

Change

HOME MORTGAGE

DOWN PAYMENT ASSISTANCE:

ONLY FOR SCHOOL ADMINISTRATION + STAFF (PUBLIC AND PRIVATE)

- ★ **DOWN PAYMENT ASSISTANCE (DPA) UP TO 5% OF THE FIRST MORTGAGE LOAN AMOUNT.**
- ★ **THE ASSISTANCE CAN BE USED TOWARDS DOWN PAYMENT AND/OR CLOSING COSTS AND MANY TIMES CAN HELP A HOMEBUYER PURCHASE A HOME WITH LITTLE-TO-NO MONEY OUT OF POCKET.**
- ★ **THE DPA IS PROVIDED AS A LOW INTEREST RATE SECOND LOAN COMBINED WITH A GIFT. THE GIFT FUNDS NEVER HAVE TO BE REPAID. THE SECOND LOAN FUNDS ARE AMORTIZED OVER 15 YEARS*.**

PROGRAM HIGHLIGHTS:

- **DPA IS FOR DOWN PAYMENT AND/OR CLOSING COSTS.**
- **NO FIRST-TIME HOMEBUYER REQUIREMENT.**
- **ELIGIBLE PROPERTIES INCLUDE 1-4 UNITS, CONDOS, TOWNHOMES AND MANUFACTURED HOMES (WITH RESTRICTIONS).**
- **FHA, VA, USDA AND CONVENTIONAL LOAN FINANCING OPTIONS ARE AVAILABLE. GENERAL GUIDELINES*:**
- **PURCHASE OR REFINANCE OF A PRIMARY RESIDENCE.**
- **MINIMUM FICO 640 / MAX DTI 50%.**
- **FLEXIBLE INCOME LIMITS.**

Mention this flyer
And I will give a

\$500

Lender Credit to apply
towards your closing
costs!



Lizette Hernandez

Loan Officer

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