

Affordable Home Mortgage Loan



Your Path To Homeownership Starts Here



As a Hometown Bank

The best way to strengthen a community is to support it. This is why we developed our Affordable Home Mortgage Loan. It is an affordable mortgage loan featuring a variety of benefits for qualified borrowers who meet specific criteria, or for eligible properties that are within a specific geographical area.

Key Benefits of the Affordable Home Mortgage Loan¹

- 3% Down² - Gift & Grant funds permitted
- Lender Paid Mortgage Insurance (PMI)
- May Qualify for \$1,500 or \$3,000 Closing Cost Assistance³
- 620 Minimum Credit Score
- 30-Year or 15-Year Fixed Rate Mortgage Loans²
- Available for Single Family Residence, Condo (Warrantable⁴), Townhome, & Duplex
- Primary Residence Only (No Non-Occupying Co-Borrowers)
- Maximum Loan Amount: \$832,750

Homeownership is within reach, contact me to assess your qualification options.



Shauna Foster

CRA Mortgage Lender | NMLS#: 956783

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NEVADA STATE BANK®



Mae & Freddie Mac.

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1. Subject to credit approval. Terms, conditions, and restrictions apply. See a banker for details. 2. Payment information: The following sample payment is based on estimated information: Loan amount of \$200,000 for borrower with 620 FICO score and advertised annual percentage rate of 6.50% with 360 monthly payments of \$2,420. Payments do not include amounts for taxes and insurance and your actual payment may be higher. Contact branch for full details. 3. Maximum closing cost credit assistance is \$3,000. Qualifications: \$1,500 lender credit if a borrower's income is 80% or less of Area Median Income (AMI) AND/OR EITHER \$1,500 lender credit if a borrower is purchasing a home in a Low- to Moderate-Income (LMI) Census Tract area OR \$1,500 lender credit if purchasing in a majority-minority census tract (tract percentage is greater than 50%). Note: Closing cost assistance is for first time home buyers, or buyers who have not owned a home in the last three years. 4. Condo meets lending criteria of Fannie

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