

# DID YOU KNOW?

## Down Payment & Closing Costs Assistance

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

## First-Time & Repeat Homebuyers

DSHA Homeownership Programs are available to BOTH first-time homebuyers and repeat homebuyers. Our programs are available with or without down payment and closing costs.

## Minimum Credit Score

DSHA's Homeownership 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:  
[KissYourLandlordGoodbye.com/housing-counselors](http://KissYourLandlordGoodbye.com/housing-counselors)

## Diamond in the Rough

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

## Approved Lenders

A list of DSHA Approved Mortgage Lenders may be found at:  
[KissYourLandlordGoodbye.com/lenders](http://KissYourLandlordGoodbye.com/lenders)



302-739-4263



[KissYourLandlordGoodbye.com](http://KissYourLandlordGoodbye.com)



# DID YOU KNOW?

## First-Time Homebuyer Tax Credit

First-Time homebuyers can qualify for up to \$2,000 per year in a tax credit!

A first-time homebuyer is defined as someone who has not had ownership in a primary residence in the last 3 years.

For more information visit:

[KissYourLandlordGoodbye.com](http://KissYourLandlordGoodbye.com)



## Income & Sales Price Limits

DSHA Homeownership Programs have income and sales price limits.

These amounts can be found here:

[KissYourLandlordGoodbye.com/help-for-homebuyers/](http://KissYourLandlordGoodbye.com/help-for-homebuyers/)



## Fast File Review

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

## Purchase Anywhere in Delaware

You can use DSHA

Homeownership Loan Programs to purchase a primary residence anywhere in the State of Delaware.



302-739-4263



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