



**This information was created to help you better understand the basic requirements of the metroDPA program.**

- **metroDPA is a Down Payment Assistance program offering:**
  - ✓ **30 year fixed rate mortgages** to qualified homebuyers and
    - Government Loans: FHA and VA
    - Conventional Loans: Fannie Mae and Freddie Mac
  - ✓ **Assistance up to 6%** of the first mortgage loan amount
    - Assistance is in the form of a 3-year forgivable second mortgage
    - 0% interest rate, no repayment anticipated
- **Who can offer it?**
  - ✓ **Approved Correspondent Lenders** with USBank or Lakeview Loan Servicing
  - ✓ Lending firm must be approved and **Loan Officer must be trained**
- **Who can use it?**
  - ✓ Qualified borrowers with a credit score **above 640** (*possibly down to 620*)...
  - ✓ An income **below \$150,000 / year** and...
  - ✓ Buying a **home in an approved area**

Cities and Towns (within City limits)								Counties
Acres Green	Broomfield	Deer Trail	Fort Collins	Indian Hills	Loveland	Sedalia	Timnath	Adams County
Applewood	Buffalo Creek	Denver	Franktown	Johnstown	Mead	Sheridan	Watkins	Arapahoe County
Arvada	Castle Pines Village	Edgewater	Frederick	Keenesburg	Meridian	Sierra Ridge	Wellington	Boulder County
Aspen Park	Castle Rock	Elizabeth	Genesee	Kittredge	Meridian Village	Stepping Stone	Westcreek	Broomfield County
Aurora	Centennial	Englewood	Golden	Lakewood	Northglenn	Sterling Ranch	Westminster	Denver County
Bennett	Columbine	Erie	Grandview Estates	Littleton	Parker	Stonegate	Wheat Ridge	Douglas County
Bergen Park	Commerce City	Evans	Greeley	Lochbuie	Perry Park	Strasburg	Windsor	Jefferson County
Berthoud	Conifer	Evergreen	Greenland	Lone Tree	Pine	Superior		Larimer County
Boulder	Dacono	Federal Heights	Highlands Ranch	Longmont	Platteville	The Pinery		
Brighton	Deckers	Firestone	Idledale	Louviers	Roxborough Park	Thornton		

*Counties are for the unincorporated area outside of city limits.*