

Two down payment assistance programs, side by side

CLEAR has a relationship with both **Arrive Home™** and **Click n' Close SmartBuy**. One takes the lower score; the other is more flexible on product, forgiveness and buydowns. Use this to answer a listing agent on the call instead of after it.

Under 640 → Arrive Home

It is the only one of the two that takes the file at all. Floor is 600.

640+ → price both

Start with Click n' Close: forgiveness is easier and a buydown is possible. Then price Arrive Home on the same scenario before you pick.

WHO QUALIFIES

	Arrive Home™ DPA	Click n' Close SmartBuy
Minimum credit score	600 (lowest middle score). Price improves at 680+; adjustments start below 660 and grow below 640.	640 forgivable · 660 repayable. Blended score 660/670 for two borrowers — only if the higher earner (60%+ of income) also has the higher score.
Income limits	None. Pricing adjustment only above 160% AMI.	None beyond USDA limits on a USDA first.
First-time buyer?	Not required, nor is homebuyer education (FHA rules still apply).	Not required. Education requirement not stated in the matrix.
Borrower cash required	\$0 minimum borrower contribution — assistance covers the full FHA minimum down payment.	Assistance covers the FHA/USDA minimum down payment. No minimum contribution stated.
LTV	Per FHA guidelines.	Minimum LTV 90.00% . Max LTV/CLTV per FHA/USDA.
Underwriting	DU / LPA / TOTAL. Manual UW allowed (12-mo rental history; payment shock 225% or less under 620). X No-credit and non-traditional credit not allowed on manual.	Approve/Eligible required from DU, LPA or GUS. Manual UW and manual downgrades allowed on forgivable only — not allowed on repayable.
Max DTI	Per AUS and agency guidelines. No hard cap stated.	Per AUS approval and agency guidelines. No hard cap stated.
Occupancy	Owner-occupied primary residence.	Owner-occupied primary residence, and it must stay primary for the life of the second lien. No second homes or investment.
Property types	1–2 units. Manufactured allowed at 620+ on its own rate grid (New Foundations), where the repayable second is a 20-yr term at 1% <i>below</i> the first.	1–2 units. Single-family detached/attached, condos, PUDs. Double-wide manufactured OK — single-wide is not. No unique property types.
States	All states except New York . Minimum second lien is \$5,000 in SC and AK .	All states except New York and U.S. territories.

The shaded cell is the program with the more flexible term on that row. It is not a recommendation — the right program is whichever one the specific file qualifies for and prices best. **Continued on page 2.**

HOW THE ASSISTANCE WORKS

	Arrive Home™ DPA	Click n' Close SmartBuy
Forgivable option	3.5% · 30-yr, 0%, no monthly payment · forgiven at the borrower's request after 36 consecutive on-time payments on the first.	3.5% · 30-yr, 0%, no monthly payment · forgiven unless there is a 90-day-or-greater late in the first 36 payments (3-yr) or 60 payments (5-yr).
Repayable option	3.5% or 5% · amortized 10-yr second at the first-mortgage rate + 2% .	3.5% or 5% · 9.99% fixed in all states · 30-yr amortization with a 10-yr balloon . Balloon disclosure required.
Closing costs & prepaids	The assistance can go toward the minimum down payment, closing costs or prepaids, in any combination (CLG 3.1). It is one amount, so what goes to closing costs no longer covers the down payment.	The closing-cost repayable option (3.5% or 5%, 660+) can be used for the down payment, closing costs or prepaids. The matrix does not say the other options can.
Rate buydown	Not allowed. Matrix CLG 3.26.16: "Buydowns are not currently acceptable due to market conditions." Rate sheet allows a temp buydown only with prior approval .	Allowed on all four purchase options: permanent buydown on the first, or a temporary 2-1 (0.50% buydown fee plus a pricing adjustment).
First-lien products	FHA only. 30-yr fixed. Purchase only.	Forgivable & 10-yr repayable: FHA 203b · FHA 203(k) Limited (reno cap \$75,000) · USDA · HUD-184 (1st Tribal Division). Closing-cost repayable: FHA 203b only . 30-yr fixed; a 5/1 ARM only on the 10-yr repayable. Purchase only. No conventional .
Fees on the second	\$395 admin fee netted off the purchase advice.	\$500 admin fee netted at funding, payable to REDCO. No lender fees on the second.
Known blockers	No Section 8 vouchers. No subordination in the first 36 months (CLG 8.2). Repayable borrowers must watch the program video before closing. Credit refresh within 10 days of closing.	No foreclosures. No revocable trusts. No resubordinating, assumptions or additional liens. MCC not permissible. Second lien needs its own loan number and its own TRID disclosures.

WHO TO CALL

ARRIVE HOME™ DPA

Patrick Duffy · Account Executive

469-408-3456

Katelyn Duffy and Eloy Benavides are on the same AE team. Current guides always live at arrivehome.org > **Lender** > **Lender Resources**; portal is base.arrivehome.org.

CLICK N' CLOSE SMARTBUY

Jason Goodman · Account Executive

270-991-9761

jason.goodman@clicknclose.com. Price in **Arive, LoanSifter or Click n' Close's own system**; their rate sheet comes as an emailed link.

THE THREE THINGS THAT COST US A FILE

1. Never promise assistance and a rate buydown together on Arrive Home. The matrix is explicit (CLG 3.26.16) that buydowns are not currently acceptable, and the rate sheet allows a temporary buydown only with prior approval. If an agent asks, say “possibly, but it needs approval on that specific file” — then offer the seller concession instead. If the seller wants to pay for a buydown, that is a **Click n’ Close** file (permanent or 2-1, 0.50% buydown fee, and it counts toward the seller-concession limit).

2. Check the history before you promise Click n’ Close. Any foreclosure, a revocable trust, a single-wide, or a repayable file that needs manual underwriting knocks it out. Two borrowers can blend scores only when the higher earner (60%+ of income) also has the higher score.

3. The second lien is a complete second file. Its own loan number, its own application, LE, CD and full state and federal disclosures — on both programs. Build the time for it into the closing date you give the agent.

WHAT TO SAY TO A LISTING AGENT

Opener. “If a buyer has the income but not the savings, introduce me before you write them off. I work with two down payment assistance programs, and I can tell you quickly whether either one fits.”

“What’s the catch?” “The help is a second lien. Some options are forgiven over time and some are repaid. The buyer still qualifies for the first mortgage the normal way.”

“My buyer makes too much for help.” “Neither program sets its own income limit, though the first mortgage’s rules still apply. Introduce me to your buyer.”

“Can my seller buy down the rate?” “On one program, yes. On the other it needs approval. Let me look at the file before you offer it.”

Talk to the buyer directly, with their OK. Don’t take their credit or income from the agent, and give the yes or no to the buyer, not the agent. Leave the one-page agent flyer behind; its disclosures are already on it. This sheet stays internal. Keep percentages, rates, “0%” and “no money down” out of agent and buyer conversations and texts until you are quoting a real file. Those are advertising trigger terms.

WHERE THE GUIDELINES LIVE

The three program documents on the Toolkit DPA page are the source of every number on pages 1 and 2. Arrive Home’s current guides are always posted at **arrivehome.org > Lender > Lender Resources** — check there before you quote an older copy. Click n’ Close publishes pricing only by emailed link, so ask Jason Goodman for the live sheet or price it in Arive or LoanSifter.

Sources of record: **DPA-Product-Matrix-v4.7-2026.pdf** and **DPA-CLG-USFC-v4.8 (2025.08.07)**, Arrive Home, via Patrick Duffy 2026-09-17 · **ClicknClose-DPA-Program-Matrix**, “effective with locks as of 8/18/2025”, via Jason Goodman 2026-10-01 · Arrive Home base rate sheet 2026-09-17. **First-mortgage rates are not compared on this sheet** — price both on the same scenario, same day.

YOUR AGENT FLYER

Make it on the CLEAR Toolkit: **Programs > Down Payment Assistance > Agent flyer**. Pick a style, swap the house photos, and your name, NMLS and licensed states fill in from My Profile. The wording and disclosures are locked because they are what compliance cleared. Check your profile before you print: your advertised service area has to match your licensed states exactly.