

100% FINANCING

Down Payment Assistance up to 5%

Open the Door for  More Clients



Sapphire DPA 3.5%

Receive up to 3.5% of the lesser of purchase price or appraised value in assistance to be used towards down payment

REPAYABLE

- ✓ Assistance in the form of a 10-Year, 2% interest higher than first lien Second Mortgage
 - Monthly payments required

FORGIVABLE

- ✓ Assistance in the form of a 30-Year, 0% interest Second Mortgage
 - No monthly payments required
 - Loan forgiven after 10 years of consecutive on-time payments
 - Continue to occupy as a primary residence
 - High balance loan amounts allowed

Sapphire DPA 5%

Receive up to 5% of purchase price of the lesser of purchase price or appraised value. in assistance to be used towards down payment or closing cost

REPAYABLE

- ✓ Assistance in the form of a 10-Year, 2% interest higher than first lien Second Mortgage
 - Monthly payments required
 - High balance loan amounts allowed

Additional Key Benefits:

- ✓ Minimum FICO® 600
- ✓ Allows for FHA Loan Limits
- ✓ No income limits
- ✓ Available for First-Time & Seasoned Buyers
- ✓ 47 States Eligible
- ✓ Buydowns permitted
- ✓ 1-2 units, Townhomes, Condos & Manufactured Housing (DW+) allowed



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*Poligor Research; 2.0822 average savings based on the full hair, term, APR estimate using HMDA rate spread, APOB and single family agency data for a standard segment of the 2021 mortgage market with 10-15% cash non-basis purchase agency rates and a 6.50% reference value rate; E Mortgage Capital Inc., 1418624, [intitconcomerassess.org], E Mortgage Capital Inc., 1418624, [intitconcomerassess.org], E Mortgage Capital Inc., 2619933, [intitconcomerassess.org], E Mortgage Capital Inc., 1418623, [intitconcomerassess.org], E Mortgage Capital Inc., 1418624, [intitconcomerassess.org]

