



**Kimberly Smrek**  
NMLS ID #141170  
Mortgage Consultant  
Cell: 443-794-6070  
ksmrek@gofirsthome.com



**Maryland State Bond Program/  
CDA (Community Development Administration)  
Interest Rate: 4.00%/APR 4.622%**

**Details**

- First Time Buyers who have not owned a home in 3 years are eligible. (An exception is made when purchasers buy in a targeted area)
- Home owner counseling is required  
(Anne Arundel, Baltimore and Harford Counties require specific classes to be completed by the buyer **prior to writing a contract**)
- Home Inspection is Required
- Borrower income limits –
  - Baltimore/Howard/Anne Arundel/Harford Areas**
    - 1-2 person household \$98,640
    - 3-4 person household \$115,080
  - PG/Montgomery/Frederick Areas**
    - 1-2 person household \$124,200
    - 3-4 person household \$144,900
- Down Payment Assistance w/CDA Program-
  - DSELP - \$5,000
  - House Keys for Employees
  - Community Partnership
  - Builder/Development Incentive Program
  - CDA Match Contribution
  - Smart Keys Match Contribution

**Call me for more information.  
Kimberly Smrek, 443-794-6070**

First Home Mortgage is approved by HUD as a Direct Endorsement Lender and VA automatic lender as well as approved by Fannie Mae and Freddie Mac.

First Home Mortgage Corporation is a licensed full service mortgage lender, providing processing, underwriting and closing for mortgage on properties in MD, DE, VA, WDC, PA (licensed by the Commonwealth of Pennsylvania, Department of Banking), WV, FL, GA, NC, NJ, RI, ME, NH, CT, SC, MA, VT and TN.  
This is not an advertisement to extend consumer credit as defined by Section 226.2 of Regulation Z Programs. All rates, terms and fees are subject to change without loans are subject to credit approval and property appraisal.

