

COULD YOU USE

**\$10,000**

TOWARDS YOUR

FIRST HOME PURCHASE? \*



# ★ DPACC ★

Down Payment and Closing Cost Assistance

HHOC Mortgage, Hawaii's only non-profit, full-service mortgage lender is pleased to announce our new program exclusively for low to moderate income, First-Time Homebuyers! DPACC can be used for down payment assistance, closing costs (including rate buy down), or a mixture of both. Best of all, there's no interest charged and no monthly payments!

~ Special restrictions do apply, call us today for details \* ~



## Guidelines \*



- Up to \$10,000 loan which must be matched by seasoned savings up to 4:1 basis
- Deferred for 15 years with no interest and no monthly payments
- HHOC Mortgage must originate the first mortgage
- 120% AMI or below
- First-Time Homebuyers who agree to use the property as their primary residence & sign a yearly occupancy affidavit
- Available to borrowers STATEWIDE



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