



*Edge Home Finance Corporation – NMLS # 891464*

## **Down Payment Assistance Programs**

(Revision 02/05/25) \*These are the names of lenders that we have access to as a mortgage company.

### **Kind Lending Kind National DPA - Forgivable**

- Loan Type: FHA
- Loan-to-Value (LTV): 3.5% or 5%
- 0% interest rate
- 30-year term
- Deferred loan, no monthly payment
- Not available if the first loan is an FHA High Balance loan
- Minimum FICO: 600
- Property Type: 1-2 Units
- Not allowed in NY

### **Kind National DPA - Repayable**

- Loan Type: FHA
- Loan-to-Value (LTV): 3.5% or 5%
- 10-year term - Interest rate matches the 1st mortgage
- 120-month fully amortizing loan with monthly payment
- Monthly payment must be included in the DTI
- Minimum FICO: 600
- Property Type: 1-2 Units

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## **Orion BOOST DPA FHA**

- Forgivable
- Loan Type: FHA
- Loan-to-Value (LTV): 3.5%
- 0% Note rate, fully amortized over 30 years
- Forgivable after 10 years
- Minimum FICO: 580
- Manual Underwriting FICO: 640
- Property Type: 1-2 Units
- Available in Washington

## **BOOST DPA USDA – Forgivable**

- Loan Type: USDA
- Loan-to-Value (LTV): 3.5%
- 0% Note rate, fully amortized over 30 years
- Forgivable after 10 years
- Minimum FICO: 640 - Property Type: 1 Unit
- Available in Washington
- Not allowed in NY

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## **Click n' Close Smart Buy DPA**

- Forgivable
- Loan Type: FHA
- Loan-to-Value (LTV): 3.5% & 5.0%
- Forgivable with 0% interest rate
- Minimum FICO: 620 (Blended option: 660 on Borrower)
- Property Type: 1-2 Units - Not allowed in Log Homes, States of DE & NY

## **JET Mortgage Jet 200 DPA**

- Forgivable - Loan Type: FHA
- Loan-to-Value (LTV): 3.50%
- 0% interest rate - 30-year term, no payments due
- Forgivable after 10 years
- Minimum FICO: 600
- Property Type: 1-2 Units
- Available in NY, WA

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## **AFR - AFRs FHA Down Payment Assistance**

- Loan Type: FHA
- Loan-to-Value (LTV): 3.5% or 2%
- Forgiven immediately
- No second mortgage required
- Can be combined with a 203k
- Minimum FICO: 620
- Property Restrictions: Not allowed in NY, Wash, Hawaii

## **More Programs to Come**

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