



First Home Plus

The First Home Plus Program is a first mortgage loan available to first time homebuyers purchasing a home within the state of Nebraska

30 year fixed interest rate with no origination fee

Loans will be made at current NIFA interest rates*

Homebuyers must meet NIFA purchase price and income limits

The residence must be owner occupied

Homebuyers have the option of choosing a government or conventional loan product

All homebuyers must complete a homebuyer education class prior to closing



First-time homebuyer definition:

Homebuyers cannot have had an ownership interest in their principal place of residence within the last three years, unless; (1) they purchase a residence in a federally designated target area or (2) they are a “qualified veteran”

Eligible residences:

- Residence can be a single family home, qualified condominium unit or 2-4 units (one unit must be occupied by the borrower)
 - ▶ For 2-4 units, the residence must be at least 5 years old
- Purchase price of residence cannot exceed NIFA’s maximum limit

Income limits:

Income limits vary by county. Check our website (www.nifa.org) for income limits in your area

**Interest rates and terms are subject to change*



For more information contact:

We work for you!

402-434-3900

800-204-6432

www.NIFA.org

Facebook: NIFAHousing

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