

## MARYLAND MORTGAGE PROGRAM

# 1ST TIME ADVANTAGE PROGRAMS

### 3 GREAT LOAN PRODUCTS:

3%

4%

5%

Qualified first-time home buyers can get up to 3%, 4% and 5% of the loan amount that they can use for down payment and closing costs. This is a 0% deferred loan and must be paid back once the borrower refinances or sells their house.

- Eligible for first-time home buyers
- Offers a low interest rate on the first mortgage and a deferred, no interest second loan equal to 3%, 4%, or 5% of the first mortgage
- Can be used for down payment or closing costs
- If funds exceed down payment and closing costs, then the remainder can be applied to the principal.
- The second loan is paid off when the loan is refinanced or sold at 0% interest.

Actual loan qualification is subject to verification and approval of income, credit, property, appraisal, and other factors. Additional requirements apply. For more information, visit [mmp.maryland.gov](http://mmp.maryland.gov).



For all of your mortgage needs, call your trusted local lender today!



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