

Get up to \$15,000 toward your down payment or closing costs.



Our Gift Program makes home buying more attainable in Arizona.

Does the burden to save enough for a down payment on a home ever make you feel overwhelmed and unable to move forward? If so, this program was tailor-made for you. Our exclusive Gift Program can help you overcome the down payment hurdle. If you qualify, you'll be able to secure a home of your own with a low down payment, and start a new chapter in life.

Features and benefits

- Eligible Arizona borrowers in Maricopa county can receive gift funds for up to 3% of the purchase price, up to \$15,000 per transaction.
- For high cost markets in Arizona, Area Median Income (AMI) up to 120%
- Break the rental game and start building equity
- No obligation to repay the down payment gift
- Lower your out-of-pocket expenses and fees on a new mortgage
- Flexible qualifying criteria
- See other eligible county locations below.¹ Gift funds up to \$15,000 per transaction available for eligible locations in Arizona, California, Florida, New Jersey and New York.

Ready to get started? Contact me, and we'll work on getting you on the path towards homeownership.

[Call to learn more.](#)



Noe Magallon

CRA Loan Officer
NMLS 1000823
noe.magallon@flagstar.com
(480) 444-0504
(602) 376-8837
6900 E. Camelback Road Suite 350
Scottsdale, AZ 85251
[flagstar.com/nmagallon](https://www.flagstar.com/nmagallon)



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Borrower(s) must meet the program criteria for first-time home buyer(s). Down payment and closing cost assistance for owner-occupied, primary residence only. Borrower must contribute a minimum of \$1,000 of their own funds towards down payment. Homeownership counseling is required. Available for properties located in limited Flagstar Bank Community Reinvestment Act (CRA) Assessment areas. Target cities eligible for the gift program are subject to change. No repayment of gift funds is required. Gift program funds are limited and may not always be available. Programs for qualified borrowers. All borrowers are subject to credit approval, underwriting approval and product requirements, including loan-to-value, credit score limits, and other lender terms and conditions. Fees and charges may vary by state and are subject to change without notice. Some restrictions may apply. Not a commitment to lend. A loan-to-value ratio above 80% may result in a need for mortgage insurance. If mortgage insurance is required, the amount of your payment will increase. Important information will be provided to you in the disclosures you receive after we have received your application and the loan documents you are provided at loan closing. Minimum credit score, debt-to-income (DTI) requirements, annual income limits, and purchase price limits apply.

1. Eligible county locations: **AZ:** Maricopa. **CA:** Alameda, Contra Costa, Los Angeles, Marin, Orange, Riverside, Sacramento, San Bernardino, San Francisco, San Mateo, Santa Clara. **FL:** Lee, Miami-Dade, Palm Beach, St. Lucie. **IN:** Allen, St. Joseph. **MI:** Genesee, Ingham, Jackson, Kent, Macomb, Menominee, Oakland, Washtenaw, Wayne. **NJ:** Essex, Middlesex, Monmouth, Ocean, Union. **NY:** Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk. **OH:** Cuyahoga, Summit. **WI:** Brown, Oconto. Rev 10/23