



## WITHIN REACH™ AN AFFORDABLE DOWN PAYMENT ASSISTANCE PROGRAM

Our 3.5 Down Payment Assistance program enhances accessibility to FHA loans, helping homebuyers realize their dream homes with minimal upfront expenses.



- ✓ **3.5%** Down Payment Assistance (DPA) based on the purchase price
- ✓ Down payment assistance provided as a **15-year** fully amortizing second mortgage
- ✓ A minimum credit score of **640** is required for qualification
- ✓ Self-employed individuals, gift funds, seller credit, and manufactured homes are all **acceptable** for this program

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



**Noah Smith**

Loan Officer  
(877) 794-9902  
DOCFCU@navpros.com  
NMLS #1563220



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.