



WHOLESALE ANNOUNCEMENT 2026-11

January 28, 2026

Home Possible DPA Extension

Effective Date

Effective immediately

FCM is pleased to announce

Home Possible Down Payment Assistance (DPA) Extension

Home Possible DPA is a Home Possible loan with a \$2500 Down Payment Assistance for qualifying borrowers as outlined below:

- At least one borrower on the loan **MUST** be a First-time homebuyer
- First-Time or Repeat Homebuyers are eligible
- Available for very low-income purchase (VLIP) borrowers with a qualifying income less than or equal to 50% of the applicable area median income (AMI) of the subject property location
- Full \$2500 credit must be applied at closing to borrower's down payment and closing costs
(Includes escrows and mortgage insurance premiums)
- The Home Possible VLIP Mortgages Credit may be used to offset the 3% contribution due from Borrower personal funds if required under Section 4501.7(a)(iii)

For more information, please see

[FHLMC Home Possible Loan- VLIP Mortgage Credit Update Bulletin 2024-H](#)

[FHLMC Home Possible Loans- VLIP Mortgage Credit Update 2026-A](#)

Should you have any questions, please reach out to your Account Executive or Client Manager