

# DID YOU KNOW?

## Down Payment & Closing Costs Assistance

DSHA offers down payment and closing costs assistance 2nd mortgage loans.

## First-Time & Repeat Homebuyers

Delaware Mortgage Programs are available to first-time and repeat homebuyers. Our programs are available with or without down payment and closing costs assistance.

## Minimum Credit Score

Delaware Mortgage Programs require a minimum credit score of 620. Housing counseling is required for homebuyers with a credit score of 659 or below. DSHA approved Housing Counselors can be found at: [destatehousing.com](http://destatehousing.com)

## Diamond in the Rough

5% of the final loan amount for down payment and closing costs. Must qualify for FHA 203(k) limited program.

## Approved Lenders

A list of DSHA-approved Mortgage Lenders may be found at: [destatehousing.com/mortgages](http://destatehousing.com/mortgages)



# DID YOU KNOW?

## Affordable Interest Rates

DSHA's Delaware Mortgage Program offers affordable interest rates for first-time and repeat homebuyers in Delaware.

For information, visit [destatehousing.com/mortgages](https://destatehousing.com/mortgages)



## Income & Sales Price Limits

Delaware Mortgage Program loan products have income and sales price limits.

Find those amounts at [destatehousing.com/homeloans](https://destatehousing.com/homeloans)



## Fast File Review

The file review process is simple with a commitment to review complete files within three business days.

## Purchase Anywhere in Delaware

You can use the Delaware Mortgage Program to purchase a primary residence anywhere in the state of Delaware.



302-739-4263



[destatehousing.com/mortgages](https://destatehousing.com/mortgages)

