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## Webs Best Resource Of FREE Home Buying Grants And Low Money Down Loans!!!

There are some things you should know about government funding of a new home:

- The federal government does not give housing grants directly to individuals. The funds are given to states and certain municipalities, who in turn, distribute the funds to residents.
- No grant will cover **100%** of the cost of a house.
- The government will **not** give a grant to anyone who cannot use it toward a mortgage; therefore, **qualification for a mortgage is necessary**.
- Any program the federal government has to assist first-time buyers in a

home **purchase** will require that you attend a **HUD approved Housing Counseling class**. They help people get their finances organized so they will qualify for a mortgage.

**1st Resource: Government:** Get it straight from the source, the hud website.

**2<sup>nd</sup> Resource: Non-Profit:** Non-Profits will assist you with the paperwork normally for free.

**3<sup>rd</sup> Resource: Special Mentions:** Low and No money down programs often overlooked by strong borrowers.



## 1st Resource – Govt.

### HUD Local Home Buying Programs

In addition to HUD's mortgage insurance programs, there may be programs sponsored by your state or local government or other organizations. Select the state that interests you:

- |                                      |                                |   |
|--------------------------------------|--------------------------------|---|
| <a href="#">Alabama</a>              | <a href="#">Louisiana</a>      | <a href="#">Ohio</a>                            |
| <a href="#">Alaska</a>               | <a href="#">Maine</a>          | <a href="#">Oklahoma</a>                        |
| <a href="#">Arizona</a>              | <a href="#">Maryland</a>       | <a href="#">Oregon</a>                          |
| <a href="#">Arkansas</a>             | <a href="#">Massachusetts</a>  | <a href="#">Pennsylvania</a>                    |
| <a href="#">California</a>           | <a href="#">Michigan</a>       | <a href="#">Puerto Rico/U.S. Virgin Islands</a> |
| <a href="#">Colorado</a>             | <a href="#">Minnesota</a>      | <a href="#">Rhode Island</a>                    |
| <a href="#">Connecticut</a>          | <a href="#">Mississippi</a>    | <a href="#">South Carolina</a>                  |
| <a href="#">Delaware</a>             | <a href="#">Missouri</a>       | <a href="#">South Dakota</a>                    |
| <a href="#">District of Columbia</a> | <a href="#">Montana</a>        | <a href="#">Tennessee</a>                       |
| <a href="#">Florida</a>              | <a href="#">Nebraska</a>       | <a href="#">Texas</a>                           |
| <a href="#">Georgia</a>              | <a href="#">Nevada</a>         | <a href="#">Utah</a>                            |
| <a href="#">Hawaii</a>               | <a href="#">New Hampshire</a>  | <a href="#">Vermont</a>                         |
| <a href="#">Idaho</a>                | <a href="#">New Jersey</a>     | <a href="#">Virginia</a>                        |
| <a href="#">Illinois</a>             | <a href="#">New Mexico</a>     | <a href="#">Washington</a>                      |
| <a href="#">Indiana</a>              | <a href="#">New York</a>       | <a href="#">West Virginia</a>                   |
| <a href="#">Iowa</a>                 | <a href="#">North Carolina</a> | <a href="#">Wisconsin</a>                       |
| <a href="#">Kansas</a>               | <a href="#">North Dakota</a>   | <a href="#">Wyoming</a>                         |
| <a href="#">Kentucky</a>             |                                |   |



## 2nd Resource – Non profits

**Select your state** to start your **free** search of home buyer assistance programs in your area. You'll be able to find programs offered by county, city, state, federal government, etc.

The home buying grants and down payment assistance programs usually have limiting mortgage loan qualifying guidelines such as:

- maximum income limits
- minimum credit history and credit score
- available funds requirement
- first time home buyer requirement (*cannot have owned a home in the last three years*)

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[Washington](#)

[West Virginia](#)

[Wisconsin](#)

[Wyoming](#)



## 3<sup>rd</sup> Resource - Special Mentions:

### 5 Overlooked Low Money Down Loans

Click **BLUE** For **Official Websites** Or **Short Video** To learn more

**1. FHA 3.5% Down payment Program – Find A Lender**

[https://youtu.be/4AUY\\_uF5Mq0](https://youtu.be/4AUY_uF5Mq0)

**2. Fannie Mae Home Ready 3% Down Payment Program**

<https://youtu.be/Dop6smpulzY>

**3. USDA Home Loan 0% Program**

<https://youtu.be/95s5oD7Ta3g>

**4. NACA No Money Down Non Profit**

<https://youtu.be/F1urCKkxDfI>

**5. FHA Plus Loans ( Ask By Name )**

The **FHA Plus loan** is a combination first and second mortgage you take out to not only purchase your home, but also to increase the size of your down payment and/or pay closing costs on the original mortgage. This means that, in addition to the loan you take out to purchase your home, you are also taking out another, smaller loan, to reduce the amount of money you would otherwise have to come up with before closing on your home. The loan money you receive comes from the VDHA and the Federal Housing Authority provides loan insurance.

## What is a mortgage credit certificate program?

<https://youtu.be/4Fjm7GJgrbM>

In the United States, a **Mortgage Credit Certificate** (more commonly referred to as **MCC**) is a certificate issued by certain state or local governments that allows a taxpayer to claim a tax credit for some portion of the mortgage interest paid during a given tax year.

**TIP:** You must contact the appropriate government agency about getting an MCC before you get a mortgage and buy your home. Contact your state or local housing finance agency for information about the availability of MCCs in your area.

### Buyer Eligibility ( \*Census Info For NC )

To be eligible for an MCC, your buyers must:

- Be first-time buyers (not have owned a home in the past three years) or military veterans or be buying homes in certain [\\*targeted census tracts](#)
- Meet income and sales price limits
- Purchase a home in North Carolina
- Occupy the home as their principal residence within 60 days of closing □  
Be a legal resident of the United States.

### Property Eligibility

An MCC can be used to purchase:

- New and previously owned detached homes
- Townhouses
- Condominiums
- New or used manufactured homes\*



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# The Ten Commandments Of Buying A Home!

- 1. Thou shalt not change jobs, become self-employed or quit your job.**
2. Thou shalt not buy a car, truck or van (or you may be living in it)!!
3. Thou shalt not use credit cards excessively or let current accounts fall behind.
4. Thou shalt not spend money you have set aside for closing.
- 5. Thou shalt not omit debts or liabilities from your loan application.**
6. Thou shalt not buy furniture.
7. Thou shalt not originate ANY inquiries into your credit.
8. Thou shalt not make large deposits without checking with your loan officer
9. Thou shalt not change bank accounts.
- 10. Thou Shalt not co-sign a loan for anyone.** (Pastor, Parents, Kids, Family, Friends, Associates, Love Interests...ANYONE)!!

[\(Click Here For A Home Buyers Budget Sheet For Affordability\)](#)