



Not just for first-time homebuyers!

IdaMortgage offers Advantage Loans: unique 30-year or 40-year fixed-rate loans to help Idahoans get into their new homes.

Advantage Loan features include:

- Borrower does NOT need to be a first-time homebuyer
- Higher income levels are allowed - up to 140% of median income
- May be used for purchase or refinance
- NO sales price limits
- NO recapture provision
- Fannie Mae desktop underwriter approval needed under My Community Mortgage or Flex programs



For a winning combination, pair the Advantage Loan product that best meets your clients needs with:

- Down payment and closing cost assistance
- *Finally Home!*® homebuyer education classes offered statewide and online
- Free housing counseling service offered statewide
- Excellent customer service
- Loan servicing provided within Idaho

***Find out more about IdaMortgage today!
Visit IdaMortgage.com or call 1-866-432-4066!***

The lowest 100% financing rate in Idaho!

IdaMortgage.com

brought to you by Idaho Housing and Finance Association

*Programs are subject to change at any time. Funds are limited, and certain restrictions apply.

