

## We're your home buying partner

Discovering your path to homeownership is now made easier.

We offer two distinct types of assistance designed to empower individuals and families in their journey towards becoming homeowners:



## **Fixed Rate Loans with Down Payment Assistance (DPA):**

- You have the flexibility to choose from various rate, loan, and DPA options tailored to your needs.
- The Down Payment Assistance can amount to up to 5% of the total loan amount, lowering your out of pocket costs.



## **Mortgage Credit Certificates:**

- Experience the benefits of a special tax credit that effectively reduces your federal income taxes each year.
- Available exclusively to first-time buyers, defined as those who have not owned a home in the last 3 years.
- You can also combine the Mortgage Credit Certificates with down payment assistance for added financial support.

For more information:			