

## PROGRAM HIGHLIGHTS:

- A Simple One Step Process:
- We administrate , so we do all of the coordination; there is no 3rd party for you to deal with on your own
- DPA is a completely forgivable Grant to help with the purchase of a home
- May be combined with 6% seller concessions for closing costs



**CALL TODAY:**  
**954-249-5859**

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## Teachers Home Purchase Initiative

### Down Payment Assistance For Teachers



**Because You Bring Out The Best In  
Tomorrows Leaders!**

## DPA Advantage Program

The Down Payment Assistance Program is a national down payment assistance program, offered by an approved government agency.

Available, to a range of eligible borrowers, it can be used in tandem with either the FHA or any of our renovation programs. The program can be combined with Seller Concessions to help with Closing Costs!



## Eligible Borrowers:

- **All Educators Both Public and Private**
- **Any Borrower on the application who is current, retired, volunteer or non paid:**
  1. **Teachers of All Grades**
    1. **Superintendents**
    2. **Chief Officers**
    3. **Executive Directors**
    4. **Lunch Specialists**
    5. **Guidance Counselors**
    6. **Administrators**



## Pre-Qualification

1. **Speak to an Approved and reputable loan officer**
2. **Quick Interview**
3. **The application:** This is the beginning of the loan process. The buyer, now referred to as the borrower, completes a mortgage application and supplies all of the required documentation for processing.
4. **Processing:** generally processing occurs 1 –5 days into the loan process
5. **Underwriting:** Most loans can be approved and closed in 21-30 days after the paperwork is complete
6. **Pre-closing:** This is when the title work gets completed and the appraisal comes back to the title office
7. **Closing:** A time is set and the borrower comes into the title office to begin the

**WE ARE  
TEACHERS**