

Live the Dream

*No Down
Payment*
MORTGAGE*

**ASK FOR
DETAILS!**



Bedford · Manchester

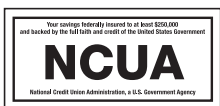
Live the Dream in the Home of Your Dreams

You know you can afford a mortgage payment, but coming up with a hefty down payment seems out of reach. At Members First, we understand – and we're here to help.

With our **No Down Payment Mortgage**, purchasing a home is a whole lot easier. Whether you put some money down, or no money – you can live the dream!

Speak with a helpful mortgage representative today or visit our website at membersfirstnh.org to learn more. You can even apply online.

**The No Down Payment Mortgage is made up of a first mortgage equal to 80% of the purchase price, and a second mortgage in the amount of 20% of the purchase price. In no event shall the total of the 2 loans exceed the purchase price or appraised value, whichever is less. An escrow account for property taxes, homeowners insurance and flood insurance (if required) will be established at closing. Homeowners insurance is required. All Borrowers on the loan must be owners of the property. Only 1–2 Unit Primary Residences are permitted. Rates and terms for the loans vary, and are based on your credit history. Applicants must meet all program criteria including but not limited to income, monthly debts, credit history and assets to be eligible. Minimum credit score of 660 for all borrowers is required.*



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