



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:



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



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