

CAFA First Home Program

CAFA BOND HOMETOWN HERO FIRST MORTGAGE

The borrower receives a 30-year, fixed rate, fully amortizing first mortgage loan with 360 level monthly payments as well as an assistance payment equal to **5%** of the total note amount to apply toward down payment or closing costs and pre-pays. Current rates are available online within the system, [click on this link](#). Income limits apply.

To qualify for the Hometown Heroes program, a borrower must: **1)** complete a borrower attestation form pre-closing **2)** be employed full-time (defined by the employer) **3)** employed by a Louisiana based employer (address of employer on 1003 must be in LA) and **4)** employed in a profession listed below:

Qualifying Education Professions

Be currently employed in a K-12 public, charter, private, parochial or parish continuation school or it's school district.

Administrators, Deans and Counselors, Office Staff, School Psychologists, School Social Workers, School Nurses, School Lunchroom Staff, School Paraprofessionals, School Coaches, School Custodians and Maintenance Staff, School Librarians and Media Specialists, School Bus Drivers, School Office Staff

Qualifying First Responder Professionals

Firefighters, Probationary Firefighters, EMT's, Paramedics, Drivers Engineers, Fire Dispatchers, Field Chiefs, Lieutenants, Captains, Fire and EMT office staff, Fire and EMT maintenance staff, Volunteer Firefighters, Police Officers, Detectives, Bailiffs, Corrections Officers, Detention Deputies, Border Patrol Agents, Crime Scene Technicians, Criminologist, Crime Lab Analysts, Parole Officers, Dispatchers, Park Rangers, Law Enforcement Office Staff, Substance Abuse Counselor.

Qualifying Healthcare Professionals

Nurses (RN, LPN, NP), Respiratory Therapists, CNA's, Doctors, Medical Assistants, Medical Staff, Specialists, Orthodontist, Endoscopy/Radiology Techs, Lab Techs, Chiropractors, Dentists, Hospital Employees, Pharmacists.

Veterans and Active Military - Full-time employment requirement and LA employer requirements waived.

Served or currently serving in any branch of the US Military, Served or currently serving in the Louisiana National Guard, Veterans must provide DD214. A Certificate of Eligibility is not accepted in lieu of the DD214. Veterans cannot have been dishonorably discharged. Active duty provide a valid LES.