



HALL
FINANCIAL
NMLS #1467435

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866-CALL-HALL

HALL FINANCIAL **BUYSMART**

Get up to **\$1,500** toward your down payment with the Hall Financial BUYSMART Program.

Saving for a down payment is one of the biggest obstacles today's first-time homebuyers face. **The BUYSMART Program** helps decrease those costs and make homeownership more accessible.

BUYSMART DOWN PAYMENT ASSISTANCE PROGRAM HIGHLIGHTS

- **\$1,500 for borrower(s) whose qualifying income is less than or equal to 50% of the county area median income (AMI)¹**
- **\$500 for borrowers(s) whose qualifying income is greater than 50% and less than or equal to 80% of the county (AMI)¹**

BUYSMART DOWN PAYMENT ASSISTANCE PROGRAM REQUIREMENTS

- **Primary residence purchase only**
- **Borrower must complete pre-purchase home buying course**

CALL HALL FINANCIAL TO DISCUSS YOUR ELIGIBILITY

¹ Minimum 3% down payment required - Only available in conjunction with specific conventional conforming financing programs, for primary residences