



# STUDENT LOAN DEBT... NO LONGER A BARRIER TO HOMEOWNERSHIP.



**MARYLAND  
MORTGAGE**  
SMART BUY

The Maryland SmartBuy initiative can help qualified applicants with eligible student debt purchase a home. The program offers highly attractive financing and closing cost assistance for move-in-ready homes, including loan forgiveness of up to 15% of the purchase price to eliminate student debt. Maryland SmartBuy mortgage loans are provided through the department's Maryland Mortgage program, and come with the security that only the state's flagship program can provide.

For more information, please visit:

[mmp.Maryland.gov/SmartBuy](http://mmp.Maryland.gov/SmartBuy)

- Eliminate student loan debt
- Purchase a move-in-ready home
- One convenient payment a month
- Get attractive financing and closing cost assistance
- Streamlined and straightforward home buying and financing experience



Larry Hogan,  
Governor  
Boyd K. Rutherford,  
Lt. Governor



**MARYLAND MORTGAGE**  
Making Homeownership Affordable



Kenneth C. Holt,  
Secretary