



New Mexico Mortgage Finance Authority (NMMFA) First Home Program ▶▶▶

The NMMFA's motto is:

"Everyone deserves a home."

The agency's goal is to help strengthen New Mexico's communities and families by helping first-time homebuyers achieve their dream of owning a home.

Since 1975, NMMFA programs have helped thousands of low- to moderate-income New Mexicans become homeowners for the first time. Are you dreaming of buying your own home but just don't have the funds available for the down payment and closing costs? The First Home Program offers below-market interest rates and a second mortgage option to help make this dream a reality!

Program Highlights

- Maximum purchase price based on counties.*
- Household income limitations based on family size.*
- Must be a first-time homebuyer (no homeownership in the past 3 years).
- Minimum credit score of 620.
- Available with FHA, VA, Conventional, and USDA Loan programs.
- Primary residences only.
- Borrowers must contribute \$500** of their own funds into the transaction.
- Borrowers must receive pre-purchase homebuyer counseling from an approved agency.
- May be used with MFA's down payment assistance second mortgage loan program, FIRSTDown. Can also be used as a stand-alone first mortgage.

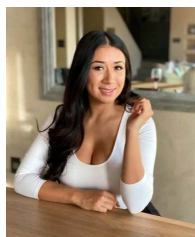
Contact us today for more information about this program!



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* Visit www.nmmfa.org for purchase price and income limits based on county and family size.

** This is not a down payment. The \$500 is used toward other fees associated with the application process. MAC1121-1472489

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