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## About Community Partners Loan Pool (CPLP)

Our membership with the North Carolina Housing Finance Agency's CPLP enables us to reserve CPLP at 0% interest rate, deferred, second mortgage financing for individuals requiring up to 25% of the purchase price of the home or up to \$50,000 in down payment assistance (whichever is less).

A borrower's total household income must be 80% or below the area median income. Requirements also include homeownership education, one-on-one counseling, and a minimum 640 credit score.

Eligibility requirements include:

- Your household income is at 80% or below your county's median.
- You qualify for an approved mortgage and meet minimum credit and underwriting guidelines.
- You participate in 8 hours of homebuyer education and counseling through the CPLP member or an approved housing counseling partner.
- You are purchasing a newly constructed or an existing (less than 10 years old) home below the sales price limit for your county.

Learn more [here](#), or email [cplp@dkp.org](mailto:cplp@dkp.org) or call 704-342-0933.

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