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All programs can be paired with Home At Last's Mortgage Credit Certificate. Visit <u>HALMCC.org</u> 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.

