



YOUR PREFERRED LENDER



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17_049_NHF_LakeOswego

NHF SAPPHIRE PROGRAM Down Payment Assistance Program

The National Homebuyers Fund (NHF) Sapphire Program is designed to provide down payment assistance in conjunction with the purchase of a primary residence. The homebuyer program provides eligible borrowers with a grant of up to 4.5% of the first loan amount.

NHF Sapphire Program includes:

- Non-repayable grant of up to 4.5% for eligible transactions
- Generous FICO/DTI requirements – Minimum FICO 620; maximum DTI is 43%, or up to 50% with compensating factors
- Low-to-moderate income limits
- FHA, VA, and USDA mortgages
- May be used for down payment and/or closing costs
- Not limited to first-time home buyers

Eligible properties* include: Owner occupied, primary residence, FHA and VA – 1-2 units, USDA – 1 unit, manufactured homes (FHA and VA), agency-approved condominiums, planned unit developments (PUDs).

Let PRM's NHF Sapphire Program make your dream of homeownership a reality!

*Properties not allowed: rental homes, co-ops, investment properties, recreational, vacation or second home.

Contact PRM today for opportunities!
503-699-LOAN (5626)

Credit on approval. Terms subject to change without notice. Not a commitment to lend. NMLS-1477/WA CL-1477. www.nmlsconsumeraccess.org
National Homebuyers Fund, Inc. (NHF) is a non-profit public benefit corporation and Instrumentality of Government under Internal Revenue Service code section 115.

