



Operation **Welcome Home**

You have protected the American Dream. Now you can live it.

Operation Welcome Home was created for active duty military members; Veterans who have served honorably; members of the Reserves and National Guard; and Gold Star Families purchasing their first home in Massachusetts.

A competitive fixed rate MassHousing Mortgage. MIPlusSM Mortgage Insurance with the Mortgage Payment Protection Benefit is included for eligible borrowers. Operation Welcome Home is a safe and affordable way to purchase your first home.

- Up to 100% financing on a single family home or condo
- Up to 98% financing on a 2 or 3 multi-family home
- Non-spouse co-borrowers allowed
- No residual income test used to qualify
- No previous rental history required for the purchase of a two – or three unit property
- Purchase & Rehabilitation option is available
- Condo's follow conventional guidelines

How to Apply

Operation Welcome Home loans are made possible through a partnership between MassHousing and participating lenders across the state.

For a complete list of lenders offering Operation Welcome Home, please visit www.masshousing.com/owh.

If you have a question, contact Tom Lyons at owh@masshousing.com.



See the program announcement and the full story of our first **Operation Welcome Home** borrowers here:

www.masshousing.com/owh

Tom Lyons is a Vietnam Veteran and is the Managing Director of Government Affairs and Communications for MassHousing. He is a past President of the Massachusetts Veterans' Service Officers Association. He is also the former Executive Director of the New England Shelter for Homeless Veterans.

