



**MARYLAND MORTGAGE**  
*Making Homeownership Affordable*

## 1st Time Advantage 5% DPA

### 5% Down Payment Assistance Loan

Comes with a DPA loan equal to 5% of the first mortgage in a zero percent deferred second lien.

Must be a first time homebuyer\*

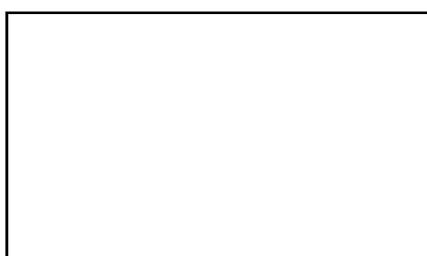
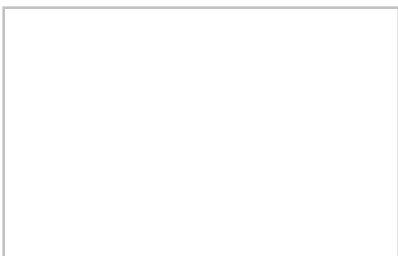
\*A first-time homebuyer is defined as not having owned a home for three years, or is purchasing in a Targeted Area, or is a veteran using their exemption for the first time.



To learn more about this product, visit

[mmp.maryland.gov/Pages/1stTimeAdvantage.aspx](http://mmp.maryland.gov/Pages/1stTimeAdvantage.aspx)

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