



 **230 N RIDGE DR**
LOUISBURG, NC 27549

PRIMARY RESIDENCE BUYERS CAN MAKE UP TO
\$265,000 PER YEAR AND QUALIFY FOR THE
\$15K CLOSING COSTS ASSISTANCE
AND 100% NO PMI OPTION

Powerful mortgage programs and
special incentives available at
230 N Ridge Dr.

- ✓ **LOW DOWN PAYMENTS**
Get into your new home sooner.
- ✓ **NO PMI OPTIONS**
100% financing available.
- ✓ **SPECIAL INCENTIVES**
Up to \$15,000 in closing cost
assistance available.

2 GREAT PROGRAMS. MORE WAYS TO SAVE.

PROGRAMS CAN BE COMBINED FOR MAXIMUM SAVINGS.



PROGRAM 1 100% FINANCING NO PMI

- ✓ Not just for first-time home buyers
- ✓ 100% financing with NO PMI
- ✓ Max income: 200% of Area Median Income (Wake County)
- ✓ Max DTI: 45% of gross income
- ✓ Min credit score: 640
- ✓ Buyers must contribute a minimum of \$500
- ✓ No seller maximum contribution limits
- ✓ Can be combined with Program 2
- ✓ Primary residences only



PROGRAM 2 UP TO \$15,000 IN CLOSING COST ASSISTANCE

- ✓ Up to \$15,000 in closing costs/
down payment assistance
- ✓ Not an NC Housing program
- ✓ Forgivable over 5 years with 20%
forgiveness starting Year 1
- ✓ Min credit score: 640
- ✓ Can be combined with a Fannie Mae
Conventional loan or Program 1
- ✓ Income limits same as Program 1
- ✓ **Up to \$15,000 available for eligible
contracts executed before September 30, 2026.**
Assistance amount is scheduled to
decrease thereafter, subject to program
availability.
- ✓ Primary residences only



LET'S HELP YOU BUY 230 N RIDGE DR.
CONTACT US TODAY TO EXPLORE YOUR OPTIONS.

*Our team is here to guide you
every step of the way.*

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