

# MARYLAND MORTGAGE PROGRAM

## HomeStart

RECEIVE UP TO

**6%**

**TOWARDS YOUR  
DOWN PAYMENT &  
CLOSING COSTS**

Qualified first-time home buyers can get 6% of the loan amount which can be used 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.
- Must have an income at or below 50% of the Area Median Income (AMI).
- Offers a competitive interest rate on the first mortgage and a deferred, no interest second loan equal to 6% of the first mortgage.
- Can be used for down payment and 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.

Eligible borrowers must qualify for an MMP loan, i.e., income limitations, credit score and purchase price limits. Additional requirements apply. For more information, visit [mmp.Maryland.gov](http://mmp.Maryland.gov).



For all of your real estate and mortgage needs, call your trusted local professionals today!



**Shirvan Joseph | Loan Officer**

Diversity Outreach Manager | USMC Veteran

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