



Chase Homebuyer GrantSM

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

Our exclusive Chase Homebuyer Grant gives you \$5,000 to lower your mortgage costs or reduce the amount you'll pay at closing.

If you qualify, you can use the \$5,000 to:

- Buy down the interest rate of your new mortgage
- Reduce closing costs of your new mortgage
- Apply toward down payment on DreaMakerSM or Standard Agency 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.



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The Chase Homebuyer Grant is available on primary residence purchases only. Customer may be eligible for the \$5,000 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 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 or VA purchase loan.

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.

Your Home Lending Advisor can help you find providers that offer online courses at potentially no cost to you and answer any questions you may have. For a list of HUD Approved Housing Counseling Agencies in your area, also call 1-800-569-4287 or visit HUD.gov and search for "counseling agencies" and then sort by your state name.

For down payments less than 20% on conventional loans, Mortgage Insurance (MI) may be required and MI charges may apply.

All home lending products 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.

