

Down Payment Assistance Starter Kit

Helping Buyers Overcome the Down Payment Hurdle



You May Need Less Money Than You Think

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Schedule Your Down Payment Assistance Review

NMLS #217768

What Is Down Payment Assistance?

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Down Payment Assistance (DPA)

programs help qualified homebuyers cover some or all of their required down payment and, in some cases, closing costs. Assistance may come in the form of grants, forgivable loans, or repayable second mortgages. Program availability depends on eligibility requirements, income limits, and the specific program.

Who May Benefit?

- ✓ First-time homebuyers
- ✓ Buyers with limited savings
- ✓ Moderate-income households
- ✓ Buyers who qualify for assistance programs
- ✓ Homebuyers needing help with upfront costs



1. Schedule a Consultation
↓
2. Review Your Eligibility
↓
3. Compare Assistance Programs
↓
4. Purchase Your New Home

Myth vs. Fact

Myth: Down Payment Assistance is only for low-income buyers.
Fact: Many assistance programs serve moderate-income households, and eligibility varies by program

Common Uses

- Help with your down payment
- Help cover closing costs
- Reduce upfront cash needs
- Expand home-buying opportunities
- Support first-time homebuyers

Is This Worth Exploring?

- 🏠 I'm buying my first home
- 🏠 I need help with my down payment
- 🏠 I may qualify based on my income
- 🏠 I want to reduce my upfront costs
- 🏠 I'd like to learn about available assistance programs

Magic Tip: Many buyers assume they don't qualify for Down Payment Assistance without ever checking. Program guidelines change over time, so it's worth reviewing your options before deciding how much money you'll need to purchase a home.

Down Payment Assistance is paired with a primary mortgage, such as FHA, Conventional, VA, or USDA financing. The best program depends on your eligibility, financial goals, and the assistance available at the time of your purchase

Ready to Learn More?

Download the Complete Utah Down Payment Assistance Guide

Educational Guide • No Sales Pressure • Personalized Consultation Available



MILLER
BROTHERS
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Starter Kit #9
Down Payment
Assistance

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