

America's Home Grant[®] Program

There may be closing cost help in your area

Get up to \$7,500 in closing cost help¹

Qualified homebuyers can get a lender credit to help make buying a home more affordable.

- Eligibility depends on your income and the location of the home; other restrictions apply.
- Program funds can only be used for nonrecurring closing costs including title insurance, recording fees, and, in certain situations, discount points which can be used to lower the interest rate. Lender credit cannot be applied toward down payment, prepaid items or recurring costs, such as property taxes and insurance. Borrowers cannot receive program funds as cash back.
- Best of all, this is not a loan — It does not have to be repaid.



- Search our Real Estate Center to find homes that may qualify for our America's Home Grant program.

To learn more, including region-specific details, contact me.

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Save even more on your down payment

Search for down payment resources plus cost savings programs² that can be combined with an eligible low down payment mortgage from us (Affordable Loan Solution[®],³ VA⁴ or FHA⁵ mortgage). Visit bankofamerica.com/downpaymentcenter.

BANK OF AMERICA

¹ Qualified borrowers must meet eligibility requirements including, but not limited to, being owner occupants, meeting certain qualifying income limitations and purchasing a home within a certain geographical area. Minimum combined loan-to-value must be greater than or equal to 80%. The America's Home Grant Program is a lender credit. Program funds can only be used for nonrecurring closing costs including title insurance, recording fees, and in certain situations, discount points which can be used to lower the interest rate. The grant cannot be applied toward down payment, prepaid items or recurring costs, such as property taxes and insurance. Borrowers cannot receive program funds as cash back. Maximum income and loan amount limits apply. The home loan must fund with Bank of America. Bank of America may change or discontinue the America's Home Grant Program or any portion of it without notice. Not available with all loan products, please ask for details.

² Down payment and/or closing cost assistance programs may not be available in your area. Down payment and/or closing cost assistance amount may be due upon sale, refinance, transfer, or repayment of the loan, or if the senior mortgage is assumed during the term of the loan. Some programs require repayment with interest, and borrowers should become fully informed prior to closing. Not all applicants will qualify. Minimum credit scores may apply. Sales price restrictions and income requirements may apply. Homebuyer education may be required. Owner-occupied properties only. Maximum loan amounts may apply.

³ Maximum income and loan amount limits apply. Fixed-rate mortgages (purchases or no cash out refinances), primary residences only. Certain property types are ineligible. Maximum loan-to-value ("LTV") is 97%, and maximum combined LTV is 105%. For LTV >95%, any secondary financing must be from an approved Community Second Program. Homebuyer education may be required. Other restrictions apply.

⁴ VA funding fee applies except as may be exempted by VA guidelines. The fee is higher with a zero down payment. If a down payment of 5% or more is made, the fee is reduced. The VA funding fee is non-refundable. Ask for details about eligibility, documentation and other requirements.

⁵ Monthly Mortgage Insurance Premiums (MIP) and Upfront Mortgage Insurance Premiums (UFMIP) apply. Maximum loan amounts vary by county.

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