

GET UP TO \$15,000 TOWARD A DOWN PAYMENT



BENEFITS:

- *First-Time Homebuyer Not a Requirement*
- *97% LTV (105% CLTV)*
- *MI Cancellation/No Required Upfront PMI*
- *Competitive Rate and Compensation*
- *Favorable Student Loan Underwriting*

**Freddie Mac
HFA Advantage®**


Tennessee Housing
Development Agency

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