

KISS YOUR LANDLORD GOODBYE!



HOME SWEET HOME

Zero interest 2nd loan of \$12,000 for down payment/closing cost assistance.

Maximum sales price is \$285,000. Loan is forgivable after 10 years; each year the loan decreases by 10%.

DELAWARE DIAMONDS

Zero interest 2nd loan of \$15,000 for down payment/closing cost assistance.

Loan is forgivable after 10 years; each year the loan decreases by 10%.

Occupational restrictions apply, see back for details.

Must be a DE resident and on the job for 6 or more months.

FIRST STATE HOME LOAN

Zero interest 2nd loan for down payment and closing cost assistance of 4% based off the final loan amount. Principal will be deferred up to 30 years or until the following events: refinance, sales, transfer of title, property is no longer the borrower(s) primary residence.

FIRST-TIME HOMEBUYER TAX CREDIT

This is for a first-time homebuyer or someone who has not owned a primary residence within the last 3 years. It can be used with or without DSHA's Homeownership Loan Programs and other down payment and closing cost assistance programs.

HERE IS THE REASON TO CHOOSE US



We have options for first-time and repeat homebuyers alike, so if you're just starting on your homeownership journey or if your family has recently expanded and you need a bigger house – we can help!

Must purchase home in Delaware as a primary residence and use one of our approved lending partners. Income and sales price limits apply to programs.



www.KissYourLandlordGoodbye.com



888-363-8808



DSHA'S DELAWARE DIAMONDS

OCCUPATION LIST

- **DELAWARE STATE EMPLOYEES**

- Must be employed by the State of Delaware

- **FIRST RESPONDER**

- Firefighter, Police Officer, Emergency Medical Technician (EMT), Paramedic, Volunteer First-Responders

- **MEDICAL**

- Employed by a Hospital
- Registered Nurse (RN), Licensing Practicing Nurse (LPN), Advanced Practice Registered Nurse (APRN), Certified Nursing Assistant, Health Care Practitioner, Physician, Physician Assistant
- Social Worker
- Employed by a Nursing Home

- **MILITARY**

- Active-duty personnel from the military (Air Force, Army, Coast Guard, Marine Corps, National Guard, Space Force or the Reserves)
 - Must provide a copy of his/her LES or copy of their SRCA to validate eligibility.
- Veteran
 - Must provide DD-214 that reflects discharge status as other than dishonorable

- **EDUCATION**

- Employed by School District
- Employed by a Daycare Facility, Facility must be a licensed childcare facility or Licensed Registered Home Childcare Provider

- **GROCERY STORE**

- Employed by grocery store chain (Acme, Giant, Wegmans, ShopRite, Food Lion, Redner's, Lidl, Janssens's Market, Weis Markets, Zingo's, Safeway, Aldi, Trader Joe's)
- General & Wholesale Retailers (Walmart, Costco, BJ's, Sam's Club, Target)