A Smarter Way to Cover Your Down Payment

Forgivable 3.5% Down Payment Assistance for FHA Buyers

The **Smart 3.5 Program** provides 3.5% **Down Payment Assistance** through a second lien.

Key Benefits

Use funds for down payment or closing costs

Not limited to first-time buyers

Flexible FHA underwriting

No income limit

Who Qualifies

Primary residence purchases, Borrowers may own other property

Minimum 600 FICO (AUS)

FHA-approved SFR, townhomes, condos, PUDs, Manufactured homes allowed (no single-wides)

Non-occupant co-borrowers permitted per FHA rules

Program Basics

3.5% assistance provided as second mortgage

Borrower must occupy within 60 days

FHA guidelines apply

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