

Explore the Possibilities

Homebuyers

Owning your own home may be easier than you realize.

Since 1993, we have participated in providing over \$7.2 billion in First and Second Loan Financing, assisting over 53,000 families and individuals to purchase a home.

We have a network of qualified Lenders and Brokers ready to help you determine if one of the NHF affordable housing programs can assist you with the purchase of a home.

Find out today how easy we make purchasing a home.



Call Your NHF Approved Lender Today to Get Started

Mortgage Professionals

If you are a Lender, Broker or Real Estate Agent interested in learning more about the NHF loan programs, call NHF today.

We provide in-depth training and other support services for mortgage professionals

Become a qualified NHF business partner today and start helping more families achieve the dream of homeownership.

For more information or to get started, call NHF or the NHF Approved Lender or Broker listed on the back of this brochure.

Build for Your Future

Thousands of people every year achieve the American Dream and become homeowners. Not only do they see homeownership as an investment for the future, but they enjoy the freedom of owning versus renting.

However, one of the biggest hurdles people face when purchasing a home is saving for the associated downpayment and closing costs.

Our goal is to help you realize the dream of homeownership now—rather than having to wait until later.



Want more info?

Call the NHF Approved Lender or Broker Listed Below

National Homebuyers Fund, Inc. (NHF) is a nonprofit public benefit corporation that offers loan programs and administers programs for CRHMFA Homebuyers Fund (CHF), a government sponsored joint powers authority, to assist potential Homebuyers in purchasing a home. ¹105% Financing is based on a 100% LTV Conventional MyCommunityMortgage First Loan and a 5%-sized NHF Second Loan. See your NHF Approved Lender or Broker for applicable interest rates and APR's. ²Certain restrictions may apply on all programs. Please see complete program guidelines at www.nhfloan.org for details.



Achieve the Dream of Becoming a Homeowner



Downpayment
and Closing Cost
Assistance

National Homebuyers Fund, Inc. - Your Downpayment Solution®

You deserve the best opportunity possible to achieve the dream of becoming a homeowner.

If you are looking to buy a home, but lack the resources for the downpayment or closing costs, NHF may be able to help you.

NHF offers affordable housing programs for both first-time homebuyers or homebuyers who have owned a home in the past. Our programs are easy to use and do not have a lot of restrictions. They provide potential homebuyers with assistance in coming up with the downpayment and closing costs related to purchasing a home.

- Competitive Interest Rates
- Downpayment and Closing Cost Assistance
- Up to 105% Financing
- New and Existing Homes are Eligible
- Programs Available for both First-Time and Previous Homebuyers

1 "ACCESS" Program

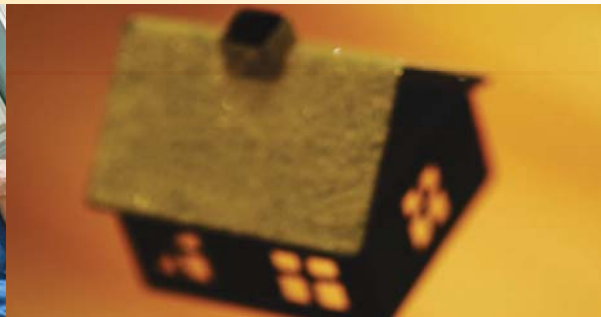
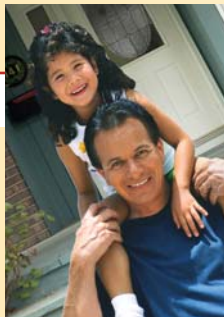
ACCESS is our most flexible loan program, providing downpayment and closing cost assistance to all eligible homebuyers, whether this is their first home purchase or not.

Qualifying is easy. There are no sales price limits, no recapture requirement, and income limits are higher than many expect.

Most importantly, ACCESS provides a consistent source of funds to homebuyers.

Find out how the new ACCESS 40-year Mortgage Loan and Interest-Only features can help lower your monthly payments.

- ZERO Downpayment Required¹
- NO First-Time Homebuyer Requirement
- NEW Fixed-Rate Conventional Loan with Interest-Only Feature
- Flexible Qualifying Guidelines
- 1- and 2-Unit Properties Eligible
- Higher Income Limits than Many Assistance Programs
- Low Interest Rate Second Loan Available for Downpayment and Closing Costs (Up to 105% Financing)
- No Sales Price Limits
- No Recapture Tax Requirement
- Funds Consistently Available
- Available in CA, NV, OR, WA, CO, MO, AR, UT, NM and TX



"As a single parent, I've always dreamed of owning my own home, but never thought I could afford it. ...It's an amazing feeling to know my dream has finally come true."

- Santinia Pasquini, new homeowner through an NHF loan program.

2 "FirstHouse" Program

FirstHouse is our first-time homebuyer program in California. As with our ACCESS program, FirstHouse can help a homebuyer purchase a home with little-to-no money out of pocket.

We fund FirstHouse through Bonds, providing first-time homebuyers with below-market interest rates in addition to downpayment and closing cost assistance.

Individual homebuyers may also be eligible for a Grant or low interest rate Second Loan to use for downpayment and closing costs.

- First-Time Homebuyers (except if home is in a Targeted Areas)
- Interest Rates Below the Market Average
- ZERO Downpayment Required¹
- Interest-Only Options and Longer Loan Terms May Help Lower the Monthly Payment
- Low Interest Rate Second Loan Available for Downpayment and Closing Costs (Up to 105% Financing)
- Grant may also be Available to Fund Downpayment and Closing Costs
- Available in Most CA Counties/Cities

