

# PATHWAY TO PURCHASE DOWN PAYMENT Assistance Program is Back!



The Pathway to Purchase down payment assistance (DPA)\* program is now available for qualified borrowers in specific Arizona zip codes. This program provides assistance up to 10% of the purchase price, not to exceed \$20,000. Additional features of this program include:

- Income limit of \$92,984
- Purchase price limit of \$371,936
- 30-year, fixed-rate mortgage
- Minimum FICO 640
- Maximum loan-to-value (LTV)\*\* 95%
- Maximum debt-to-income (DTI)\*\*\* 45%
- The DPA second mortgage is forgivable after five years
- Available on Conventional Freddie Mac HFA Advantage mortgage only
- Homebuyer education classes required
- Eligible property type:
  - Existing single-family residence
  - Townhome
  - Condominium

*Contact me today to learn more!*



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\*Eligibility subject to program stipulations, qualifying factors, applicable income and debt-to-income (DTI) restrictions, and property limits. Fairway is not affiliated with any government agencies. These materials are not from HUD or FHA and were not approved by HUD or a government agency.\*\*Loan-to-Value (LTVs) and Combined Loan-to-Value (CLTVs) may vary by loan amount.\*\*\*Debt-to-income (DTI) ratio is monthly income debt/expenses divided by gross monthly income. Copyright © 2018 Fairway Independent Mortgage Corporation. NMLS#2289. 4750 S. Biltmore Lane, Madison, WI 53718, 1-877-699-0353. All rights reserved. This is not an offer to enter into an agreement. Not all customers will qualify. Information, rates and programs are subject to change without prior notice. All products are subject to credit and property approval. Not all products are available in all states or for all dollar amounts. Other restrictions and limitations may apply. Equal Housing Lender. Fairway AZ License #BK-0904162 & Arizona License Number 0925357.

