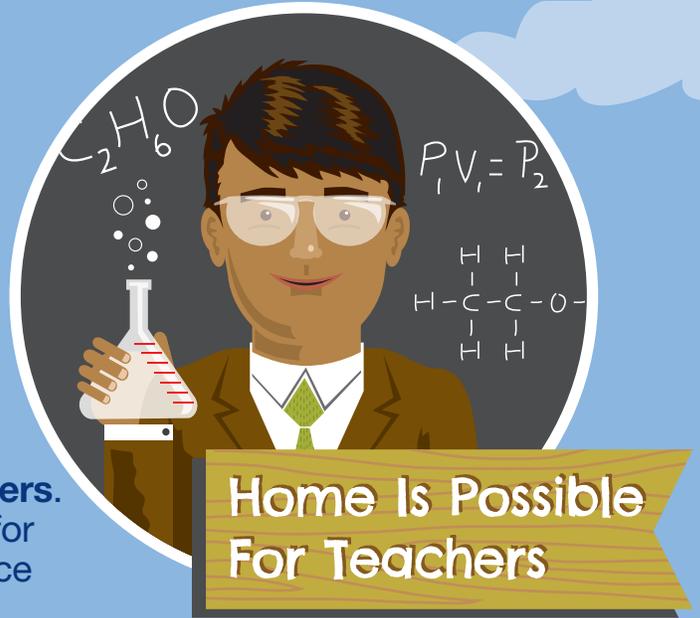


Teachers: Take the smart way home.

Introducing Home Is Possible For Teachers™

Teachers make it their life's work to educate young minds. To show our appreciation, we've created **Home Is Possible For Teachers**. This homebuyer program is like extra credit for teachers who help make Nevada a great place to live.



Check out the program benefits and requirements:

Key Benefits:

- \$10,000 in bonus money
- Usable for down payment and closing costs
- Forgivable after five years (if you stay in your home)
- Below-market fixed interest rate 30-year loan
- Statewide program
- No first-time homebuyer requirement
- Can be combined with the Mortgage Credit Certificate (MCC) program with program fees discounted

Program Requirements:

- Must be a licensed full-time K-12 public school teacher in Nevada
- Qualifying income below \$95,500
- Home price below \$400,000
- Minimum credit score of 660
- Government insured loans only (no conventional loans)
- Teacher must live in home as primary residence
- Homebuyer education course required
- Must meet standard underwriting requirements
- One-time fee of \$675 on below-market fixed interest rate first mortgage
- Required to record a second mortgage and pay associated fees
- Funding amount available for 300 teachers, provided on a first come, first served basis



Visit us at HomelsPossibleNV.org.

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**MAKING HOME OWNERSHIP
AFFORDABLE, ONE NEVADA
FAMILY AT A TIME.**