



HOUSE 2H ME

FHA Down Payment Assistance Program

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Homeownership remains one of the most significant milestones in achieving financial stability and building generational wealth. However, the journey to homeownership can be challenging, particularly for first-time homebuyers who often struggle to save enough for a down payment. The House2Home FHA Down Payment Assistance Program offers a practical solution, making homeownership more accessible by providing crucial financial support.

OVERVIEW OF THE **HOUSE2HOME PROGRAM**

The House2Home FHA Down Payment Assistance Program offers a competitively priced loan with down payment assistance tailored to FHA requirements, making homeownership more affordable for eligible buyers.

KEY FEATURES



Down Payment Assistance: Homebuyers receive **3.5%** of the total sales price, which can be applied directly to the down payment.



Second Mortgage Structure: The assistance is provided in the form of a **15-year** fully amortizing second mortgage, making it a sustainable and manageable financial solution.



FHA Loan Eligibility: This program is exclusively available for FHA loans, ensuring that borrowers benefit from the favorable terms associated with FHA financing.



Flexible Fund Usage: The second loan funds can be utilized for various purposes, including down payment, rate buydown, and/or closing costs, offering buyers flexibility in managing their home purchase expenses.

BENEFITS OF THE **HOUSE2HOME PROGRAM**

The **House2Home Program** stands out in the market due to its unique structure and targeted assistance. Here's how it benefits potential homeowners:

1

Increased Accessibility to Homeownership: The primary barrier to homeownership for many is the inability to save for a significant down payment. By providing **3.5%** of the total sales price as down payment assistance, the House2Home Program reduces the upfront financial burden, making it easier for buyers to step into homeownership.

2

Sustainable Financial Support: Unlike other forms of assistance that may require repayment in a lump sum or have shorter repayment terms, the House2Home Program offers a **15-year** fully amortizing second mortgage. This extended repayment period allows homeowners to manage their finances more effectively, reducing the risk of financial strain.

3

Flexibility in Fund Allocation: One of the standout features of the House2Home Program is the **flexibility** it provides. Buyers can allocate the second loan funds not only toward the down payment but also to buy down the interest rate or cover closing costs. This versatility empowers buyers to make financial decisions that best suit their individual needs and circumstances.

4

Exclusivity to FHA Loans: FHA loans are known for their lenient credit requirements and lower down payment thresholds, making them a popular choice among first-time homebuyers. The House2Home Program **enhances the benefits** of FHA loans by providing additional financial support, further lowering the barriers to homeownership.



CONCLUSION

The House2Home FHA Down Payment Assistance Program is more than just a financial tool; it is a gateway to homeownership for many who might otherwise struggle to afford a home. By offering **3.5%** of the total sales price as down payment assistance, structured as a **15-year** fully amortizing second mortgage, this program provides sustainable and flexible financial support that aligns perfectly with the needs of today's homebuyers.

For those eligible for FHA loans, the House2Home Program presents an opportunity to transform their dream of owning a home into reality.

Land Home Financial: Your Trusted Community Lender

With **36+ years** of experience, Land Home Financial is a trusted community lender and master servicer. Our commitment to empowering homebuyers and our deep understanding of community needs makes us the ideal partner for navigating programs like House2Home. We pride ourselves on delivering personalized service, ensuring that each client receives the guidance and support necessary to make informed, confident decisions.

Let's make sure you're receiving the right advice. Contact us today!



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