

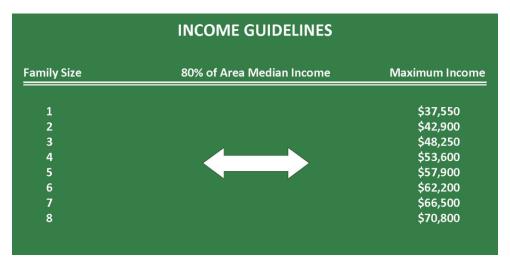
Down Payment Assistance Loan

HIGHLIGHTS

- up to 60,000 of the purchase price for down payment assistance
- Deferred silent second mortgage for 30 years
- 0% interest during the first 10 years
- 3% simple interest from year 11 through 30
- Funds available on a first-come, first-serve basis with an acceptable purchase contract

QUALIFYING CRITERIA

- Borrower must be first-time homebuyer
- Must qualify for a first mortgage with an NPHS Approved Lender
- Borrower must occupy the property as primary residence
- Single-family detached homes, condominiums, and town homes are eligible
- **★** Family must not exceed 80% of the HCD Income Limits for San Bernardino County. See Below.
- Purchase price must not exceed \$252,000



■ Borrower must complete 8 hours of HUD approved first-time homebuyer education

Other restrictions apply. Please call NPHS at (909) 988-5979 for more information.



