



## Lower Interest Rate Mortgage Option

Homeownership is one of the cornerstones of the American dream, and SC Housing is doing its part to make that dream a reality.

As part of our existing SC Homebuyer (Bond) program, we are offering a reduced interest rate option for first-time buyers on FHA/VA and USDA/RHS first mortgage loans. Borrowers must use their own funds (including eligible gift funds) for down payment and closing costs. Qualified participants can take advantage of the lower interest rate mortgage option; however, down payment assistance (DPA) is not provided.

Participants must meet all program requirements to include household income and sales price limits. Funds are limited and offered on a first-come, first-served basis.

### For more information:

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

*\*Rates for the program are subject to change without notice.*



10.01.2025