Family Income, Documentation, & Disclosure Matrix

NC 1st Home Advantage w/$15,000 DPA

Category of Borrower/Titleholder	Is Income Counted in Family Income?	VOE, Paystubs, W2 (1099) & Tax Returns	Are They FTHB?	Is Credit Report Required?	Notice to Borrower Form– 026 DPA	Recapture Notice Form - 015	Mortgage Affidavit Form - 016
Borrower	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Co-Borrower	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Spouse	Yes	Yes	Yes	No	No	No	Yes
Someone Secondarily Liable, Occupant	Yes	Yes	Yes	No	No	No	Yes
Titleholder, Occupant	Yes	Yes	Yes	No	No	No	Yes
Titleholder, Non-Occupant	No	No	Yes	No	No	No	Yes
Adult Occupant only	No	No	No	No	No	No	Yes

*The NC 1st Home Advantage ($15,000) are funded by Mortgage Revenue Bonds. The NC 1st Home Advantage Mortgage may be combined with the Community Partner Loan Pool (CPLP) program. The NC 1st Home Advantage Mortgage ($15,000) follows current Family Income & Sales Price limits.

July 2026. Subject to change. Refer to Program Guides for detailed information.