

December 15, 2025

MHC Lending Partners

We are pleased to announce an update to one of our down payment assistance programs. Effective **Monday, December 15, 2025**, our current **Smart6** program will transition to **Smart7**.

Under the new **Smart7** program, eligible homebuyers will receive **\$7,000 in down payment assistance**, an increase from the previous \$6,000 provided through Smart6. All other program guidelines and requirements will remain consistent unless otherwise noted.

If you have already made a Smart6 reservation and would like to convert it to Smart7, you may do so by uploading a Notification of Change form. Please ensure this is completed in your reservation system so we can process the update promptly. Any loans already in an approved status "Closed Docs Pending" cannot be changed.

Please ensure your teams are aware of this change and update any internal materials or processes accordingly.

Thank you for your continued partnership and commitment to expanding homeownership opportunities.