

DSHA's Homeownership Loan Program

The Delaware State Housing Authority (DSHA) offers first mortgage options for new and repeat qualified buyers.

- All products offered by DSHA are 30 year fixed-rate loans: FHA, VA, USDA, & Conventional.
- Income limits of \$97,900 for all counties, regardless of Household Members
- Loan Maximum of \$417,000 for all counties
- FICO scores for all DSHA programs is 620. Homeownership counseling is required for any borrower with a FICO score under 660 from a HUD approved counseling agency

Need Down Payment or Closing Cost Assistance? DSHA's Preferred Plus Program can help!

- + Preferred Plus is a second-mortgage loan of 2% to 5% of overall loan amount at 0% interest.
- + Funds can be applied towards Down Payment or Closing Costs.
- + Preferred Plus programs have no payments as long as the borrower occupies the home as a primary home. Loan will be repaid if home is sold, refinanced, or is no longer the borrowers primary residence.



Trident Mortgage Company LP is licensed by the Pennsylvania Department of Banking and Securities as a Mortgage Lender. Licensed by the New Jersey Department of Banking and Insurance. Licensed lender, Office of the Delaware State Bank Commissioner. All loans subject to credit approval. Trident Mortgage Company LP NMLS ID: 111942 | MKT.2018.027.1



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