

# DOWN PAYMENT ASSISTANCE

You don't need a large down payment to qualify for homeownership!

Our exclusive nationwide down payment assistance (DPA) program combines a USDA or FHA-insured 30-year fixed rate mortgage with either a second loan that is fully forgivable after 5 years OR a 10-year repayable second loan. Funds can be used towards a down payment, closing costs, and/or temporary interest rate buydowns.



Open to all eligible borrowers! Not restricted to first-time homebuyers or specific occupations.

## TWO DOWN PAYMENT ASSISTANCE OPTIONS

### FORGIVABLE

- › **Up to 3.5% Down Payment Assistance**
- › **Forgivable** 5-year second loan with **0% interest** and **NO monthly payments**
- › 1st Mortgage: 30-year fixed FHA or USDA
- › 2-1 Rate Buydown Available
- › Minimum credit score: **620**
- › Gift Funds Allowed
- › Single-Family Home, Condos, PUDs, Manufactured Homes
- › DPA funds meet FHA's minimum required investment guidelines
- › **NO INCOME LIMITS**

### REPAYABLE

- › **Up to 6% Down Payment Assistance**
- › 10-year second loan with 30-year amortization
- › 1st Mortgage: 30-year fixed FHA
- › 2-1 Rate Buydown Available
- › Minimum credit score: **660**
- › Gift Funds Allowed
- › Single-Family Home, Condos, PUDs, Manufactured Homes
- › DPA funds meet FHA's minimum required investment guidelines
- › **NO INCOME LIMITS**

FOR MORE INFORMATION CONTACT ME TODAY



**Jeff Beck**  
President / Owner  
LO NMLS# 19488  
O 618-310-0091  
M 618-806-2281

jbeck@ahlusa1.com  
**Apply Online:**  
[JeffHomeLoans.com](http://JeffHomeLoans.com)

American Home Lending USA, LLC  
240 S Buchanan St  
Edwardsville, IL 62025



Scan to Apply Online  
or  
Order Your Credit Report

Lending in the states of: IL, MO, FL, GA, MS, AR, AL, LA, CA, KY, TN, MD, CO, MI, TX



©2023 American Home Lending USA, LLC - NMLS ID: 71983. To verify licensing, visit NMLS Consumer Access ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)). Equal Housing Lender. Programs subject to change without notice. All borrowers must qualify per program guidelines. Mortgage rates and programs subject to change without notice. Not a commitment to lend. Other restrictions may apply.

