



Get up to \$15OK toward your first home!

With WSHFC down payment assistance

Think you can't afford a down payment? Think again! The Washington State Housing Finance Commission (WSHFC) Covenant down payment assistance (DPA) program offers:

- Up to 20% (max of \$150,000) for down payment assistance and closing costs
- 0% simple interest with deferred payment
- Loan term repayment due upon:
 - Sale, transfer, or refinance of the home,
 - Payoff of the first mortgage,
 - No longer using the property as a primary residence, or
 - 30 years — whichever comes first

Eligibility requirements:

- Must be a first-time homebuyer or meet the WSHFC criteria
- Income limits:
 - Must be below 100% of your county's area medium income (AMI)
- Mandatory residency requirement: at least one homebuyer on the note and deed must have been (or have a parent or grandparent who was) a Washington resident before April 1968
 - Qualifying categories include Black, Hispanic, Native American, Alaska Native, Native Hawaiian, Pacific Islander, Korean, or Asian Indian

Go from your dream to your doorstep with CCM. **Contact us today!**

The Covenant Homeownership Program is a program of the Washington State Housing Finance Commission. The Commission does not endorse a person, business practice, product or service other than those of the Commission.

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