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Company NMLS: 1925681



PIF's Major DPA Advantages!

DPA – Down Payment Assistance

PIF's Down Payment Assistance Pro's	Home Is Possible Con's
Credits Scores Down To 620!	640-660 Minimum Credit Score
No 2 nd Mortgage	No Grant Silent 2 nd Mortgage/Loan
Income Limit \$99,120!	\$56,400 Lower Rate - \$98,500 High Rate
Spouse's Income NOT Required	Requires Spouse's Income To Be Counted
1 st time buyer NOT Required	Most programs require 1 st time home buyer



FHA
Credit score can be

as low as
500
if down payment
is at least 10%

as low as
580
if down payment
is at least 3.5%

Down Payment Assistance
Credit score can be

as low as
620
depending on the details of your
loan and financial history

HIGHLIGHTS

- 3.5% Grants For Down Payment
- Seller Credits OK Up To 4%
- No Resale Or Refinance Restrictions
- Minimum Credit Score 620

ELIGIBILITY

- ANY ONE of the following Required
- Income less than \$99,120
- First Responder, LEO, Firefighter, Public Safety Officer, Paramedic, EMT, Educator, Medical Personnel: Nurse, Doctor, Phlebotomist, Health Ambassador, Hospital Medical Worker, American Red Cross, Civil Servant Federal/State/Local Municipality, or military personnel.
- First Time Buyer