



## FOR IMMEDIATE RELEASE

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### **Silverton Mortgage Expands Ohio home affordability options; Foundation begins supporting local children's hospital families**

Atlanta, Ga. — Feb. 8, 2023 — [Silverton Mortgage](#), a leading direct residential mortgage lender, is expanding its community and affordable lending efforts by offering down payment assistance programs by the Ohio Housing Finance Agency. At the same time, [The Silverton Foundation](#) announces it will begin supporting families at the Cincinnati Children's Hospital Medical Center.

"We're really pleased that even in these uncertain times, we can continue to increase the available number of programs to support home affordability with a focus on community and locally based loan originators, as we believe they are key to helping people feel more at ease when they're making a big purchase, like a home. A local touch can help provide a sense of security for potential buyers knowing they've got an experienced professional right by their side," said Josh Moffitt, founder and CEO of Silverton Mortgage. "And it's perfect timing as our Foundation announces we will begin supporting families at the local children's hospital, providing families with mortgage and rent payment assistance."

Silverton's Westchester office offers a wide variety of loans including conventional, adjustable rate, FHA, USDA, VA and Silverton Secure, which helps future homeowners secure their mortgage before even finding a property. Scott Hall manages the branch, located at 9050 Center Point Drive, Suite 210. Hall has been in the mortgage industry for four years and also has experience providing financial assistance to home builders.

Hall and the team will support the [Ohio Housing Finance Agency Down Payment Assistance Program](#)<sup>1</sup> designed to help purchase a home in any county in Ohio. Through this program home buyers can receive up to 5 percent of their home's purchase price to apply toward down

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<sup>1</sup> Minimum 640 credit score (650 for FHA); purchase price limits vary by county (limits range from \$349,526 to \$821,668); income limits vary by the number of people in a household and by county (limits range from \$99,960 to \$154,840); homebuyer education required

payments, closing costs or other eligible pre-closing expenses and that assistance can be forgiven after seven years.

In addition to the new office, The Silverton Foundation will begin supporting families at the Cincinnati Children's Hospital Medical Center. The Foundation provides mortgage and rent payment assistance to reduce the financial burdens for families with hospitalized children or those who are receiving ongoing chronic or critical care treatments. The non-profit is supported by Silverton Mortgage employee giving, yearly fundraisers, and the generosity of donors.

The Silverton Foundation supports hospitals and other nonprofits around the Southeast, and in 2022, provided mortgage and rent payment assistance to more than 164 families.

## **About Silverton Mortgage**

Founded in 1998, Silverton Mortgage is an acknowledged leader within the mortgage industry and is licensed in 46 states across the nation. In both 2021 & 2022, more than 9 out of 10 borrowers said they would recommend Silverton to their friends and family. In addition, Silverton has repeatedly been recognized by the Atlanta Journal-Constitution as one of the top places to work.

Silverton Mortgage also supports many community organizations with team time and resources including The Silverton Foundation, which provides mortgage and rent assistance to help reduce financial and emotional burdens for families with children who have been hospitalized or receive ongoing chronic or critical care treatments.

### **All loans are subject to credit approval.**

Silverton Mortgage is authorized to originate FHA, VA, and USDA loans, but it is not an agent of, or affiliated with the U.S. Government.

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