

National DPA FHA 100+% Down Payment Assistance

Three Options For Borrowers



OPTION 1 2% FULLY AMORTIZED LN	OPTION 2 2% FULLY AMORTIZED LN	OPTION 3 FORGIVABLE AFTER 10 YEARS
Interest Rate + 1st Note Rate +2%	Interest Rate + 1st Note Rate +2%	Interest Rate = 0%
3.5% of lower of Sales Price or Appraised Value	5.0% of lower of Sales Price or Appraised Value	3.5% of lower of Sales Price or Appraised Value (whichever is less)
Fully Amortized for 120 months	Fully Amortized for 120 months	30-YR Terms
Include payment in DTI calculation	Include payment in DTI calculation	No payments -life of the loan
Cannot be subordinated	Cannot be subordinated	Cannot be subordinated

IMPORTANT:

Down to 600 credit score with AUS approval | Min credit score of 660 with max DTI of 45 on manual UW
Option 3 - Forgivable - will become due and payable for failure to meet the forgivable parameters.

**Please see DPA guidelines for further details.*



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