

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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