

## NATIONAL DOWN PAYMENT ASSISTANCE

DPA Advantage provides a wide variety of eligible borrowers with down payment assistance in the form of a grant equal to 2% or 3.5% of the purchase price on eligible FHA home purchases.



### PROGRAM HIGHLIGHTS

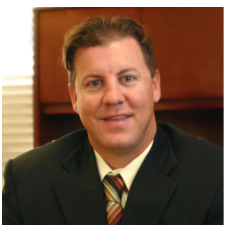
- Down payment assistance is in the form of a grant, equal to either 2% or 3.5% of the purchase price
- **No repayment required (forgiven)**
- No need for a second lien on the property
- The 3.5% grant offers a true “no money down solution” with up to an additional 3% toward closing costs
- If borrower does not need the “no money down” solution, a lower interest rate may be available
- Can be used with the FHA 203(b) program or many FHA renovation programs, as well as the FHA One-Time Close Construction-to-Permanent program (excluding 3.5% grant)
- May be combined with up to 6% seller concession for closing costs
- A simple one-step process: the application process is streamlined for the borrower

### ELIGIBILITY (Any one of the following)

- Total borrower’s income is equal to or less than 140% of median area income (<https://ami-lookup-tool.fanniemae.com/amilook-uptool/>)

### NO INCOME LIMITS FOR THE FOLLOWING

- First-time home buyers
- Any borrower on the loan application who is a current, retired, volunteer, non-paid, or plans to become:
  - First-responder: police officer, firefighter, public safety officer, paramedic, or emergency medical technician (EMT), including volunteers or similar
  - Educator
  - Medical personnel: nurse, doctor, phlebotomist, or health ambassador, or hospital, American Red Cross worker, or similar
  - Civil servant in a federal, state, or local municipality
  - Military personnel



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**CALL NOW FOR DETAILS!**

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