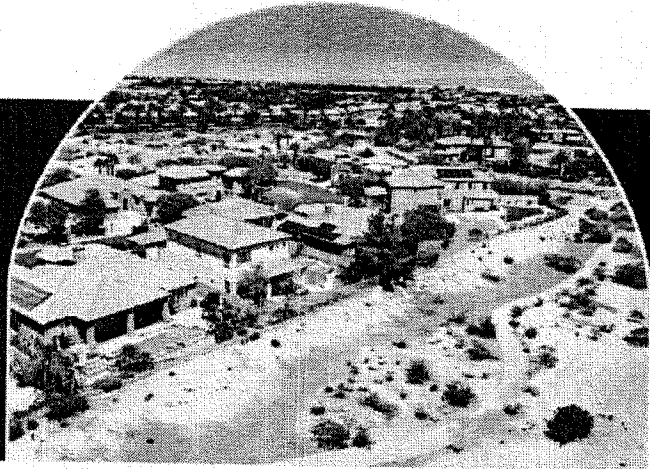




CMG
HOME LOANS

WORKER ADVANTAGE PROGRAM

\$20,000 in Down Payment Help for Essential Workers



The Nevada Housing Division has launched a brand new Down Payment Assistance (DPA) program to give essential workers a boost into homeownership! Qualified buyers can receive \$20,000 toward their down payment or closing costs.

PROGRAM HIGHLIGHTS

- * \$20,000 in assistance
- * Can be used entirely for DPA or to buy down the interest rate
- * No interest, no payments, and a non-forgivable 30-year second mortgage
- * No first-time home buyer requirement
- * Limited-time program—funds available until the state's allocation runs out
- * Works with FHA, VA, USDA & Conventional loan options

WHO'S ELIGIBLE?

To qualify, buyers must:

- * Live in Nevada for at least 6 months before reserving their loan
- * Be employed full-time in an approved Essential Worker category (healthcare, education, public safety, construction trades, and more)
- * Purchase a primary residence in Nevada
- * Meet income limits up to 150% of County AMI (see county list below)

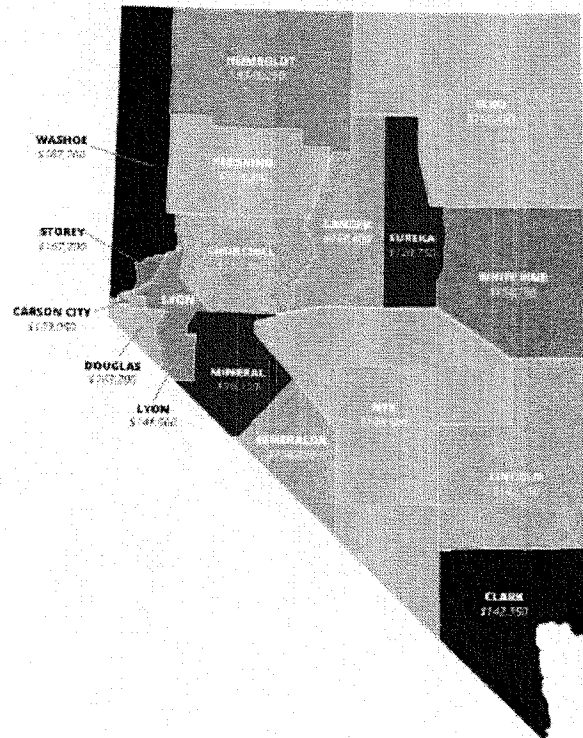
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COUNTIES & INCOME LIMITS



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