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American Dream

American Dream is a mortgage product only available through U.S. Bank. It's specifically suited to help low-to-moderate income clients who may have difficulty qualifying for conventional financing. The American Dream product is a fixed-rate, fully amortizing, level payment loan that allows financing for purchase or refinance with a rehab feature available in certain markets.



Kim Alexander
Mortgage Loan Officer
office: 970-244-7272
cell: 970-260-9976
kim.alexander@usbank.com
NMLS # 514785

To learn more,
visit my mortgage loan
officer webpage.



Clients could put as little as 3% down without the burden of mortgage insurance. They may also qualify for assistance funds up to either \$5,500 or 3% of the purchase price, up to \$10,000.

Feature	Benefit
Down payment as low as 3%	Low down payment options for clients to save funds needed during the early days of ownership
Mortgage insurance including up front premium is paid by U.S. Bank	A lower monthly payment without mortgage insurance may allow your clients to afford more home
Assistance funds up to either \$5,500 or 3% of the purchase price up to \$10,000 – whichever is greater.	Less money from your clients at closing with assistance funds that may be used toward down payment, closing costs, required repairs and minor improvements

Maximum household income is limited to 100% of HUD area median income. For more information, view the HUD median income charts via the HUD user website. There is no maximum income limit if purchasing in a low or moderate census tract.



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