FAIRWAY
INDEPENDENT MORTGAGE CORPORATION

Do you want to buy a home but find yourself SHORT OF FUNDS for the DOWN PAYMENT or CLOSING COSTS?

Fairway Independent Mortgage Corporation has the ability to provide financing options that can help! Fairway is pleased to now offer the **HPF BorrowSmart program** that can assist you with the down payment and/or closing costs required on your loan. We are able to offer programs that will provide incentive amounts ranging from $1,500 up to $2,500 based on your area median income (AMI).

PROGRAM HIGHLIGHTS:

- Incentive funds can be used for required down payment, closing costs and/or reserves, and do not have to be repaid.*

- Incentive funds can be used in conjunction with other down payment assistance (DPA)** programs.

- Low income program: Between 50% and 80% AMI will equate to a $1,500 incentive.

- Very low income program: Less than or equal to 50% AMI will equate to a $2,500 incentive.

- The program is available in Georgia, Illinois, Indiana, Maryland, Michigan, Minnesota, New Jersey, New York, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Virginia, and Wisconsin.

- Homebuyer education is required for all borrowers.

- Incentive funds are eligible for use with home affordable agency direct products (fixed-rate and adjustable-rate products).

Note: Loan approval is subject to credit approval and program parameters. HPF BorrowSmart can only be used in conjunction with approved products. Pre-purchase homeownership counseling session is required. A fee of $99 must be paid by the borrower.

Let **Fairway Independent Mortgage Corporation** assist you in borrowing smart, and discover what a little extra help can do for your home-buying needs! For more details or to apply for a loan, contact:

FAIRWAY
INDEPENDENT MORTGAGE CORPORATION

Shawn Galliers
Loan Officer
NMLS# 1720797
Direct: 419.280.4591
Office: 419.481.8490
Fax: 866.497.3353
shawn.galliers@fairwaymc.com
www.toledohomeloans.com
5577 Monroe Street, Suite A
Sylvania, OH 43560

Download the FairwayNOW app! https://mobile.fairwaynow.com/borrower/sign-