



## DOWN PAYMENT ASSISTANCE-GRANT WITH M&M MORTGAGE

- COMPLETELY FORGIVABLE GRANT, EQUALS 2% OR 3.5% OF PURCHASE PRICE
- FHA BUYERS ONLY, 620 MINIMUM FICO REQUIRED
- MAY BE COMBINED WITH UP TO 6% SELLER CONCESSIONS FOR CLOSING COSTS. NO MINIMUM CASH INVESTMENT FROM THE BORROWER!!!
- NO RESALE RESTRICTIONS

### Home Types Eligible:

- 1-2 UNIT PRIMARY RESIDENCE
- MANUFACTURED HOUSING
- SINGLEWIDE, MULTI-WIDE, MH CONDO PROJECTS
- FHA HRAP APPROVED CONDOS
- PUD'S



### To be eligible for the program, the Borrower(s) must meet only ONE of the four following categories:

- FIRST TIME HOMEBUYER
- QUALIFYING INCOME OF LESS THAN 140% OF THE AREA MEDIAN INCOME UNDERSERVED CENSUS TRACT
- CURRENT/RETIRED EMPLOYMENT OR VOLUNTEER/NON-PAID MEMBER:
  - FIRST RESPONDER (POLICE OFFICER, FIREFIGHTER, PUBLIC SAFETY OFFICER, PARAMEDIC, EMT'S)
  - EDUCATOR (SUNDAY SCHOOL TEACHER, TUTOR, DAY CARE PROVIDER)
  - MEDICAL PERSONNEL (NURSE, DOCTOR, X-RAY TECHNICIAN, HOSPITAL ADMINISTRATOR, OR SIMILAR)
  - CIVIL SERVANT IN A FEDERAL, STATE OR LOCAL MUNICIPALITY
  - MILITARY PERSONNEL

#### M&M MORTGAGE, LLC NMLS #213677

THIS INFORMATION DOES NOT REPRESENT AN OFFER OR COMMITMENT TO ENTER A LOAN AGREEMENT BY M&M MORTGAGE, LLC. NOT ALL PROGRAMS ARE AVAILABLE IN ALL AREAS AND RATES AND COSTS STATED DO NOT APPLY TO ALL LOANS MADE. M&M MORTGAGES, LLC'S UNDERWRITING GUIDELINES AND PROGRAM RESTRICTIONS APPLY. TERMS AND PROGRAMS LISTED ARE SUBJECT TO CHANGE WITHOUT NOTICE. M&M MORTGAGE, LLC ONLY CONDUCTS BUSINESS IN APPROVED STATES. M&M MORTGAGE, LLC IS AN EQUAL HOUSING OPPORTUNITY LENDER.

FOR COMPLETE LICENSING INFORMATION GO TO  
[HTTP://WWW.NMLSCONSUMERACCESS.ORG](http://www.nmlsconsumeraccess.org)



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