Nevada Rural Housing Homeownership Program Term Breakdown		
Program	**Effective Date**	**Term**
Home At Last - All options	Prior to July 18, 2022	3-year forgivable, pro-rated
Home At Last - 1%-3% Options	July 18, 2022 – August 31, 2022	3-year forgivable, pro-rated
Home At Last – 4% DPA Only	July 18, 2022 – August 31, 2022	30-year forgivable, not pro-rated
Home At Last - All options	September 1, 2022 through April 13, 2025	30-year forgivable, not pro-rated
Home At Last - All options	April 14, 2025	5-year forgivable, not pro-rated
Home Means Nevada Buy in Nye	Entire Program	3-year forgivable, not pro-rated, or December 31, 2026 (whichever occurs first)
Launchpad 1.0	May 23, 2024 through March 16, 2025	5-year forgivable, not pro-rated
Launchpad 2.0 (LP and LP FTHB)	March 17, 2025	30-year deferred (not forgivable)
Rural Rocks $20K	Entire Program	30-year forgivable, not pro-rated
Kickstart	Entire Program	5-year forgivable, not pro-rated
Note: There is no term on an unassisted HAL loan since there is no second mortgage.		