Homeownership for the Brave

With THDA’s “Homeownership for the Brave” everything is even greater!

What is Homeownership for the Brave: a %-percent reduction off THDA’s 30-year fixed mortgage interest rates

Who is eligible: Persons eligible for the Homeownership for the Brave program are active duty service members and National Guard, veterans discharged under conditions other than dishonorable, reservists with at least 180 days of active duty service, spouses of service members and qualified veterans as well as surviving spouses of service members and qualified veterans.

Where can I apply: through any THDA approved lender (find a lender on our website www.thda.org)

What kind of loan can I use: FHA, VA, RD and Conventional — 78% LTV (meeting THDA guidelines)

<table>
<thead>
<tr>
<th>Homeownership Choices Rate</th>
<th>Homeownership for the Brave Rate</th>
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</thead>
<tbody>
<tr>
<td>Great Rate: 3.60% /1.25 +.25/3.79% APR</td>
<td>Equals 3.10% /1.25%+.25/3.23% APR</td>
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<tr>
<td>Great Advantage: 3.90%/1.25+.25/4.09% APR*</td>
<td>Equals 3.40%/1.25+.25/3.54% APR*</td>
</tr>
<tr>
<td>Great Start: 4.20%/1.25+.25/4.40% APR**</td>
<td>Equals 3.70%/1.25+.25/3.84% APR**</td>
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* 2% DPA, CC, or PP assistance ** 4% DPA CC or PP assistance

- Origination fee affects APR & can be higher or lower depending on lender quote
- THDA-Approved Homebuyer Education is required on all “Homeownership for the Brave” loans
- Rates are subject to change

Please visit our website www.thda.org for current interest rates. Potential homebuyers may also access information on THDA mortgage loan programs by calling the Single Family Programs information line at 615-815-2100.

Tennessee Housing Development Agency
Leading Tennessee Home... since 1973

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