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 Project Reinvest Polk County Loan.
Through this loan, homebuyers who meet set income guidelines may apply to receive a $10,500 deferred loan at 0.00% interest rate for down payment on a home in Polk County, Iowa. The Annual Percentage Rate (APR) is 0.08% if the $250 commitment fee is paid by the borrower. The deferred loan does not have to be repaid until the home is sold or, in some instances, when the homeowner seeks to refinance the home.

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 Des Moines 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.

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

1 Our unique loan programs help you sell more homes!

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EQUAL HOUSING LENDER