

NOVA ADVANTAGE DPA

The **NOVA Advantage DPA** program combines an FHA first mortgage with a 3.5% down payment assistance second mortgage. This means that you can obtain the financing you need to purchase a home with a lower down payment than you might have thought possible.

KEY HIGHLIGHTS

3.5% assistance option

(3- or 5-year forgivable or 10-year repayable)

FHA first lien

Purchase transactions

No income restrictions

2/1 or 1/0 Buydown allowed

Available in all licensed states

Other conditions and restrictions may apply. Rates and available loan programs are subject to change without notice. Contact your loan officer for more information. Rev 12/16/2025



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