# 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<br>*(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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NOVA HOME LOANS