



WISH: Down Payment Assistance Program

Promoting homeownership opportunities for low and moderate income households. This down payment assistance program matches a home buyer's down payment 3 to 1, up to \$15,000, for eligible first-time homebuyers.

Features:

- ▶ Up to \$15,000 down payment assistance for each qualified household
- ▶ Funds are matched to homebuyer's down payment 3 to 1
- ▶ Enrollment is based on income qualification
- ▶ Can be utilized with various loan programs
- ▶ No program fees or adjustments to rate with Pima Federal Credit Union

Income Eligibility:

- ▶ Based on HUD Area Median Income for household size
- ▶ 80% of Area Median Income

Homebuyer Eligibility:

- ▶ Enrolled by PFCU in the WISH Program
- ▶ Successful completion of a HUD approved homebuyer education program.
- ▶ Must be a first-time homebuyer, cannot have owned a home in the last 3 years
- ▶ At the time of enrollment in the WISH Program, homebuyer meets income eligibility guidelines

*Restrictions may apply. Programs available only to qualified borrowers. Programs subject to change without notice. Underwriting terms and conditions apply.



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