

Bonus money is a gift.

No give backs!



Homeownership is closer than you think. A lot closer, thanks to **Home Is Possible** and **Home Is Possible Plus**. These programs offer no-strings-attached money and yearly tax savings, respectively, to people just like you.

Nevada Housing Division gives bonus money to low and middle income homebuyers who can afford a monthly mortgage payment, but may face some challenges when it comes to securing a down payment and closing costs.

What's the catch? We're happy to report that there isn't one. The Nevada Housing Division is simply on a mission to provide affordable housing opportunities and improve the quality of life for Nevada residents. (That means you!) We've got a 40-year track record of doing so, and we very much look forward to the next 40 years.

Homebuyers get an average of \$8,120. They only pay \$675. That's a lot of free Washingtons.*



Las Vegas
(702) 486-5946

Toll Free: 1-888-486-8775

Carson City
(775) 687-2236

Toll Free: 1-800-227-4960

TTY Number: (800) 326-6868

3300 W. Sahara, Ste. 300, Las Vegas, NV 89102
1830 College Pkwy., Ste. 200, Carson City, NV 89706

Meet Home Is Possible™ & Home Is Possible Plus.™



Then welcome in BONUS money.

Get BONUS money!
Start by finding a lender at
HomeIsPossibleNV.org.



*Based on 4% of \$203,000, the average loan value as of 7/20/16.

Opportunity is calling your name.



Say hello.

Interested in getting thousands of dollars in bonus money? Of course you are. Here's the skinny on the amazingly generous program known as Home Is Possible:

HIP Key Benefits

- Non-repayable money up to 5% of the loan value
- Usable for down payment and closing costs
- Attractive 30-year interest rate
- No first-time homebuyer requirement
- Financing available for manufactured homes
- Statewide program

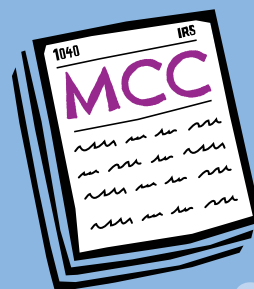
HIP Program Requirements

- Qualifying income must be below \$98,500
- Home price below \$400,000
- Minimum credit score of 640
- Homebuyer must live in home as primary residence
- Homebuyer education course required
- Must meet standard underwriting requirements
- One-time fee of \$675



Bonus money Tax Savings + = Utter joy

in bonus money PLUS up to \$2,000 in estimated savings annually, it comes in a neat little package called Home Is Possible Plus™, aka HIP Plus. When you meet the criteria of both Home Is Possible and our Mortgage Credit Certificate program (or MCC for short), the perks really add up—hence its catchy name.



Joy comes in many forms. For first-time homebuyers who'd appreciate getting thousands

Here's the scoop:

HIP Plus Key Benefits

- Non-repayable money up to 5% of the loan value (usable for down payment and closing costs)
- Federal tax savings up to 30% of the mortgage interest paid (savings continue annually for the life of the loan)
- Attractive 30-year interest rate
- Financing available for manufactured homes

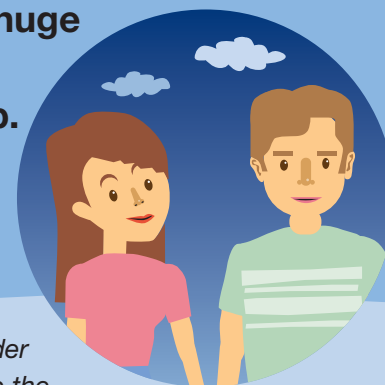
HIP Plus Requirements

- Must be a first-time homebuyer (have not owned a home in the past 3 years) or qualified veteran
- Households within the maximum income and purchase price by county*
- Must live in the home as the primary residence
- Must take an approved homebuyer education course
- Discounted one-time \$495 program fee plus \$300 lender application fee

*Visit HomelsPossibleNV.org for income and purchase price limits.

Sound good? We think so, too.

Get started today by finding a qualified lender near you at HomelsPossibleNV.org. You'll be guided through the process, and be given a huge head start on homeownership. (No thank you note required.)



"We met with our lender who introduced us to the Home Is Possible program. We were pre-approved like that and ended up with thousands of dollars for a down payment. That's a big deal."

Amber S.

Home Is Possible fan & bonus money recipient

"I am very skeptical by nature, so when my lender told me about the program, I checked it out and found out that it was legitimate. I'll get a \$2,000 tax credit every year for the duration of the loan."

Gillian L.

HIP Plus fan & bonus money and tax credit recipient

Start here.

HomelsPossibleNV.org