

Building Trust – Below-market rate loans to Native American families or individuals from federally recognized tribes who have a home site lease on trust land to buy, build or make repairs on existing homes. First-time homebuyer requirements are waived.

Helping Hand – Up to \$8,000 for down payment and closing cost assistance to low-income families in which one family member has a disability. Helping Hand is a 0 percent loan due on sale, transfer or refinance, which may be forgiven after 10 years. Guidelines may vary by location.

Mortgage Booster – A fixed-rate second mortgage that is used in conjunction with either a MortgageSaver or MortgageSaver Zero first mortgage. Mortgage Booster features a 30-year term and a maximum loan amount of \$8,000. Mortgage Booster is priced .5 percent higher than MortgageSaver's interest rate.

MortgageSaver – Thirty-year fixed below-market rate mortgage loans priced with 1 percent discount and 1 percent origination fee for low to moderate-income first-time homebuyers.

MortgageSaver Plus – Thirty-year fixed rate mortgage program that includes a 3.5 percent grant to offset down payment and closing costs for low to moderate-income first-time homebuyers. MortgageSaver Plus carries a slightly higher interest rate than MortgageSaver and MortgageSaver Zero loan products and features a 0 percent origination and 0 percent discount fee.

MortgageSaver Zero – Thirty-year fixed-rate mortgage loans priced with 0 percent discount and 0 percent origination fee for low- to moderate-income first-time homebuyers.

Partners Program – First mortgages through non-profit housing providers that provide homeownership opportunities to families earning less than 60 percent of the area median income.

PaymentSaver – A loan that provides up to 8 percent of the sale price of the home for down payment, closing costs, principal reduction and/or interest rate buy-down for lower income families in eligible areas of the state. PaymentSaver is a 0 percent loan due on sale, transfer or refinance and may be forgiven after 10 years.

Smart Choice – In areas where the local public housing authority offers the Section 8 Housing Choice Voucher Homeownership program, program participants may be eligible for a Smart Choice down payment and closing cost assistance loan of up to \$15,000. Smart Choice features a 0 percent interest rate, is due on sale, transfer or refinance and may be forgiven after 15 years.

