estimates and for illustrative purposes only. NRHA does not offer this information to solicit a mortgage application or as tax advice. All MCC holders or applicants should consult their own tax advisor or the Internal Revenue Service for guidance regarding the calculation of the tax credit benefit.



Rodrigo & Maricela
Home At Last™ homeowners

