



Chase Homebuyer GrantSM

If you want to own a home, we're here to help

Our exclusive Chase Homebuyer Grant¹ gives you up to \$7,500 to lower your mortgage costs or reduce the amount you'll pay at closing.

If you qualify, you can use your Chase Homebuyer Grant to:

- Buy down the interest rate of your new mortgage
- Reduce closing costs of your new mortgage
- Apply toward down payment on DreamMaker^{SM,2} FHA,³ VA⁴ or Standard Agency⁵ loans

To qualify for the Chase Homebuyer Grant, the home must be your primary residence and located in select areas across the country.

Contact me today to see if you qualify for the Chase Homebuyer Grant:

Contact me to select a home:



Angie Ewah, Senior Home Lending Advisor
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Chase certified in FHA loans
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Scan to visit my website

¹ The Chase Homebuyer Grant is available on primary residence purchases only. You may qualify for up to \$7,500 in savings when applying for a DreaMakerSM, Standard Agency, FHA and VA home purchase mortgage loan product and where applicable census tract requirements are met. Income limits and homebuyer education may apply on a DreaMaker mortgage. The Chase Homebuyer Grant funds will be applied at purchase loan closing first to points on the loan, if any, then to Chase fees, then to non-Chase fees or down payment. Grant funds may not be used for the down payment on an FHA purchase loan. Speak with a Chase Home Lending Advisor for more information on the savings, including the location eligibility. The Homebuyer Grant may be considered miscellaneous income and may be reportable on Form 1099-MISC (Miscellaneous Information) or Form 1042-S (Foreign Person's U.S. Source Income Subject to Withholding) to the customer and the IRS, for the year in which they are awarded. We encourage customers to consult with a personal tax advisor for questions about the impact to personal income tax returns.

² The DreaMaker mortgage is only available for purchase and no-cash-out refinance of a primary residence 1-4 unit property for 30-year fixed-rate terms. Income limits may apply and a homebuyer education course is required when all mortgage applicants are first-time homebuyers.

³ FHA loans require an up-front mortgage insurance premium (UFMIP), which may be financed, or paid at closing, and an FHA annual mortgage insurance premium (MIP) paid monthly will also apply. FHA requires flood insurance through the National Flood Insurance Program (NFIP) or Private Flood Insurance policies that meet FHA's requirements if a loan is secured by property located in a Special Flood Hazard Area (SFHA).

⁴ Veterans, Servicemembers, and members of the National Guard or Reserve may be eligible for a loan guaranteed by the U.S. Department of Veteran's Affairs (VA). A Certificate of Eligibility (COE) from the VA is required to document eligibility. Restrictions and limitations apply.

⁵ Standard Agency mortgages require at least one customer on the loan be a first-time homebuyer to be eligible for the LTV>95%. Homebuyer education requirements may apply.

All home lending products except IRRRL (Interest Rate Reduction Refinance Loan) are subject to credit and property approval. Rates, program terms and conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions and limitations apply.

