



Make the smart choice and use Smart6 to purchase your home! Smart6 offers \$6,000 in down payment assistance and closing costs with a competitive interest rate.

FEATURES

- 30-year fixed rate first mortgage (Rates subject to change)
- FHA insured, VA, Rural Development, & Fannie Mae/Freddie Mac Loans
- No liquid asset limit
- \$6,000 with 0% interest
 - Due-on-sale payable to MHC at refinance, non-owner occupied, or 1st mortgage paid in full
 - Can be used towards down payment, closing costs, or pre-pays
- Can be used with Mortgage Credit Certificate (MCC) program.
- Purchase Price limit follows loan agency guidelines*

*Unless used with MCC

HOW DO I QUALIFY?

- Property must be owner-occupied & principal residence
- Household annual income cannot exceed \$122,000*
- Must be a legal resident of the US
- Credit score is based on servicer guidelines
- No first-time homebuyer requirements*
- Homebuyer education required



Revised June 5, 2024



735 Riverside Drive | Jackson, MS 39202 | 601.718.4642 | mshomecorp.com