



## Home purchase loan program

INHP offers several loan programs for homebuyers. Our loan origination team will work with each client to help identify the best loan options for their situation.

### General lending guidelines

- 1 to 3 percent borrower's contribution
- No mortgage insurance
- Repair and rehab components allowed
- Minimum 570 credit score
- Roll in up to \$3,000 in medical collections
- Up to three 30-day late payments allowed
- No maximum on seller concessions
- Debt-to-income ratio 30/43
- Maximum loan amount \$136,800
- Alternate credit accepted
- Income restrictions apply
- Limited to Marion County

### Closing cost assistance

- Assistance up to \$14,999
- Additional income restrictions apply
- May be used for closing costs and additional down payment
- Not available in Lawrence, Beech Grove, Southport and Speedway

### Specialty Loan: Revive Indy

This loan is designed to offer a fixed-rate mortgage product to homebuyers with the option of including some rehabilitation dollars in the acquisition.

- 3 percent borrower's contribution
- No mortgage insurance
- Minimum 600 credit score
- Can be used for choice or required repairs

### GET STARTED TODAY!

**Learn more about INHP or  
contact a loan originator:**

Go to [INHP.org/buy-a-home](https://INHP.org/buy-a-home)

*INHP lending programs are available  
for residents in Marion County only.*

*Rates and terms are subject to  
change without notice.*

*This information is provided for the  
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advertisement to extend consumer  
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## Lender referral loan program

INHP's unbiased officers also help clients compare competitive loan options from 14 area lenders. The program includes:

- Exploration of mortgage program options to meet clients' profile and needs
- Introduction of borrower to loan officer and submission of credit package
- Tracking of application and client coaching through loan approval process

### Lender Partners



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