

# DOWN PAYMENT ASSISTANCE



**A homebuying journey  
made seamless and joyful  
- take the first step today  
and let us help you turn  
your house into a home!**

The down payment assistance program helps to bring borrower-paid costs down at closing.

Close with ease and simplicity. Take the first step today!

## ADVANTAGES OF THE ESSEX DPA PROGRAM

- Available in most states
- 100% financing
  - FHA First Mortgage
  - Essex Down Payment Assistance Second Mortgage
- FHA guidelines - DU approval accepted
- 6% seller credits allowed



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