

6 SURPRISING REASONS you should be doing business with YOUR HFA

Are you making the most of affordable lending programs offered by your state Housing Finance Agency?



1. HFAs think LOCAL.

HFAs are invested in the communities where you live and work. HFA affordable lending products help you reach more qualified borrowers in local markets.



2. FLEXIBLE underwriting guidelines BENEFIT MORE BORROWERS.

Qualify more borrowers with guidelines sensitive to underserved markets.



3. Meeting HOMEBUYER EDUCATION requirements can be FREE and EASY.

MGIC's free, online Homebuyer Education meets education requirements for many conventional loan transactions.



Education requirements may vary per program, please check with your housing finance agency.



4. It comes with REDUCED PRIVATE MORTGAGE INSURANCE coverage, which means more affordable premiums for borrowers!

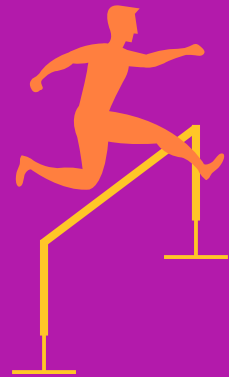
5. Borrowers pay LESS in fees.

Eliminate loan-level pricing adjustments and delivery fees for borrowers with a qualifying credit score.



6. Down payment assistance programs and grants are a GO!

Minimum contribution requirements offer flexibility and help with the biggest hurdle to homeownership.



Contact your HFA or MGIC representative for resources and tools to help you make the dream of homeownership possible for more borrowers.

This infographic has been brought to you by your friends at MGIC!

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