



NICK BARTA

Division President | Top Loan Originator NMLS/MA MLO #25540 | AZ MLO #0927129

Apply Now

apply-nickbarta.com

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Schedule a Free, No-Obligation

Mortgage Consultation

Schedule Now

experience.com 4.8/5 **** 2.900+ reviews

Nick Barta and his team made us very comfortable and confident with our first home buying experience. They were quick to answer any questions we had and we felt educated throughout the process.

Hallie M. (Windsor, CO)

Security First Financial 63 Inverness Dr E, Suite 250 Englewood, CO 80112

FIRST-TIME HOMEBUYER

HELPFUL LINKS & RESOURCES

- 5 Tips to Keep Your Credit Healthy: bit.ly/healthy-credit
- Filling Out a Mortgage Application: <u>bit.ly/mortg-app-vid</u>
- How to Get Pre-approved: bit.ly/get-a-preapproval
- Streamline Your Mortgage: bit.ly/streamline-mortgage
- The Power of FHA Loans: bit.ly/power-fha-loans

CHFA DPA PROGRAMS

Colorado's CHFA (Colorado Housing and Finance Authority) program offers down payment assistance for homebuyers with a minimum FICO score of 620 and an income limit of \$160,300 or less, providing a grant or silent 2nd mortgage worth 3 to 4% of the loan amount, enabling individuals to purchase a home for as little as \$1,000, without any first-time homebuyer requirement.

Click here to learn more: bit.ly/chfa-loans

METRODPA PROGRAMS

metroDPA is a down payment assistance program in Colorado that provides up to 6% of the loan amount to low and moderate-income individuals and families for their down payment and closing costs when buying a home in eligible areas, with additional assistance available through the metroDPA Social Equity Program for those who lived in or are descendants of families that lived in Denver's redlined neighborhoods.

Click here to learn more: bit.ly/metro-dpa

- There is a separate approval process for this program. You can find the details here: bit.ly/social-equity-applicants-documents
- You can check your eligibility or complete the application from this page: bit.ly/social-equity-application



*First lien interest rates may be higher when using a DPA second.. Security First Financial is a division of Primary Residential Mortgage, Inc. PRMI NMLS 3094. Branch NMLS ID# 385589. PRMI is an Equal Housing Lender. Some products and services may not be available in all states. Credit and collateral are subject to approval. Terms and conditions apply. Programs, rates, terms, and conditions are subject to change and are subject to borrower(s) qualification. This is not a commitment to lend. CO – Regulated by the Division of Real Estate, UCCC #987701-016. AZ – Arizona Department of Financial Institutions 0902614. MA – Licensed by the Massachusetts Division of Banks as a Broker and Lender as #MC3094. FL - Florida Office of Financial Regulation MLD646. TX - This office is licensed and examined by the Office of Consumer Credit Commissioner of the State of Texas. UT - Utah Division of Real Estate #5489480. WY - Wyoming Division of Banking 399.