



MARYLAND MORTGAGE
Making Homeownership Affordable

Pathway to Purchase in Prince George's County

First-Time Homebuyer Program Downpayment Assistance up to \$50,000

Prince George's County, through their Pathway to Purchase program, can provide up to \$50,000 in down payment and closing cost assistance to be used in the purchase of eligible Prince George's County properties. Homebuyers can combine this with the benefits of a Maryland Mortgage Program mortgage by working with an approved lender [Find A Lender](#)

The two options are:

1) With the 1st Time Advantage Direct:

- MMP lender submits borrower's pre-approval to apply for the Pathway to Purchase funds.
- Pathway to Purchase approves the down payment assistance up to \$50,000.
- Lender submits reservation to MMP for a 1st Time Advantage Direct first mortgage, which has the lowest interest rate available for the Maryland Mortgage Program

2) Partner Match using the 1st Time Advantage 6000 w/CPIP (Community Partner Incentive Program):

- MMP lender submits borrower's pre-approval to apply for Pathway to Purchase, including the CPIP Verification of Partner Contribution form for Prince George's County CPIP
- Pathway to Purchase approves up to \$50,000, and signs Verification.
- Lender submits reservation to MMP for 1st Time Advantage 6000 with CPIP \$2,500 (this provides \$8,500 in down payment assistance in addition to the Pathway to Purchase funds)
- When submitting package, Lender includes: Attachment D - Request for Lien Exception and signed Verification of Partner Contribution (for the approved amount of the Pathway to Purchase forgivable loan).

