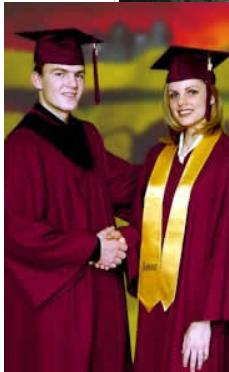


# OHFA First-Time Home Buyer Program



**Homeownership is possible with Sibcy Cline Mortgage and the Ohio Housing Finance Agency's "Down Payment Assistance Program"**

**\*Effective February 2nd 2009\***  
**Up to 99% financing through Ohio Bond utilizing The Ohio Housing Finance Agency. OHFA is now offering 2.5% grant to qualified buyers!**

**Eligible participants will enjoy:**

- **Low downpayment options!**
- **Qualify from 3% up to 6% seller paid closing costs option**
- **More flexible qualifying guidelines**
- **Reduced rates for PMI**

Regular OHFA First Time Homebuyer Program available to all who meet program parameters



**Contact Sibcy Cline Mortgage Services for more details!**  
**513-984-6776**

Sibcy Cline Mortgage Services | 8044 Montgomery Rd. Ste. 301 | Cincinnati, OH 45236 | 513-984-6776