



# DOWN PAYMENT RESOURCE LIST

*Homeownership may be closer than you think. . .*

Did you know that there are millions of dollars available across through homebuyer programs? These homebuyer assistance programs include down payment and closing cost assistance, affordable first mortgages, rehab loans, and first time homebuyer down payment assistance, plus many others. Your Maxus Real Estate Agent is trained to match your case to any programs that you may qualify for. . .



**Are you ready to see if you qualify?**



# DOWN PAYMENT RESOURCE LIST



With this Down Payment Resource List, together with your Maxus Real Estate Agent, you'll learn about:

- The total number of homebuyer programs available to you
- The name of each program
- The amount of down payment assistance available
- How to use this information to your benefit when shopping for a home
- Your agent will recommend the next steps to apply for the program

**“When buying a home, a buyer's agent's knowledge and experience can save you money and time.”**



# DOWN PAYMENT RESOURCE LIST



## GAITHERSBURG HOMEBUYER ASSISTANCE LOAN PROGRAM

**PURPOSE:** *Down payment and closing costs*

**Maximum Assistance of Loan Amount:** \$15,000

**BENEFITS:** *Deferred, zero-interest rate loan*

**MORE INFORMATION:** [Source Of Program Here](#)

## MD DEPT OF HOUSING AND COMMUNITY DEVELOPMENT -- BUILDER/DEVELOPER INCENTIVE PROGRAM

**PURPOSE:** *Down payment assistance*

**Maximum Assistance of Loan Amount:** \$2,500

**BENEFITS:** *Up to \$2,500 in assistance by the MDHCD to match builder/developer contribution.*

**MORE INFORMATION:** [Source Of Program Here](#)

“When buying a home, a buyer's agent knows the questions buyers should ask to save money”





# DOWN PAYMENT RESOURCE LIST



## MD DEPT OF HOUSING AND COMMUNITY DEVELOPMENT -- BUILDER/DEVELOPER INCENTIVE PROGRAM – TARGETED TARGETED AREAS PROGRAMS ARE LIMITED TO NARROWLY DEFINED AREAS

**PURPOSE:** *Down payment and closing costs*

**Maximum Assistance of Loan Amount:** \$2,500

**BENEFITS:** *0% interest deferred loan*

**MORE INFORMATION:** [Source Of Program Here](#)

## MD DEPT OF HOUSING AND COMMUNITY DEVELOPMENT -- COMMUNITY PARTNER INCENTIVE PROGRAM

**PURPOSE:** *Down payment and closing assistance*

**Maximum Assistance of Loan Amount:** \$2,500

**BENEFITS:** *Up to \$2,500 in assistance for buyers*

**MORE INFORMATION:** [Source Of Program Here](#)

“When buying a home, the exact location of your home could also bring more benefits for you”



# DOWN PAYMENT RESOURCE LIST



## MD DEPT OF HOUSING AND COMMUNITY DEVELOPMENT -- DOWN PAYMENT ASSISTANCE PROGRAM (DPA)

**PURPOSE:** *Down payment and closing costs*

**Maximum Assistance of Loan Amount:** \$5,000

**BENEFITS:** *Up to \$5,000 in assistance as a deferred loan*

**MORE INFORMATION:** [Source Of Program Here](#)

## MD DEPT OF HOUSING AND COMMUNITY DEVELOPMENT -- HOUSE KEYS 4 EMPLOYEES PROGRAM (HK4E)

**PURPOSE:** *Down payment and closing assistance*

**Maximum Assistance of Loan Amount:** \$2,500

**BENEFITS:** *The employer's contribution may also be combined with assistance from local jurisdictions, unions and/or nonprofit agencies; however, the House Keys 4 Employees match to the combined contributions will not exceed \$2,500.*

**MORE INFORMATION:** [Source Of Program Here](#)

**“A lot of programs have “Participating Lenders” that are approved to use them.”**



# DOWN PAYMENT RESOURCE LIST



## MD DEPT OF HOUSING AND COMMUNITY DEVELOPMENT -- MARYLAND MORTGAGE PROGRAM CDA LOAN

**PURPOSE:** *Home Purchase*

**Maximum Assistance of Loan Amount:** *N/A*

**BENEFITS:** *CDA Single Family Housing provides homebuyer assistance programs by offering mortgage loans and down payment and closing cost assistance to eligible homebuyers with low-to moderate-income, programs to rehabilitate single family rental housing to improve basic livability, including for persons with special needs.*

**MORE INFORMATION:** [Source Of Program Here](#)

## MD DEPT OF HOUSING AND COMMUNITY DEVELOPMENT -- SMART KEYS 4 EMPLOYEES

**PURPOSE:** *Down payment and closing assistance*

**Maximum Assistance of Loan Amount:** *\$1,000*

**BENEFITS:** *Smart Keys 4 Employees is a special enhancement to House Keys 4 Employees and the Maryland Mortgage Program that may be used for either downpayment or closing cost assistance. All home purchases in Maryland are eligible provided that an employer is contributing toward the purchase and that the borrower is financing with a loan through the Maryland Mortgage Program (MMP)*

**MORE INFORMATION:** [Source Of Program Here](#)



# DOWN PAYMENT RESOURCE LIST



## MD DEPT OF HOUSING AND COMMUNITY DEVELOPMENT - BASE REALIGNMENT AND CLOSURE (BRAC)

**PURPOSE:** *Home Purchase*

**Maximum Assistance of Loan Amount:** \$2,500

**BENEFITS:** *The BRAC Match Program enables eligible homebuyers who are using a Maryland Mortgage Program loan to purchase a home to receive an additional \$2,500 for down payment and/or closing cost assistance.*

**MORE INFORMATION:** [Source Of Program Here](#)

## MD DEPT OF HOUSING AND COMMUNITY DEVELOPMENT MARYLAND HOMECREDIT PROGRAM (MCC)

**PURPOSE:** *Increases a borrower's disposable income by reducing their federal income tax obligation.*

**Maximum Assistance of Loan Amount:** N/A

**BENEFITS:** *This tax savings provides a borrower with more available income to qualify for a home loan and meet mortgage payments.*

**MORE INFORMATION:** [Source Of Program Here](#)

“Your real estate agent does not just open doors for you but, helps you qualify for the best programs”





# DOWN PAYMENT RESOURCE LIST



## MONTGOMERY COUNTY HOUSING OPPORTUNITIES COMMISSION (HOC) MORTGAGE PURCHASE PROGRAM (MPP) - CONVENTIONAL OPTION 1 (WITHOUT DPA)

**PURPOSE:** *Provides affordable first mortgage*

**Maximum Assistance of Loan Amount:** *N/A*

**BENEFITS:** *Financing up to 97% with Minimum of borrower contribution available on a 30-year Fixed rate mortgage with no points*

**MORE INFORMATION:** [Source Of Program Here](#)

## MONTGOMERY COUNTY HOUSING OPPORTUNITIES COMMISSION (HOC) MORTGAGE PURCHASE PROGRAM (MPP) - CONVENTIONAL OPTION 2 (WITH DPA)

**PURPOSE:** *Provides first mortgage and assistance for down payment and closing costs.*

**Maximum Assistance of Loan Amount:** *N/A*

**BENEFITS:** *Assistance with purchase of home including down payment and closing costs/can be combined with County closing cost program*

**MORE INFORMATION:** [Source Of Program Here](#)

**Know Who Your Agent Is Working For!**  
**YOU NEED AN AGENT TO WORK FOR YOU!**





# DOWN PAYMENT RESOURCE LIST



## MONTGOMERY COUNTY HOUSING OPPORTUNITIES COMMISSION (HOC) MORTGAGE PURCHASE PROGRAM (MPP) - FHA OPTION 1 (WITHOUT DPA)

**PURPOSE:** *Provides affordable first mortgage*

**Maximum Assistance of Loan Amount:** *N/A*

**BENEFITS:** *Assistance with purchase of home for FIRST TIME HOME BUYERS (FHA OPTION)*

**MORE INFORMATION:** [Source Of Program Here](#)

## MONTGOMERY COUNTY HOUSING OPPORTUNITIES COMMISSION (HOC) REVOLVING CLOSING COST ASSISTANCE LOAN PROGRAM (RCCAP) "5 FOR 5"

**PURPOSE:** *Provides assistance for down payment and closing costs.*

**Maximum Assistance of Loan Amount:** *\$10,000*

**BENEFITS:** *HOC offers downpayment and/or closing cost assistance which can be combined with the HOC first mortgage in the MPP*

**MORE INFORMATION:** [Source Of Program Here](#)

To find your dream home. . You need to  
**Find a competent real estate agent first!**



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## FREDERICK COUNTY HOMEBUYER ASSISTANCE PROGRAM (HAP)

**PURPOSE:** *Closing Costs Assistance*

**Maximum Assistance of Loan Amount:** \$7,000

**BENEFITS:** Helps local families with limited resources obtain their first home, by providing up to \$7,000 in closing cost assistance.

**MORE INFORMATION:** [Source Of Program Here](#)

## MMP DOUBLE PLAY IN PRINCE GEORGE'S COUNTY

**PURPOSE:** *To help Maryland homebuyers purchase a home in Prince George's County by offering a lower-than-market interest rate on first mortgage and downpayment assistance.*

**Maximum Assistance of Loan Amount:** \$10,000

**BENEFITS:** *The MMP DoublePlay Program provides homebuyers in Prince George's County with a discounted interest rate (a 0.25% reduction) and a fee reduction on a Maryland HomeCredit, saving you hundreds of dollars at the time of purchase, and thousands over the life of the loan.*

**MORE INFORMATION:** [Source Of Program Here](#)

To find your dream home. . You need to  
**Find a competent real estate agent first!**



**WE ARE READY  
TO WORK FOR YOU!**



We offer Home Buying Services to families in  
Montgomery County, Frederick County, PG County,  
Washington DC and Northern Virginia

Just know that we are members for the same community you want to live in. .

Our agents work here, live here and have children attending local schools.

Our agents belong to their local PTA's

Our agents know the next big project being built that will affect real estate prices

Our agents know about local "Government Incentives" to help home-buyers

Our agents know exactly where are the over-priced houses in our neighborhoods

Our agents know a good deal when they see it

Our agents know how to negotiate to maximize your buying power

Our agents know what house is going to be foreclosed soon in the neighborhood

**Our agents** are real people just like you, with a desire to help guide you through your choices and making sure your family is safe and secure.

- Your agent will recommend the next steps to apply for any of these programs

**Work with one of our buyers agents to find:**

- **The total number of homebuyer programs available to you**
- **The name of each program**
- **The amount of down payment assistance available**
- **How we can leverage your financial condition to obtain help for you**
- **Your next step could save you thousands of dollars !!!!**

**CALL NOW TO SPEAK TO ONE  
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