

**Quick Links**

**Register Now!**

\*\*For CE Credits, include:

- Name(s)
- Company
- Mailing address
- Phone
- License Number

***Please make sure to indicate in your email if you are coming to the whole training or only the Advanced portion!***

**More About IdaMortgage**

**HOME DPCCA program details**

## Lending partners and REALTORS: training on IdaMortgage loan products *and new funding opportunities!*

**Register Now** to attend this special IdaMortgage training session with information on brand new funding opportunities for first-time buyers!

Take advantage of the HOME Down Payment Closing Cost Assistance program with **no interest**, due on sale (**up to \$20,000!**). **Loans to be closed by December 31, 2009.**

In addition, the **Tax Credit 2nd Loan** program is still available, but loans must be **closed by 11-30-09** for the homebuyer to receive their income tax credit.

An additional allocation of up to **20% of homeownership assistance is available** under the Neighborhood Stabilization Program (NSP) to purchase foreclosed homes **in Twin Falls County and Caldwell!**

**You won't want to miss this informative training!**

**Training will be held:**

**Date: Wednesday, November 18, 2009**

**Time: 9:00 AM to 10:00 AM (Basic Overview)**

**10:15 AM to 12:00 PM (Advanced Portion)**

**Place: IHFA Building**

**565 W. Myrtle, Boise**

**Training topics include:**

**Overview of the First loan program requirements**

**Advantage 30- and 40-year loan products and features:**

- Low rates
- Financing up to 96.5% FHA and 90%
- Conventional on a home's purchase price
- No first-time homebuyer requirement
- Higher income limits
- No sales price limits

- Loan products for purchase or refinance
- IdaMortgage referral program

**Down Payment Assistance Available:**

- Good Credit Rewards
- Tax Credit 2nd Loan program

**NEW!**

- HOME Down Payment Closing Cost Assistance
- NSP Homeownership Assistance Funds

**Trainers:**

Cindy Bengal of IHFA's homeownership lending department and guest speakers JoAnn Behr and Karen Frings from IHFA's grant programs department will discuss the following features of the IdaMortgage Loan program, down payment assistance, and new funding opportunities for homebuyers in this informative training session.

*Continuing education credits available for lending partners through the Department of Finance. One credit for every class hour completed. Credit hours are not available for real estate agents.*

**If you have any questions, please call us at 208-331-4735.** Space is limited; please reserve your spot today!

**IdaMortgage** is brought to you by Idaho Housing and Finance Association.