






# Join me for a free Homebuyer Workshop

If you're interested in becoming a homeowner, get started by attending my free Homebuyer Workshop. It's part of how Bank of America's Community Homeownership Commitment® brings together products and resources that can help make home buying more affordable.

Join me to learn the basics of home buying and talk about:

-  The benefits of owning a home
-  How to review your credit and decide how much you can comfortably afford
-  Types of mortgage programs including a 3% down payment mortgage with lower-cost mortgage insurance<sup>1</sup>
-  Steps to becoming a homebuyer, including prequalification<sup>2</sup>
-  Using the Bank of America Down Payment Center to find down payment and cost savings programs<sup>3</sup> that can help make buying a home more affordable, such as our America's Home Grant® program,<sup>4</sup> which offers qualified homebuyers up to \$7,500 in nonrecurring closing costs

## Saturday

**April 1, 2023**

11:00 am to 5:00 pm  
Pacific Communities Creekside  
2105 Cork Oak Street  
Palmdale, Ca. 93551

## Guest Speakers

Join us for the Spring 2023, Extravaganza  
Come Tour the Model Homes, Buyer promotions and incentive  
First Time Homebuyer Info, Presented by Bank of America

Please let me know as soon as possible if you'll be joining us. To RSVP, simply contact me or visit my website to enroll online.



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You are invited to apply. Your receipt of this material does not mean you have been prequalified or preapproved for any product or service we offer. This is not a commitment to lend; you must submit additional information for review and approval.

<sup>1</sup> Maximum income and loan amount limits apply. Fixed rate mortgages (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.


<sup>2</sup> Prequalification is neither preapproval nor a commitment to lend; you must submit additional information for review and approval.

<sup>3</sup> 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, 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.

<sup>4</sup> 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 may 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.

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Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.

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