



**PALMETTO  
HOME  
ADVANTAGE PROGRAM**



**Palmetto  
Home  
Advantage  
Not just for  
First-Time  
Homebuyers!**

The Palmetto Home Advantage Program is SC Housing's mortgage program designed to serve both first-time and "move-up" borrowers. The program offers both government and conventional mortgage options with forgivable down payment assistance options, no first-time homebuyer requirements and reduced mortgage insurance coverage (18%) on conventional loans below 80% of Area Median Income (AMI) as determined by Fannie Mae and Freddie Mac. New and existing homes, including double-wide manufactured housing (FHA and Conventional) are eligible.

Qualify more borrowers with both government and conventional mortgage offerings. For borrowers with credit scores of 640 or higher, Palmetto Home Advantage offers multiple financing options. The maximum borrower income limit for all loans (Conventional, FHA, VA, USDA) is \$124,000. Your lender will determine if you qualify. A Palmetto Home Advantage Program mortgage may be the loan program for you!

**For more information:**

For a list of participating lending partners, visit our website at [SCHousing.com](http://SCHousing.com), call us direct at 803.896.2211 or email us at [mortgage.production@schousing.com](mailto:mortgage.production@schousing.com).

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