

THIS INFORMATION IS BEING PRESENTED by Ron Hidalgo
Realtor® / Broker *associated with Weichert Realtors® 1st Choice &*



Alabama Housing Finance Authority -
Step Up Program

Here's a payment assistance program for **moderate-income home buyers, who qualifies for a mortgage, but needs assistance with the down payment.**

Program Details

- Participants may earn up to **\$97,300**
- No sales price limits
- Maximum assistance is the lesser of **\$7,500** or **3%** of the sales price
- **1st mortgage of 30-year fixed rate** and **2nd mortgage of 10-year fixed rate**
- **AHFA offers a 30-year fixed rate mortgage** with an interest rate just slightly Higher than the current market rate
- **Assistance funds are blended into the home mortgage** – one monthly check to write
- **Participants must complete an online home buyer education course**

Availability ---

The program is available statewide and year-round on a first-come, first-served basis.

Other Important Facts

- Participants do not have to be first-time home buyers
- The Federal recapture tax does NOT apply to this program
- Loans are serviced by AFHA

For your Mortgage information and Needs, Contact,

Candice M. King
Mortgage Professional



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For ALL your Real Estate information and needs, **call Ron**
with Weichert Realtors® 1st Choice

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