

Your Family. Your Dream. Your Home.

Land Home
FINANCIAL SERVICES, INC.

Your Preferred Community Lender

Buying a Home is More Affordable Than You Realize!

NHF Sapphire Program Benefits:

- Down payment assistance - up to 4.5% of the loan amount in the form of a grant - never has to be repaid.
- Can be used for down payment and/or closing costs.
- Not limited to first-time homebuyers.
- No sales price limits.
- Challenging credit options.
- FHA, VA, and USDA Loan Programs.

National Homebuyers Fund, Inc. (NHF) is a non profit public benefit corporation and Instrumentality of Government under Internal Revenue Service code section 115. Available for purchase of a primary residence; FHA, VA and USDA Loan Programs only; FICO-620 /DTI-45% requirements; Low-to-moderate income limits (qualifying income only) 115% FHA AMI Income Limits; Available all states LHFS is approved to originate business. Maximum loan amount is the lesser of \$424,100 (not including UFMIP) or maximum loan amounts permitted by HUD

Saving for a down payment can seem impossible. Between paying your monthly rent and other life necessities, you wonder how you will ever save enough to buy your dream home.

We Have the Solution...



The NHF Sapphire Down Payment Assistance Program Offered Through Land Home

Example: Purchase Price:	\$200,000
FHA 30 Year Home Loan 3.5% Down:	\$7,000
Up Front Mortgage Insurance:	\$3,377
Total Loan Amount:	\$196,377
NHF 4.5% Grant Amount:	\$8,837
<i>Can be used for the down payment and/or closing cost.</i>	

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Christopher Tenggren
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Bringing Progress and Quality Together in Today's Real Estate Market
"When Excellence Matters - Count on Christopher!"



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