

# Welcome news for homebuyers

Low interest rates and \$2,000 toward your first home



## Low fixed rates

**4.250% (5.178% APR\*) with 2 points** or **4.625% (5.308% APR\*) with zero points and the Gift of Green**

Good news for first-time homebuyers! Interest rates are low, it's a buyer's market, and we can help with down payment and closing costs.

MaineHousing is offering the **Gift of Green** to borrowers who choose our zero-point mortgage:

- **A grant of up to \$2,000** to help with down payment or closing costs
- **A coupon worth \$500** for a two-part home energy audit

The **Gift of Green** really is a gift—it will not be added to the loan amount and it never has to be paid back.

MaineHousing mortgages also come with **payment protection for unemployment**—up to 4 months of delayed payments with no additional interest or penalty.

### Am I eligible?

You may be surprised to find how many people qualify for a MaineHousing mortgage:

- First-time homebuyers
- Former homeowners who have not owned for the past 3 years
- Veterans and active military, regardless of past ownership

While income limits apply, most Maine households are income-eligible.

To find out if you are too, go to [www.mainehousing.org/prequalification](http://www.mainehousing.org/prequalification).

*This is a limited-time offer, and some restrictions apply. To learn more, or to find a participating MaineHousing lender, visit [www.mainehousing.org/giftofgreen](http://www.mainehousing.org/giftofgreen), or call MaineHousing today at*

**1-866-223-8881 (1-800-452-4603 TTY).**

\*Annual Percentage Rate (APR) is the cost of credit stated as a yearly rate. The APR calculation is based on a \$100,000 loan for a 30-year term, and includes points and mortgage insurance fees collected on a Federal Housing Authority Loan. The actual APR may be higher depending on additional mortgage loan fees the participating lender charges the borrower.

