

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 4% 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 4% 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 ELIGIBILITY:

- 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.