## Need a little help with your down payment?

Pay as little as 0% down with a Down Payment Assistance (DPA) Loan



With house prices rising, we want to help you get into your dream home as easily as possible. And now, thanks to our DPA Loan with Temporary Buydown options, we can help cover up to 5% of your down payment and closing costs for your new house as a second loan.

### Why a DPA?

With an FHA loan, you still may need help with the down payment—and now we can do exactly that, often getting your down payment to 0%! On top of that, you can utilize a Temporary Buydown to pay lower interest on your FHA loan, especially at the start.

- Combine an FHA Loan with a DPA Loan for up to 5%
- · Cover down payment, closing costs, or both
- Lower initial monthly mortgage payments with Temporary Buydown option
- No first-time homebuyer requirement
- **NEW!** Forgivable DPA option is interest-free with no monthly payments

### If you are curious to see how a DPA could help you get into your dream home, give us a call!

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