

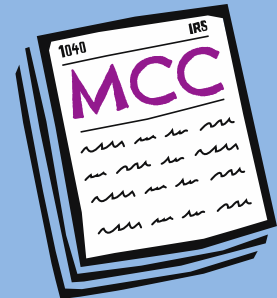
If more makes you merrier, you're about to get positively giddy.

Introducing Home Is Possible Plus™.

Sure, Home Is Possible™ is an amazing homebuyer program in its own right. It gives low to middle income Nevadans thousands in bonus money to use as a down payment or for closing costs. And our Mortgage Credit Certificate is no slouch either averaging \$2,000 in savings every tax season for the life of your loan.



Home Is Possible



Mortgage Credit Certificate

HIP homebuyers get an average of \$8,120. They only pay \$675. That's a lot of free Washingtons.

Put these two things together, and what do you get? The best pairing since cookies and milk: **HIP Plus**. When you meet the requirements of both programs, you'll double up on benefits, saving you some serious dough during the closing process and every year at tax time.

Here are a few HIP Plus program highlights and requirements. Ask your lender if you qualify.

HIP Plus Key Benefits

- Non-repayable money up to 5% of the loan value
- Attractive 30-year fixed interest rate
- Federal tax savings up to 30% of the interest paid on a mortgage loan
- Remaining interest can be claimed as a tax deduction

HIP Plus Requirements

- Must be a first-time homebuyer or qualified veteran
- Households within the maximum income and purchase price limits by county*
- Must live in the home as the primary residence
- Must take an approved homebuyer education course
- Must meet normal underwriting requirements

MCC homebuyers save more than \$27,000 over the life of a 30-year loan.

(Assumes average loan amount of \$203,000 with a 3.75% fixed interest rate.)

Visit us at:
HomelsPossibleNV.org.



*Visit HomelsPossibleNV.org for income and purchase price limits.

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