

HOMEOWNERSHIP IS NOW EVEN MORE ATTAINABLE FOR FIRST-TIME HOMEBUYERS

with Freddie Mac BorrowSmart AccessSM

At Pulte Mortgage, we're proud to offer our customers an exclusive financing opportunity through the new Freddie Mac BorrowSmart AccessSM assistance program. Qualifying borrowers can receive \$3,000 to put toward their down-payment, closing costs or a permanent rate buydown when purchasing in select markets.*



PROGRAM HIGHLIGHTS + ELIGIBILITY CRITERIA:

- Conventional mortgage product
- 3% down-payment minimum requirement waived
- At least one borrower on the loan must be a first-time homebuyer**
- Qualifying income cannot exceed 140% of the area median income (AMI)
- 620 minimum credit score required
- Homebuilder incentives can still apply
- Homebuyer counseling program participation required
- Must be located in an eligible Community in one of the following markets:
 - Atlanta, GA
 - Chicago, IL
 - Detroit, MI
 - Houston, TX
 - Miami, FL
 - Philadelphia, PA

To learn more about Freddie Mac BorrowSmart AccessSM and to determine your program eligibility, contact your Pulte Mortgage Representative today.

PulteMortgageTM

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EQUAL HOUSING
LENDER
EQUAL HOUSING
OPPORTUNITY

*Financing available through Pulte Mortgage LLC. Freddie Mac BorrowSmart Access is valid only for first-time homebuyers when qualifying income is less than or equal to 140% AMI and when the property is located in an eligible metropolitan market. Borrowers will receive \$3,000 assistance at closing. Borrowers are required to complete one-on-one homebuyer counseling. Offer valid on primary residence retail purchase loans only. This is not a commitment to lend. All loans are subject to underwriting and loan qualifications of the lender. Rates, terms, and conditions are subject to change without notice. Pulte Mortgage LLC is an Equal Opportunity Lender. NMLS Entity Identifier #1791. Additional licensing information available at: <https://secure.pultemortgage.com/Information/ContactUs.aspx> or www.nmlsconsumeraccess.org. IL - Illinois Residential Mortgage Licensee, 1900 East Golf Road, Suite 300, Schaumburg, IL 60173, (NMLS #1791 nmlsconsumeraccess.org) TX - 1311 Broadfield Blvd Suite #100A, Houston, TX 77084, 7390 S. Iola Street, Englewood, CO 80112 NMLS #1791. **To be considered a first-time homebuyer, borrowers must have not had an ownership interest in a property within the past 36 months of application. Speak with your Mortgage Consultant for more details.