

# PROGRAM ENHANCEMENT EMPOWERED DPA



National Grant Program provides up to 3.5% down payment for FHA Financing

Forgivable 2% or 3.5% Grant, No Repayment, No Second Lien .

## Eligibility of at least one borrower on the loan meets the following:

- First time home buyer
- Current or retired employee of a Local State of Federal Government
- Current or retired from medical profession
- Has EVER served as an unpaid volunteer (PTA, Sports Coach, Church, etc.)

## Qualifications:

- DU Approve/Eligible 580 + FICO **NEW!!!!**
- DU Manual's Refer/Eligible Findings 620+ Fico **NEW!!!!**
- Max DTI 49.99%
- 1-2 Units
- Manufactured Home (Single, Double & Triple)
- PUDs, FHA Approved Condos
- Up to 6% Seller Concessions Allowed