

First-time homebuyer looking for help with closing costs or down payment?



DOWN PAYMENT ASSISTANCE

FROM NEIGHBORWORKS UMPQUA LENDING
"Equal Housing Lender"

LOANS

NeighborWorks Umpqua has a 0% interest Deferred Payment Loan that can be used along with your first mortgage. This is a great program for those that are mortgage ready and plan to purchase within the next 3 months.

- Loan amounts up to \$5,000
- Maximum income limit 80% AMI or 120% (depending on loan fund)
- Service Area: Douglas, Coos, and Curry Counties

GRANTS

In conjunction with the Oregon Association of Realtors' HOME foundation and Banner Bank, we are pleased to offer Down Payment Assistance (DPA) Grants of up to \$1,000 for first-time homebuyers. This need-based grant can be used for closing costs, down payment, and lender required repairs. The funds do not have to be repaid!

- Grant amounts up to \$1,000
- Maximum income limit 80% AMI or 120% (depending on grant source)
- Service Area: Douglas and Coos Counties

Schedule an appointment!

Call 541-671-5854 or email ochurch@nwumpqua.org

Olympia Church, Director of Lending & Financial Services, NMLS # 287164