



OPEN THE DOOR TO YOUR DREAMHOME WITH ONE OF OUR DOWN PAYMENT PROGRAMS

Using down payment assistance or choosing a low down payment option can ease the financial strain of purchasing a home, offering vital assistance to those with limited savings for a standard down payment.

DOWN PAYMENT ASSISTANCE

- ✓ **Unity Grant Program** – Up to 3.5% grant* with no repayment required
- ✓ **WithinReach 2.0 FHA** – Up to 3.5% of the loan amount in the form of a 15-year fully amortizing 2nd mortgage
- ✓ **Link** – 96.5% financing option for borrowers who do not qualify for a traditional mortgage

LOW DOWN PAYMENT

- ✓ **FHA** – Down Payments as low as 3.5%
- ✓ **Conventional** – Down Payment as low as 3% with HomeReady® and Home Possible® Advantage
- ✓ **VA** – No money down financing options available

Take the next step to owning a home. [Apply Online](#) today.



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DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION



This is not a commitment to lend, all applications are subject to credit and collateral approval. Programs, fees and rates are subject to change without notice. Other restrictions and limitations may apply. Federally insured by NCUA. Department of Commerce Federal Credit Union NMLS #810389. Additional origination support services provided by Navigator Lending Solutions, a division of Land Home Financial Services, Inc. NMLS #1796.

*Grant in the amount of 3.5% depending on borrower's FICO score and AMI income qualification. The above advertisement has not been approved, endorsed, or sponsored by FHA or any other government agency. Available for purchase of a primary residence. Subject to Income and Loan Amount limits. Other limitations and/or requirements may apply.