











W.I.S.H. Down Payment Assistance Loan

HIGHLIGHTS

-  Up to \$15,000 in matching funds for down payment/closing cost assistance Forgivable after 5 years
-  3:1 Matching funds with \$5000 maximum contribution from borrower
-  Housing expense ratio must not exceed 35% of gross household income
-  Funds available on a first-come, first-serve basis with an acceptable purchase contract

QUALIFYING CRITERIA

-  Borrower must be first-time homebuyer
-  Must qualify for a first mortgage with an NPHS Approved Lender
-  Borrower must occupy the property as primary residence
-  Single-family detached homes, condominiums, and town homes are eligible
-  Family must not exceed 80% of the HCD Income Limits for San Bernardino County. See Below.

INCOME GUIDELINES		
Family Size	80% of Area Median Income	Maximum Income
1		\$37,550
2		\$42,900
3		\$48,250
4		\$53,600
5		\$57,900
6		\$62,200
7		\$66,500
8		\$70,800

-  Borrower must complete 8 hours of HUD approved first-time homebuyer education

Other restrictions apply. Please call NPHS at (909) 988-5979 for more information.