



**To Apply for  
Program Funding...**

Call NHF for a list of participating Lenders near you

### Web-Ex Training

- Program demonstration
- Reservation process
- Second Loan documentation
- Participate from your own Computer
- Conference call and open discussion with your other branches
- Perfect for anyone interested in expanding their knowledge of our products and on-line reservation system

### How to Sign Up

- Visit our website at [www.nhfloan.org](http://www.nhfloan.org)
- Click on *Web Based Training*
- Select *Join a Webinar*
- Choose a session and click *Enroll*
- Fill out the required fields



## Our Mission

*To provide a consistent source of financing for an underserved segment of the homebuyer market: those families and individuals without the resources to afford the down-payment and closing costs associated with a mortgage loan.*

## Our Objective

*To provide the best loan products to our homebuyers and the best service to our participating lenders.*

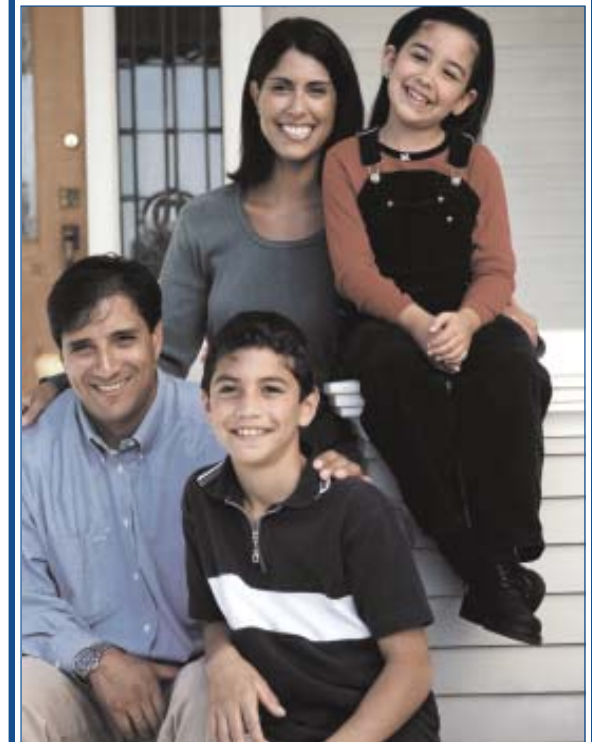


[www.iclfa.org](http://www.iclfa.org)



**National Homebuyers Fund**  
Your Downpayment Solution

801 12th Street, 6th Floor  
Sacramento California 95814  
1-866-NHF-4YOU toll free  
(1-866-643-4968) tel  
1-916-444-3219 fax  
[www.nhfloan.org](http://www.nhfloan.org)



### Downpayment Assistance

### ACCESS & NHF Gold Second Loan Programs

- Combined with 30 year First Loan
- 20 year fixed rate Second Loan
- Eligible source for downpayment and/or closing costs.
- Flexible underwriting guidelines



National Homebuyers Fund  
and



Independent Cities Lease Finance Authority

# ACCESS and NHF Gold Program Details



Thank you for your interest in the ACCESS and NHF GOLD Second Loan Programs offered by National Homebuyers Fund (NHF). ACCESS and NHF GOLD are designed to give families and individuals the opportunity to own their own home.



Homebuyers must repay the Second Mortgage loan monthly over 20 years at a fixed interest rate. For example, an ACCESS FHA Second Mortgage loan of \$5,000 at 8% will increase the monthly payment by \$41.82. Homebuyers will receive a single statement combining both first and second mortgages into a single payment.



ACCESS and NHF GOLD funds may be used for downpayment and closing costs in the form of a Second Mortgage. This mortgage has a 20 year term, at a specific fixed rate, paid monthly, and may assist up to 7% of the sales price.



ACCESS and NHF GOLD FHA funds are available to those qualified homebuyers with incomes of up to 120% AMI. The income limit for the conventional programs is up to 140% AMI. Both income limits are regardless of family size, for the county in which the home is to be purchased (see table on the right). Eligible property types are single family, owner occupied, principle residences, that are detached structures or condominiums. The NHF Gold FHA product allows up to 4 units.



NHF Second Loans are combined with FHA or 97% Conventional First Loans. For FHA loans, there is no homebuyer contribution. A 97% Conventional Loan requires a contribution from the homebuyer of \$500 or 1% of the sales price, whichever is less.



There is no first time homebuyer requirement. There are no purchase price limits, although, FHA and Conventional first loan limits apply. The Conventional loans do have a minimum FICO score requirement of 620.



The Second Mortgage is offered through any one of NHF's Participating Lenders in conjunction with a 30 year fixed FHA-insured First Mortgage or a Conventional 30 year fixed, 5/1 or 7/1 ARM First Mortgage Loan.



MCC's or Energy Efficient Mortgages may be used with NHF programs, however, restrictions may apply.



The unpaid mortgage loan principal balance may be prepaid without penalty at any time.

## ICLFA Member Cities

Baldwin Park	Indio
Claremont	Lynwood
Compton	San Fernando
Hawthorne	South Gate
Hermosa Beach	Vernon
Huntington Park	

## ICLFA Associate Members

Alhambra	Lancaster
Azusa	Lawndale
Barstow	Long Beach
Bell	Los Angeles
Bellflower	Monrovia
Brea	Montebello
Carson	Monterey Park
Chino	Norwalk
Colton	Palmdale
Commerce	Paramount
Covina	Pico Rivera
Downey	Pomono
Duarte	Rancho Cucamonga
El Monte	Rialto
Fontana	Riverside
Fresno	San Bernardino
Gardena	San Diego County
Garden Grove	San Mateo County
Glendale	Santa Clarita
Glendora	Signal Hill
Hawaiian Gardens	Vista
Inglewood	West Covina
La Habra	Whittier
La Puente	Yucaipa
Lakewood	

## Program Income Limits\*

County	FHA	Conventional
Los Angeles	75,000	87,500
Orange	90,720	105,840
Riverside	75,000	87,500
San Bernardino	75,000	87,500
San Diego	82,200	95,900
San Mateo	135,720	158,340

\*Loan Limits May Apply