

Buy a home with little or no cash

Keep your down payment low

Make your home purchase more affordable. We have low – and no – down payment loans and a wide range of down payment assistance programs (DPA).



No down payment

- **VA:** Veterans, Active-Duty Military, and other qualified borrowers
- **USDA:** Homes in eligible rural and small town areas

Low down payment

- **FHA:** Down payments starting at 3.5%
- **HomeReady® and Home Possible®:** Conventional loans starting at 3% down

Down payment assistance (DPA)

- **CCM Smart Start:** 2% DPA up to \$4,000*
- **CCM Community Promise:** \$6,500 DPA**
- **The Chenoa Fund:** 3.5% or 5% DPA†
- **The National:** 4% DPA‡
- **Freddie Mac BorrowSmartSM Access:** Up to \$4,000 DPA§
- **Freddie Mac BorrowSmartSM Standard:** Up to \$1,500 DPA
- **Essex:** 3.5% DPA||
- **State and local DPA:** Various programs, specific to certain areas

Let's see how much they can save! Contact me today.

*CrossCountry Mortgage LLC will contribute 2% down (up to \$4,000) towards a 3% down payment. Home buyer is responsible for the remaining 1% of the down payment. This offer is available for the purchase of a primary residence only. Offer valid for home buyers when qualifying income is less than or equal to 80% area median income based on county where property is located. At least one occupying borrower must be a first-time homebuyer. Rate must be locked on or after 6/20/2023. Not available with any other discounts or promotions. Not available in the following MSAs: Miami, FL, Atlanta, GA, Chicago, IL, Detroit, MI, St. Louis, MO, Philadelphia, PA, Memphis, TN, El Paso, TX, Houston, TX, McAllen, TX. Offer cannot be retroactively applied to previously closed loans or loans that have a locked rate. This is not a commitment to lend. CrossCountry Mortgage, LLC has the right to accept, decline, or limit the use of any discount or offer. Acceptance of this offer constitutes the acceptance of these terms and conditions, which are subject to change without notice. Additional conditions may apply.

** Available in select MSAs. For a full list of eligible MSAs, visit crosscountrymortgage.com/community-promise.

† Available in all states except NY

‡ Not available in: CA, DE, FL, IN, IA, LA, MD, MT, NE, NV, NY, OH, RI, SC, TX, UT, VT, WA, WV

§ Available in the following MSAs: Miami, FL, Atlanta, GA, Chicago, IL, Detroit, MI, St. Louis, MO, Philadelphia, PA, Memphis, TN, El Paso, TX, Houston, TX, McAllen, TX

|| Available in all states except NY and WA



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Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). See <https://crosscountrymortgage.com/licensing-and-disclosures/state-disclosures/> for a complete list of state licenses. 1745975 23P_863had1j8