



Make the smart choice and use Smart7 to purchase your home! Smart7 offers \$7,000 in down payment assistance and closing costs with a competitive interest rate.

FEATURES

- 30-year fixed rate first mortgage (Rates subject to change)
- FHA insured, VA, Rural Development, & Fannie Mae/Freddie Mac Loans
- No liquid asset limit
- \$7,000 with 0% interest
 - o Principal due upon property sale, refinance, non-owner occupied, or loan maturity
 - o Can be used towards down payment, closing costs, or pre-pays
- Purchase price cannot exceed \$398,310

HOW DO I QUALIFY?

- Property must be owner-occupied & principal residence
- Household annual income cannot exceed \$132,770
- Must be a legal resident of the US
- Credit score is based on servicer guidelines
- No first-time homebuyer requirements
- Homebuyer education required



Revised December 15, 2025



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