

The most common barrier to homeownership today is saving enough money for a mortgage down payment. The Freddie Mac BorrowSmart<sup>SM</sup> program provides assistance up to \$2,500 for income-qualified borrowers to be used towards the down payment or closing costs required to finance a home.

## Your Journey to Home Begins Here

<p><b>1</b> Complete an Assessment to Determine Program Eligibility</p>	<ul style="list-style-type: none"> <li>• Available to borrowers who meet program income qualifying criteria.</li> <li>• Must purchase a home in an eligible state.*</li> </ul>
<p><b>2</b> Homebuyer Counseling**</p>	<ul style="list-style-type: none"> <li>• Receive insights and expertise from U.S. Department of Housing and Urban Development (HUD)-certified counselors.</li> <li>• Review your mortgage readiness.</li> <li>• Develop a budget and action plan to ensure you're prepared to own your new home.</li> </ul>
<p><b>3</b> Make Your Homeownership Dream a Reality!</p>	<ul style="list-style-type: none"> <li>• No first-time homebuyer requirement.</li> <li>• Funds can be applied to help qualify you for the Freddie Mac Home Possible<sup>®</sup> mortgage which offers a low, 3% down payment financing option.</li> </ul>

## Freddie Mac BorrowSmart Benefits

- Assistance may be used to fund up to 100% of required cash for your down payment or closing costs.
- Can be used in conjunction with gift money to meet minimum down payment and closing cost requirements.
- Re-establish your cash reserves post-closing that can be used for emergencies, maintenance, and other costs associated with the purchase of a home.
- May be combined with other down payment assistance programs to provide you maximum support.
- Receive homebuyer counseling to fully prepare you for sustainable homeownership.

# Freddie Mac BorrowSmart Providers



Homeownership Preservation Foundation (HPF) provides access to U.S. HUD-approved housing counseling organizations that implement numerous financial education and housing programs across the nation.



Freddie Mac makes home possible for millions of families and individuals by providing mortgage capital to lenders. Since our creation by Congress in 1970, we've made housing more accessible and affordable for homebuyers and renters in communities nationwide.

Contact us today for more details and to see if you qualify.

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Freddie Mac BorrowSmart is only available in conjunction with specific conventional conforming financing programs, on purchase transactions for primary residences. Down payment/closing cost assistance amounts are based on Area Median Income and other eligibility criteria and is applied as a credit during the loan closing process. Offer may not be redeemed for cash, and no change will be given if the discount amount exceeds costs otherwise due. Offer is not transferable. Offer cannot be applied retroactively. AmeriCU reserves the right to cancel this offer at any time.

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\* Available in all states AmeriCU is licensed to originate mortgage loans directly to the consumer. AmeriCU is licensed to originate loans directly to the consumer in all states except AK, AZ, CA, CT, HI, ID, MA, NE, NM, NV, NY, UT, VT.

\*\*Homebuyer counseling is a requirement to participate in this program. There is a \$99 counseling fee that is paid by the borrower.

