

# Attention First-Time Homebuyers!



# Affordable Home Mortgages Are Here Just For You!



Trident Mortgage has partnered with several federal and state organizations to offer a diverse portfolio of low-interest, fixed rate affordable mortgage products to all qualifying borrowers.

## State Bond Programs

- Pennsylvania Housing Finance Agency (PHFA) loans
  - Conventional/ FHA/ VA
  - May qualify for down payment and closing cost assistance
- New Jersey Housing & Mortgage Finance Agency (NJHMFA)
  - May qualify for an interest-free, five year forgivable second loan with no monthly payment
- Delaware State Housing Authority (DSHA)
  - Conventional/ FHA/ VA/USDA
  - May qualify for down payment and closing cost assistance

## Affordable Mortgage Programs

- Fannie Mae Home Ready - 3% Down
- Freddie Mac Home Possible - 3% Down
- Federal Housing Administration (FHA)
  - FHA 203K
- U.S. Dept. of Agriculture (USDA)
- Veterans Administration (VA)



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