



Access Exclusive Assistance With

Freddie Mac <u>BorrowSmart</u>®



Short on funds for the down payment or closing costs on a loan transaction? Fairway Independent Mortgage Corporation provides financing options that can help!

Fairway is proud to offer the Freddie Mac BorrowSmart® program, which can assist with the down payment and/or closing costs required on a loan. We are able to offer programs that provide assistance based on the area median income (AMI).

Program highlights:

- Assistance funds can be used for required down payment, closing costs and/or reserves and do not have to be repaid.
- Assistance funds can be used in conjunction with other down payment assistance (DPA)* programs.
- The low-income program (greater than 50% and less than or equal to 80% AMI) will equate to \$1,250 in down payment/closing cost assistance.
- This program is available in all 50 states.
- Pre-purchase homebuyer counseling is required for all borrowers.
- Assistance funds are eligible for use with home affordable agency direct products (fixed-rate and adjustable-rate mortgage products).

Note: Loan approval is subject to credit approval and program parameters. Freddie Mac BorrowSmart® can only be used in conjunction with a Freddie Mac Home Possible® first mortgage. Pre-purchase counseling session is required. GreenPath/HPF will provide counselor information.

Let Fairway help you with your home-buying needs. For more details, contact:













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