

# Use the Gift of Green to buy your first home



MaineHousing presents a special, limited-time offer:

## Up to \$5,500 toward your first home

If you haven't owned your own home in the past three years, you may qualify for MaineHousing's Gift of Green:

- A grant of up to \$5,000 (not to exceed 4% of the mortgage amount) for any required down payment, closing costs or prepaids.
- A coupon worth up to \$500 for a two-part home energy audit.

The Gift of Green really is a gift—it will not be added to the loan amount and it never has to be paid back.

Because the Gift of Green promotion is part of MaineHousing's mortgage program, you also may be able to use the Purchase Plus Improvement Option to fund home energy improvements as part of your mortgage. MaineHousing mortgages even come with payment protection for unemployment.

Some restrictions apply. To learn more, or to find a participating MaineHousing lender, visit [www.mainehousing.org/giftofgreen](http://www.mainehousing.org/giftofgreen) or call MaineHousing today at 866-223-8881.



With the Gift of Green, you may qualify for total incentives of up to \$15,000

Add the Gift of Green grant of up to \$5,500 to the federal First-Time Homebuyer Tax Credit worth up to \$8,000. This, in turn, lets you invest in home energy-efficiency improvements that may qualify for additional federal tax credits worth up to \$1,500. The combination of financial incentives through the Gift of Green and federal tax credits could add up to \$15,000 and a once-in-a-lifetime opportunity.

