



The HOMEOWNERSHIP CENTER of CHARLOTTE

a service of The Housing Partnership

CMHP MORTGAGE, INC. 5-YEAR DEFERRED/FORGIVABLE LOAN

We are able to combine our down payment assistance loans with our preferred lenders' affordable products.

DOWNPAYMENT ASSISTANCE PROGRAM FEATURES

- Flexible Underwriting Guidelines
 - 0% Interest Rate
 - Up to 80% AMI
 - No minimum credit score
- Minimum \$500 of customers' own funds required
- Property must be located within Mecklenburg County
- Customer must complete HCC Homebuyer Education Training and a one-on-one budget session
- Funds can be combined with the City's *HouseCharlotte* program as well as NCHFA's *Community Partner Loan Pool* program!



PREFERRED LENDERS

- BB&T
- Wells Fargo Mortgage
 - Bank of America
- Fifth Third Mortgage
- First Citizens Bank
- Movement Mortgage
- Southern Trust Mortgage
 - NewRez Mortgage
- Self Help Credit Union



THE HOUSING PARTNERSHIP



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