

1st Choice Mortgage Company

Down Payment & Closing Costs Assistance for up to 100% Financing!



Idaho Housing and Finance
ASSOCIATION



	Forgivable Grant	2nd Mortgage Conventional Loan	2nd Mortgage FHA Loan	Forgivable Grant PLUS 2nd Mortgage	HOME DPACC (Temporarily suspended)	Boise City Grants
	3.5% of purchase price for Down Payment Assistance and/or Closing Costs Assistance, FORGIVABLE!	LOW interest rate, 2nd mortgage for Down payment.	LOW interest rate, 2nd mortgage for Down payment.	Combine the Forgivable Grant AND the 2nd Mortgage for up to 7% towards Down Payment AND/OR Closing Costs	Up To \$14,999 or max 10% silent 2nd for down payment or closing costs. (No monthly payments)	City of Boise provides up to \$35,000 or 25% for down payment. Must live in City of Boise borders.
1st Time Home buyer	Yes	Yes	Yes	Yes	Yes	Yes
2nd time home buyer	Yes	Yes	Yes	Yes	No (exception available)	No
Is it a 2nd Mortgage	No	Yes	Yes	Yes/No	Yes (Silent 2nd)	Yes
Use with FHA	Yes	No	Yes	Yes	Yes	Yes
Use with Conventional	Yes	Yes	No	Yes	Yes	Yes
Use with RD	Yes	No	Yes	Yes	Yes	No
Minimum FICO	620	680	640	640/680	620	620
Minimum Borrower needs to bring to closing	.5% of loan amount	.5% of loan amount	.5% of loan amount	.5% of loan amount	\$500	\$500
Income Restrictions	<\$110,000 Household Income	<110,000 Household Income	<110,000 Household Income	Call for complete Details	Call for complete Details	Call for complete Details

Guidelines & Income limits subject to change at any time, Call TODAY for complete details and restrictions.

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NMLS 380736