



The **Hero Homebuyer Credit** is designed to help our heroes buy a home by offering **up to \$20,000** to cover closing costs. There is no repayment of the funds and no increase in interest rate. The benefit is available simply because of where the borrower currently works or was previously employed.

### **Who are we?**

First of all, we are not acting on behalf or at the direction of any Federal or State Government agency. We are a branch of American Financial Network, Inc., one of the largest lenders with nearly 200 branches nationwide. As a Direct Lender we originate, process, underwrite, and fund in-house; this allows for fast turn times and gives us the ability to close on time.

### **What is the Hero Homebuyer Credit?**

The Hero Homebuyer Credit is designed to help our heroes buy their home by offering up to \$20,000 to cover closing costs and expenses. There is no repayment of the funds and no increase in interest rate.

### **Where does the money come from?**

The Hero Homebuyer Credit comes directly from us to cover closing costs and expenses. There is no repayment of the funds and nothing added to the loan balance.

### **Who is eligible for the Hero Homebuyer Credit?**

Eligibility is based on where the borrower currently works or was previously employed. The benefit is available to all heroes including, but not limited to:

#### **Law Enforcement:**

- Police Officers
- Sheriffs
- Highway Patrol
- Correctional Officers
- Dispatchers
- Anyone working in a Law Enforcement Agency

#### **Fire Protection:**

- Firefighters
- EMTs
- Paramedics
- Dispatchers
- And more

#### **Healthcare Providers:**

- Doctors
- Nurses
- Hospital Staff
- Medical Office Staff
- Dentists
- And more

#### **Educators:**

- Principals
- Teachers
- Counselors
- District Employees
- And more

**Teamsters Members | UPS and FedEx Employees**

**Active Military, Veterans, and Retired Military Personnel**

**And so many more who work or have worked in a City, County, or State Agency!**

### **Does the borrower have to repay the funds?**

No. There is no repayment of the funds received, and there is nothing added to the loan amount. The hero receives the credit without any strings attached.

### **Is it limited to first time buyers?**

The credit is not limited to first time buyers. It can be used to purchase a primary residence, secondary residence, investment property, and up to 4 unit buildings.

### **Can it be used to sell a home?**

Yes. If the seller qualifies as a “hero” then we can use the Hero Homebuyer Credit to cover the buyer’s closing costs. This can help to increase the profit for the seller and they can even use the Hero Homebuyer Credit a second time to purchase their next home.

### **Is there an income limit?**

Unlike other programs, we do not have income restrictions. As long as you qualify for financing, you are eligible for the credit.

### **What financing options are available?**

We offer FHA, VA, and Conventional programs.

### **What is the interest rate?**

The interest rate is based upon the loan program (FHA, VA, and Conventional), the down payment if any, the credit and credit score, and many other factors. But we are at “market rate” meaning we do not increase the interest rate when using the Homebuyer Credit.

### **How are AFN’s rates compared to other lenders?**

With a volume of over 4,000 transactions per month, our rates have to be competitive.

### **Does it delay the closing?**

There are no additional steps or delay in closing when using the Hero Homebuyer Credit. Loan origination, processing, underwriting, and funding is all done in house which allows us to usually close in 30 days or less.



**Reserve Your Homebuyer Credit by visiting:**

**[www.HeroHomebuyerCredit.com](http://www.HeroHomebuyerCredit.com)**

**Or Call: [\(888\) 655-5000](tel:(888)655-5000)**

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