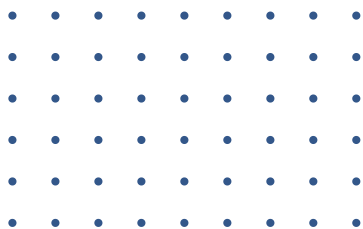


INTRODUCING CHOICE *dpa*



UNLOCK YOUR DREAM HOME WITH CHOICE *dpa*



NO FIRST TIME HOME BUYER REQUIREMENT

First time home buyer education required



NO INCOME LIMITS



UP TO 3.5% DOWN PAYMENT ASSISTANCE

96.5 LTV 1st mortgage | 3.5 LTV 2nd



600 MINIMUM FICO SCORE

620 Minimum FICO for Manufactured Housing



MAX DTI DETERMINED BY AUS

AUS approval required



AVAILABLE IN 48 STATES

Exception NY & WA



NON-OCCUPYING CO-BORROWERS ALLOWED



1 OR 2 UNIT PROPERTIES & MANUFACTURED

Double wide manufactured only | Owner Occupied only



Don't miss out on the incredible opportunity that Choice DPA offers! If you're a lender looking to expand your portfolio and help more homebuyers achieve their dreams, now is the time to act.

Our Choice DPA program provides a unique edge in the competitive mortgage market. Offering down payment assistance can set you apart and attract a broader clientele.

Please contact your **Account Executive** for details.
Call us today **800.467.3032** or visit us at **ghmc.com**



508 W 800 N | Orem, UT 84057

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Choice DPA is a private label down payment assistance program offered in collaboration with Essex Mortgage. Essex Mortgage is an independent mortgage lender that operates under its own licensing and regulatory framework. Choice DPA is not a mortgage lender, but a down payment assistance program designed to help eligible homebuyers achieve their homeownership goals. This program is subject to the terms and conditions set forth by Essex Mortgage, including but not limited to creditworthiness, income verification, and property eligibility. The availability of down payment assistance funds, program guidelines, and eligibility criteria may vary and are subject to change without notice.

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