

SmartBuyTM

Suite of Down Payment Assistance (DPA) Products

Let's discuss if SmartBuy™ would be a good addition to your product mix.



PROGRAM HIGHLIGHTS

- DPA funds meet FHA and USDA
 minimum required investment
- Up to 5% of purchase price can be used towards borrower's down payment, closing costs, or to lower the rate on the underlying mortgage
- No income or first-time homebuyer restrictions
- Program is available nationwide
- Repayable 10 year option can have 10, 20 or 30 year amortization
- Temporary interest rate buydowns
 allowed



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