



TOP TEN REASONS WHY AN NFC LOAN IS A SMART MOVE!

10 Purchase Loans with Home Renovations.
NFC loan programs help you sell more homes to a larger range of potential buyers.

9 Forgivable Loans for Home Renovations.
The NFC Advantage Loan offers up to \$10,000 in forgivable funds for homeowners wanting to purchase a property and make home repairs. Qualified homebuyers may qualify for an additional forgivable loan up to \$2,500 in closing cost assistance. *(Visit neighborhoodfinance.org to view our lending areas where this loan applies.)*

8 Continue Neighborhood Improvements of ROOTs Program.
Since the floods of 2008, the City of Cedar Rapids has used disaster recovery funds for replacement housing and neighborhood revitalization. Over \$43 million in funding has built approximately 850 units of replacement housing through the Single Family New Construction (ROOTs) program. However, these funds have now been exhausted. NFC will continue these efforts to improve the neighborhoods of Cedar Rapids.

7 On-Line Application!
Homebuyers can apply easily and safely on-line at neighborhoodfinance.org

6 Quick Loan Approval.
Loan applications which include all the required information are reviewed and receive an underwriting decision within 3-5 business days.

5 Low Down Payment.
NFC has a 3/2 option where the homebuyer can provide as low as 3% of their own funds for a down payment.

4 Keep Neighborhoods Vibrant!
When you help a homebuyer find a home in one of our NFC lending areas, you are also helping Cedar Rapids neighborhoods remain vibrant, attract new surrounding businesses, and contribute to the healthy economy of our local community!

3 No Private Mortgage Insurance (PMI).
NFC Advantage Purchase Loans are paired with a 15% Loan-to-Value second mortgage at 2% interest with a 10 year amortization. Homebuyers earn equity faster and often pay less than a loan with PMI.

2 Friendly & Knowledgeable Staff.
The NFC team is responsive and will work with you and your homebuyer to deliver a loan package that is smart and affordable.

1 Our unique loan programs help you sell more homes!



BONUS!
Visit
NeighborhoodFinance.org
and download "Top 10 Tips
for A Quick Closing"