



**FIRST TIME HOMEBUYER DOWN
PAYMENT ASSISTANCE PROGRAM**
(Applicant(s) must not have owned a home in the last 3 years)

Get pre-approved today up to:

\$75,000 (based on qualifications)

- Low interest rates
- Deferred payments up to 30 years
- Must meet specific income guidelines established by HUD.
- 3% of purchase price required for the down payment.

NO APPLICATION FEE

To be ELIGIBLE for the program, you must meet these income requirements

Maximum Household Gross Income	Number of Household Members
\$33,000	1
\$37,700	2
\$42,400	3
\$47,100	4
\$50,900	5
\$54,650	6
\$58,450	7
\$62,200	8
The City of Live Oak is an Equal Opportunity Lender	

Funding provided by grants obtained by the City of Live Oak through the Department of Housing and Community Development CDBG and HOME Programs.



If you meet the income guidelines listed above and you are not a homeowner, you may be eligible for a low interest First Time Homebuyer Loan. In order to qualify the home must be within the City Limits of Live Oak. Funding is limited, so priority is based on first come first served.

CONTACT US @ 695-2112