

Freddie Mac BorrowSmartSM Program

Get up to \$2,500 toward your down payment or closing costs with the Freddie Mac BorrowSmartSM F

Saving for a down payment is one of the biggest obstacles today's first-time home buyers face. The Freddie Mac Borr and make homeownership more accessible.

BorrowSmart Down Payment Program Highlights

- ✓ \$2,500 for borrower(s) whose qualifying income is less than or equal to 50% of the county area median income (AI
- ✓ \$1,250 for borrower(s) whose qualifying income is greater than 50% and less than or equal to 80% of the county A
- ✓ \$1,000 for borrower(s) whose qualifying income is greater than 80% and less than or equal to 100% of the county ,

BorrowSmart Down Payment Program Requirements

- ✓ Primary residence purchase only
- ✓ Property must be located in a BorrowSmart-eligible state
- ✓ Borrower must complete pre-purchase counseling with a HUD-approved homeownership counselor

The Freddie Mac BorrowSmart Program can give you extra purchasing power in today's busy market.

Check your eligibility and see how much down payment or closing cost money you can receive.

[CHECK YOUR ELIGIBILITY](#)

¹ Minimum 90% loan-to-value (LTV).

² Minimum 95% loan-to-value (LTV). Must be in high needs census tract or subject property must be a manufactured home.

Disclaimer: Freddie Mac BorrowSmartSM program is available in all states. Only available in conjunction with specific conventional conforming financing counseling required. Borrower is responsible for \$99 counseling fee. Incentive down payment/closing cost assistance amounts of \$1,000, \$1,250 or \$2 criteria.