



your road home

## here's how it works

The CHFA HomeAccess<sup>sm</sup> program provides affordable 30-year fixed interest rate financing to purchase a home. The CHFA HomeAccess program is available statewide to first-time homebuyers or Qualified Veterans living with a permanent disability or are the custodial parent(s) or legal guardian(s) of an individual living with a permanent disability.

CHFA also provides an optional \$25,000 CHFA HomeAccess second mortgage loan for down payment and closing cost assistance in conjunction with the CHFA HomeAccess program.

## here's how you qualify\*

To qualify for the CHFA HomeAccess program, you must:

- be a first-time homebuyer\*\* or Qualified Veteran\*\*\* who is living with a permanent disability or be the parent or guardian of someone living with a permanent disability (as defined by the Social Security Administration),
- not exceed income and purchase price limits,
- contribute a minimum of \$500 of your own funds towards the purchase of the home,
- have a mid-credit score of 620, and
- attend a CHFA-approved homebuyer education class (online or in-person) prior to loan closing.

## participating lenders

Get started on your road home by contacting one of our CHFA HomeAccess-approved participating lenders listed on the back, or for a current list, visit CHFA's website at [chfainfo.com/homeownership/find-a-participating-lender](http://chfainfo.com/homeownership/find-a-participating-lender).

\*In addition to qualifying for the CHFA program guidelines, you must also qualify according to the first mortgage underwriting guidelines as determined by your CHFA Participating Lender.

\*\* A first-time homebuyer is defined by CHFA as one who has not had an ownership interest in a primary residence for the three years prior to the mortgage loan closing.

\*\*\*A Qualified Veteran is defined is someone who served in the active military, naval, or air service of the United States, and who was discharged or released under conditions other than dishonorable, if such individual has not previously qualified for and received financing from proceeds of tax-exempt mortgage revenue bonds.



## participating lenders

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Guild Mortgage Company,  
Grand Junction 970.361.3584  
*Minde Harper*

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Universal Lending, Denver Metro 303.759.7402  
*Sandy Levy*

### disclaimer

CHFA HomeAccess funds are subject to availability. Loan terms for the first and/or second mortgage loans are subject to change. Please contact a CHFA HomeAccess-approved loan officer regarding current availability and loan terms.

### CHFA Home Finance

1981 Blake Street  
Denver, Colorado 80202

888.320.3688  
800.659.2656 tdd

[www.chfainfo.com](http://www.chfainfo.com)

348 Main Street  
Grand Junction, Colorado 81501

800.877.8450  
970.241.2341



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people live and work*