



**City of Attleboro**  
Mayor Paul Heroux

## BUY ATTLEBORO

The Buy Cities program combines mortgage funding from community banks and credit unions with **MI Plus™** mortgage insurance from MassHousing to promote homeownership in select Massachusetts cities in conjunction with the Fall River/New Bedford Housing Partnership. Approved programs include Fall River, New Bedford, Taunton and Attleboro. MassHousing has approved specific lenders for each program.

Through Buy Cities, lenders offer long-term financing (30-year, fixed-rate loans or Long Term ARM) with no points for up to 100% of the purchase price of a new home or 100% of the current fair market value of a property for limited cash-out refinances. To qualify, borrowers must meet income and loan limits and minimum credit score requirements (680 for 100% LTV; 660 for 97% LTV; 660 for 95% LTV or less).

### Advantages

- Mortgages on properties in the City of Fall River, New Bedford, Taunton and Attleboro
- Unemployment Payment Protection Feature with **MI Plus™** provided by MassHousing
- Income guidelines as high as \$114,885 in Bristol County

### Product Description

100% /105% - one unit

97% /105% - 2 units

95% /105% - 3-4 units

*105% must meet Community Second guidelines, please see Fannie Mae Community Second checklist. If seeking assistance from City Programs, must meet City HOME program criteria.*

### Terms

Up to 30 years or Long Term ARM  
Fully amortizing fixed rate program

### Participating Lenders

BankFive, Bay Coast Bank, Bristol County Savings Bank, First Citizens Federal Credit Union, Mechanics Co-operative Bank.