

# Home Safe Down Payment Guarantee™

*Purchase with Confidence Knowing Your Down Payment is Safe!*

## The “Home Safe” Guarantee

If you’ve been afraid to buy a home because you think the market is at the top, you can relax and breathe easy because every down payment on all qualifying home loans from US Mortgages can be insured against a market loss for 10 years!

If the value of your home goes down in the future and you need to sell for any reason, your original down payment (up to 20% of the appraised home value at closing) is protected. The best part is that it can be included with every qualifying home loan from US Mortgages.

## GUARANTEE BENEFITS:

- Coverage fee can be included in new loan
- Coverage term — 10 years from closing
- Covers lost down payment — up to 20% of purchase price or \$200k, whichever is less
- Hassle free, 30-Day claim reimbursements

## BORROWER ELIGIBILITY:

- **All fixed term mortgages**
- Single family homes, townhomes, manufactured homes, and condos.
- Borrower must occupy the home as their primary residence.
- Non-QM mortgages not eligible for coverage.

## HERE’S HOW IT WORKS:



Buyer pays \$450,000 for a home



with a down payment of 5%



5 years later, able to sell at a loss of 5% (and the market is down even more)



Pay out is \$22,500



Equal Housing Opportunity Lender  
NMLS #392126



Talk to **US** first.

(720) 547-1587

FHFA House Price Index used to determine claim loss. Qualifying home loans include all government insured loans (Freddie Mac, Fannie Mae, and Ginnie Mae) and a minimum \$100,000 loan amount. Home sale must be at least 1 year after but no more than 10 years after your refinance close date. Refinance Closing Disclosure Statement must indicate the property is going to be used as a primary residence. Your sale must be to an unrelated third party and no leasebacks are allowed. Non-QM loans do not qualify. This information does not represent a commitment to lend. Underwriting guidelines and program restrictions apply. Terms and programs listed are subject to change without notice. Ask your Personal Mortgage Advisor for more details.