

# HIP For First-Time Homebuyers



Owning a home is part of the American Dream and one of the best paths for working and middle-class families to build wealth, but it can be difficult to save the money necessary to get started. That's why we created this new program exclusively for first-time homebuyers.

HIP For First-Time Homebuyers offers interest-free down-payment assistance with a competitive first mortgage interest rate to give buyers more buying power. It's a win-win.

Check out the program benefits and requirements:

## Key Benefits:

- Down payment assistance at 4% of total loan amount
- Usable for down payment and closing costs
- Forgivable after 15 years (if you stay in your home)
- Attractive, 30-year fixed interest rate
- Statewide program

## Program Requirements:

- Must be a first-time homebuyer (have not owned a home in the past 3 years)
- Maximum purchase price & income limits by county
- Minimum credit score of 660
- Must live in home as primary residence
- Must meet standard underwriting requirements
- Homebuyer education required
- One-time fee of \$625

If you're a Nevadan who is ready to experience the joys and responsibilities of homeownership, this program is for you! What's next? Start by giving me a call.



**Realty One Group**  
Realtor

**Mary Beltz**

5550 Painted Mirage Rd  
Las Vegas, NV 89149  
702-349-9649  
Mbeltz5342@gmail.com

