

THE PINNACLE DOWN PAYMENT ASSISTANCE PROGRAM (DPA)

Our mortgage advisors are the best in their markets and bring experience in a broad variety of lending solutions, including specialty products for specific needs. As always, everything about our mortgage process is handled locally, so you work with people who know and understand your unique needs.

Down Payment Assistance is designed to help low- to moderate- income borrowers purchase or refinance their primary residence.*

- Down payment assistance up to \$15,000, or 4.5% of the value, whichever is less, when paired with a Fannie Mae (FNMA) HomeReady, Freddie Mac HomePossible or Pinnacle 100 loan.* The value is determined by the lesser of the purchase price or appraised value.
- HomeReady and HomePossible allow up to 97% financing
- Lower rates and lower private mortgage insurance than over conventional programs
- Combination of Pinnacle DPA and HomeReady, HomePossible or Pinnacle 100 may result in 100% financing including some or all of the closing costs
- Purchase or refinance of a primary residence
- No-cost online homebuyers education class may be required

Additional restrictions may apply.

Please contact me for more information.

* This is not an offer to enter into a credit agreement. All mortgage loan options are subject to credit approval. Programs and details are subject to change without notice. A mortgage of \$200,000 at an Annual Percentage Rate (APR) of 5.31% with a 0% down payment, 0% points, no origination fee, and a credit score of 650 would result in 360 monthly payments of \$1,104.41. This is a representative example for informational purposes only, not based on today's published rate in the *Wall Street Journal*. Rates are subject to change without notice and may be subject to increase based on property type, loan amount, loan-to-value, credit score and other variables. The representative example does not include tax payments or payments for flood or hazard insurance, which will cause the payment to be higher.



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