

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

