

# Home. Made Simple.®

## Down Payment Assistance and Grant Program

### Don't Let the Down Payment Get in the Way of You and Your Dream Home.

The US Mortgages Home. Made Simple.® Down Payment Grant Program is designed to increase the home ownership opportunities for Colorado individuals and their families. Get up to 5% of the purchase price of the home to use for your down payment from US Mortgages.

## MORTGAGE LOAN TYPES & TERMS

- All FHA 30 Year Fixed Term Mortgages
- All Conventional 30-Year Fixed Term Mortgages.
- 1-4 Unit Residences Allowed
- Manufactured Home Eligible
- Eligible on [All Conforming Loan Amounts by County](#)



## PRODUCT BENEFITS:

- Up to 5% Down Payment Assistance
- Non-Repayable Grant Funds
- No Additional Grant Paperwork Required.
- Funds May Be Applied to Down Payment and Closing Costs
- Up to 6% Home Seller Credit Allowed.
- Gift Funds May Also Be Used Towards Down Payment and Closing Costs

## BORROWER ELEGIBILITY:

- Borrower must occupy the home as their primary residence.
- Co-Borrowers must also occupy the home as their primary residence.
- Income limit is 140% of [Area Median Income \(AMI\)](#).
- Average Eligible FICO Scores Starting at 620
- Borrower Must Complete [Home Buying Education Program](#).

**US MORTGAGES**  
Talk to **US** first.

**(720) 547-1587**



Equal Housing Opportunity Lender  
NMLS #392126

No cash back to borrower allowable from the proceeds of the grant. This information does not represent a commitment to lend. Underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. Ask your Personal Mortgage Advisor for more details.