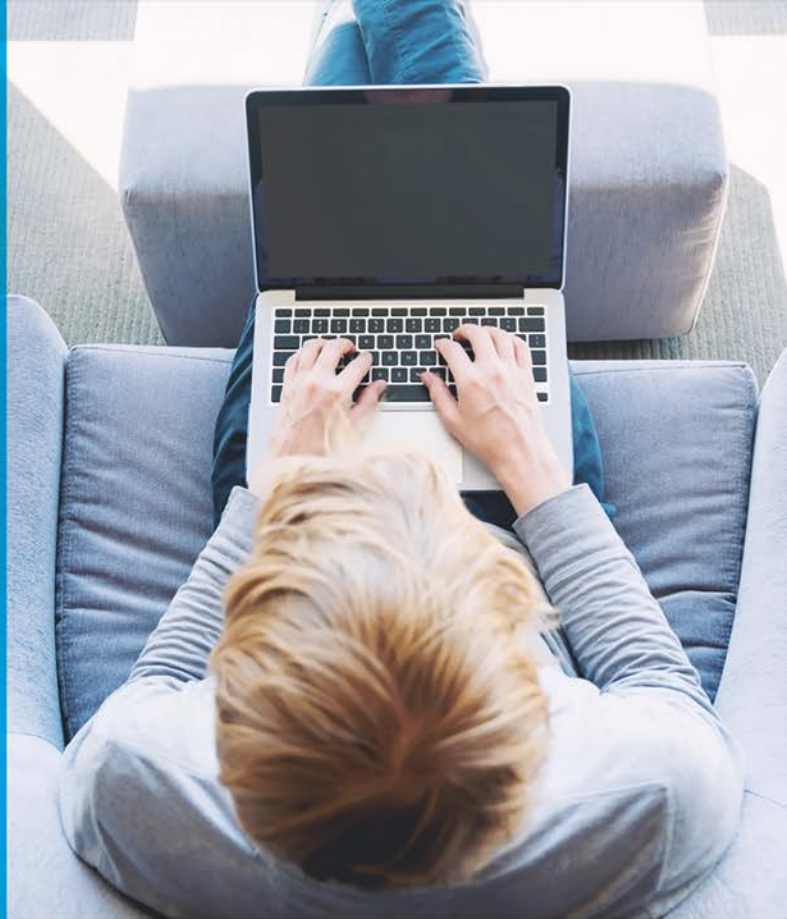


ARE YOU THIS CLOSE TO HAVING YOUR DOWN PAYMENT?

Freddie Mac's BorrowSmartSM program
can help you get over the finish line!



We are pleased to offer Freddie Mac BorrowSmart, which offers up to \$1,500 as a grant for down payment/closing cost assistance based on Area Median Income and other eligibility criteria

- May be paired with other first-time homebuyer and down payment assistance programs
- Pre-purchase homebuyer counseling required (\$99 fee)
- Incentive may be used to fund up to 100% of required cash to close, including interest rate buydown if desired
- Retain cash post-close for home maintenance and emergencies
- Can be used in conjunction with gift money to meet minimum down payment and closing costs requirements
- Available in AZ, AR, CA, DE, FL, GA, IA, IL, IN, KS, KY, LA, MD, MI, MN, MS, MO, ND, NE, NV, NJ, NM, NY, NC, OH, OK, OR, PA, SC, SD, TN, TX, VA, WV, WA, WI



LET US HELP YOU CAPTURE YOUR DREAMS



US Lending Company
NMLS #129988

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