

Achieve Your Homeownership Dreams Faster with AccessONE

AccessONE is a unique loan program that requires a low down payment of just three percent. But we'll pay two percent of the required down payment—up to \$4,000¹ so you can stop saving and start owning!

Making the dream of homeownership more accessible is important to us—which is why we're excited to offer AccessONE, a unique loan program that requires a **down payment of 1 percent for qualified borrowers.**²

Product Details

- First-time or repeat homebuyers
- Minimum 620 credit score
- Maximum income is 80% or less than Area Median Income³
- Available nationwide⁴
- One percent down payment can be gift funds
- Homeownership education required⁵

1) loanDepot will cover two percent of the down payment, or \$4,000, whichever is less, as a grant toward the down payment. 2) Borrower must meet all eligibility requirements to be considered for AccessONE. 3) Find your local AMI here: <https://ami-lookup-tool.fanniemae.com/amilookuptool/> 4) Island of Hawaii: properties located in lava zones 1 or 2 are not permitted. The appraisal may be used to confirm the lava zone. Hawaiian Home Lands transactions are ineligible. Texas: Texas Attorney Opinion Letter is required for all transactions, and all conditions of the Texas Attorney Opinion Letter must be met. 5) If all borrowers are first-time homebuyers. | This information is not intended to be an indication of loan qualification, loan approval or commitment to lend. Loans are subject to credit and property approval. Other limitations apply. Rates, terms and availability of programs are subject to change without notice. (081423 ENT-116768-3010c)

Connect today to learn more!



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