



# First-time homebuyers, get up to **\$4,000** — on the house

Owning your first home isn't just a pipe dream — we're here to help set the wheels in motion. With **CCM Smart Start**, up to \$4,000 of your down payment is on us.

## Requirements:

- We cover 2% of the purchase price up to \$4K
- At least one occupying borrower must be a first-time homebuyer
- Must be at or below 80% of the County Area Median Income (AMI)

Let's get you the keys to your first home. **Ask me about CCM Smart Start today.**



TERMS & CONDITIONS: CrossCountry Mortgage LLC will contribute 2% down (up to \$4000) towards a 3% down payment. Home buyer is responsible for the remaining 1% of the down payment. This offer is available for the purchase of a primary residence only. Offer valid for home buyers when qualifying income is less than or equal to 80% area median income based on county where property is located. At least one occupying borrower must be a first-time homebuyer. Rate must be locked on or after 6/20/2023. Not available with any other discounts or promotions. Offer cannot be retroactively applied to previously closed loans or loans that have a locked rate. This is not a commitment to lend. CrossCountry Mortgage, LLC has the right to accept, decline, or limit the use of any discount or offer. Acceptance of this offer constitutes the acceptance of these terms and conditions, which are subject to change without notice. Additional conditions may apply.



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Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). 1537821 23P\_85zt6q54v