

## North Carolina Housing Finance Agency

<http://www.nchfa.com/>

<b>First-Lien Mortgage Loans:</b>	NC Home Advantage Mortgage
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase
<b>Down Payment/Closing Cost Assistance:</b>	NC Home Advantage Mortgage DPA (deferred, forgivable loan)
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers
<b>Mortgage Tax Credit Certificate:</b>	Offered
<b>Homeownership Education/Counseling:</b>	Required for first-time homebuyers. North Carolina Housing Finance Agency provides a list of approved agencies across the state.
<b>Individual Development Accounts:</b>	Not offered

### HELPFUL WEB LINKS

**North Carolina Mortgage Programs** (including down payment assistance and MCC)

<http://www.nchfa.com/Lenders/Lprograms.aspx>

**North Carolina Find a Lender**

<http://www.nchfa.com/home-buyers/find-lender>

**North Carolina Lender Training**

<http://www.nchfa.com/homeownership-partners/lenders/train-us>

**North Carolina Income Limits**

<http://www.nchfa.com/home-buyers/income-limits>

**North Carolina Resources for Lenders**

<http://www.nchfa.com/Lenders/Lendersservicers.aspx>

**North Carolina Interest Rates**

<http://www.nchfa.com/home-buyers/interest-rates>

**North Carolina Approved Homebuyer Education**

<http://www.nchfa.com/current-homeowners/find-housing-counselor>