



## Homeownership Programs

		<a href="#">Home At Last™</a>	<a href="#">Home Means Nevada</a>	<a href="#">Buy In Nye</a>	
Down Payment Assistance	Unassisted Option				
	1%-4% of Loan Amount				
	\$25,000				
	\$30,000				
	Visit <a href="https://www.halrates.org">HALRates.org</a> for current options and rates	\$15,000 w/ below market rate			
	Can be used for closing costs				
	Refinance Options				
First Mortgage	Government: FHA, USDA-RD, VA				
	Conventional: <a href="#">Fannie Mae 80% AMI</a> <a href="#">Freddie Mac 80% AMI</a>				
	Fannie Mae Over 80% AMI				
Second Mortgage	Forgivable Term	30-years	3-years or 12/31/2026 (Whichever occurs first)	3-years or 12/31/2026 (Whichever occurs first)	
	Pro-rated	No	No	No	
Qualifications	Program Income Limit (Loan agency guidelines apply)	\$165,000	<a href="#">300% FPG</a>	<a href="#">300% FPG</a>	
	Minimum Credit Score/ Maximum DTI Government (FHA/VA/USDA)	640/45% 680+/50% Manufactured Homes: 680/45%	640/45% 680+/50% Manufactured Homes: 680/45%	640/45% 680+/50% Manufactured Homes: 680/45%	
	Minimum Credit Score/ Maximum DTI Conventional	640/50% Manufactured Homes: 680/45%	640/50% Manufactured Homes: 680/45%	640/50% Manufactured Homes: 680/45%	
	Program Purchase Price Limit (Loan agency guidelines apply)	None	\$647,200	\$647,200	
	Program Loan Limit (Loan agency guidelines apply)	Conforming	\$647,200	\$647,200	
	First-time Homebuyer Requirement*	None	Yes	Yes	
	Nevada Residency Requirement	None	6 months	6 months	
	Eligible Area	All 17 Nevada Counties (Population below 150k)	All 17 Nevada Counties (Population below 150k)	Nye County Only	
	Visit <a href="https://www.halmap.org">HALMap.org</a> to verify property eligibility				
Education Required?	<a href="#">Yes</a>	<a href="#">Yes</a>	<a href="#">Yes</a>		
Lender Compensation	Origination Fee	Not Capped (Normal & Customary)	Not Capped (Normal & Customary)	Not Capped (Normal & Customary)	
	SRP	1.50%	1.50%	1.50%	

All programs can be paired with Home At Last's Mortgage Credit Certificate. Visit [HALMCC.org](https://www.halmcc.org) for details.

Nevada Rural Housing does not originate mortgage loans. Eligibility is determined by licensed lenders approved to offer the programs. Participating lenders are responsible to follow the most current program guidelines published on the eHousing website, U.S. Bank AllRegs and all loan agency guidelines. Loan rates vary based on program, loan type and amount of assistance provided. Not all applicants will qualify. This is not an offer to lend money or solicit a mortgage application. \*A first-time buyer has not owned a home in the past 3 years.

