

Buying a Home?

Reduce Your Mortgage by up to 25%!



If you are buying a home and your income is below 80% of your county's median income, you may be eligible for second mortgage assistance that could reduce your overall mortgage payments by up to 25%.

This help is offered by the NC Housing Finance Agency through local organizations that are members of the Community Partners Loan Pool (CPLP).

This zero-interest, deferred second mortgage is combined with NC Home Advantage Mortgage™ or a USDA 502 Direct loan. If you are also a first-time buyer or military veteran, you may be eligible for the NC 1st Home Advantage Down Payment assistance option.

AVAILABLE CPLP ASSISTANCE:

Up to 25% of the purchase, not to exceed \$50,000, if combined with the NC Home Advantage Mortgage™.

Up to 10% of the purchase price, not to exceed \$50,000, if combined with a USDA 502 Direct loan.

Am I Eligible?

You may be eligible for CPLP assistance if:



Your household income is at 80% or below of your county's median.



You qualify for an approved mortgage and meet minimum credit and underwriting guidelines.



You participate in 8 hours of home buyer education and pre-purchase counseling provided by a CPLP Member or a HUD-approved housing counseling agency.



You are purchasing a newly constructed or an existing home below the sales price limit for your county. Ask a CPLP member for details.

Search for a CPLP Member in Your Area

Go to [HousingBuildsNC.com](https://www.HousingBuildsNC.com)

- Home Ownership Partners
- Community Partners
- Current Community Partners
- Search CPLP by County

or place business card here



☎ 1-800-393-0988
🌐 [HousingBuildsNC.com](https://www.HousingBuildsNC.com)
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