

STEP UP

HOME LOANS

**AFFORDABLE RATES
+ DOWN PAYMENT ASSISTANCE**

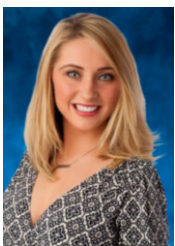


AHFA'S STEP UP PROGRAM is designed for low- to moderate-income home buyers who can afford a mortgage, but need help with the down payment. Step Up is available to homebuyers who earn less than \$97,300, regardless of household size or location.

The program offers a competitive 30-year fixed interest rate and down payment assistance. The down payment funds are secured by a 10-year second mortgage and are combined with a 30-year, fixed-rate first mortgage.

Program participants must meet standards for creditworthiness and complete an online homebuyer education course.

The Step Up program can be combined with Mortgage Credit Certificates, another option AHFA provides, to give homebuyers even greater purchasing power.



Julia Wilson
Mortgage Banker
NMLS: 1106850
FirstBank Mortgage
341 Cool Springs Blvd., Suite 100
Franklin, TN 37067
Office: 615-435-2258
Cell: 615-540-7244
julia.wilson@firstbankonline.com
www.FBMortgageLoans.com



AHFA.com | 1.800.325.2432

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Application is required and subject to underwriting. Not all applicants are approved. Full documentation & property insurance required. Loan secured by a lien against your property. Fees & charges apply and may vary by product and state. Terms, conditions & restrictions apply, so call for details. FirstBank Mortgage provides a variety of loan products with different rates, payments and fees. All loans are subject to credit approval. Products and services offered by FirstBank. FirstBank Mortgage is a division of FirstBank. FirstBank Institution NMLS ID 472433.

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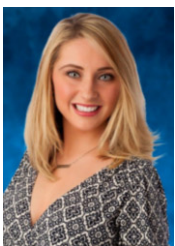


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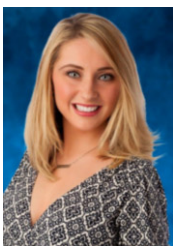


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