The Bank of America Real Estate Center®

Our home search platform not only helps your clients, it's a valuable tool for you to use anytime, anywhere.

As a buyer's agent, you can:

- Offer more property options to modest-income buyers by searching for properties that may qualify for one of our homebuyer grant programs.
- Search for down payment and closing cost savings programs to help make buying a home more affordable for your clients at the **Bank of America Down Payment Center**.[1]

As a listing agent, you can:

- See if your listings may qualify for one of our grant programs, which help make buying a home more affordable for your clients.
- Provide valuable insight to potential buyers, if your listing qualifies, about benefits that may be available to them.
- Help homebuyers browse listings and access tools and resources all in one place.[2]

Whether you're checking your listings or doing a search for buyers, look for icons on the Real Estate Center to see which properties are eligible for Bank of America programs.

Look for icons that show properties that may qualify for affordable home financing solutions below:

GRANT

America's Home Grant®

This grant icon indicates a property may qualify for our America's Home Grant®, a lender credit that offers up to $7,500 that can be used toward nonrecurring closing costs, like title insurance and recording fees, or to permanently buy down the interest rate. Real estate commissions or miscellaneous real estate agent fees are excluded. This grant is available in select markets, and the funds do not require repayment.[3]

GRANT

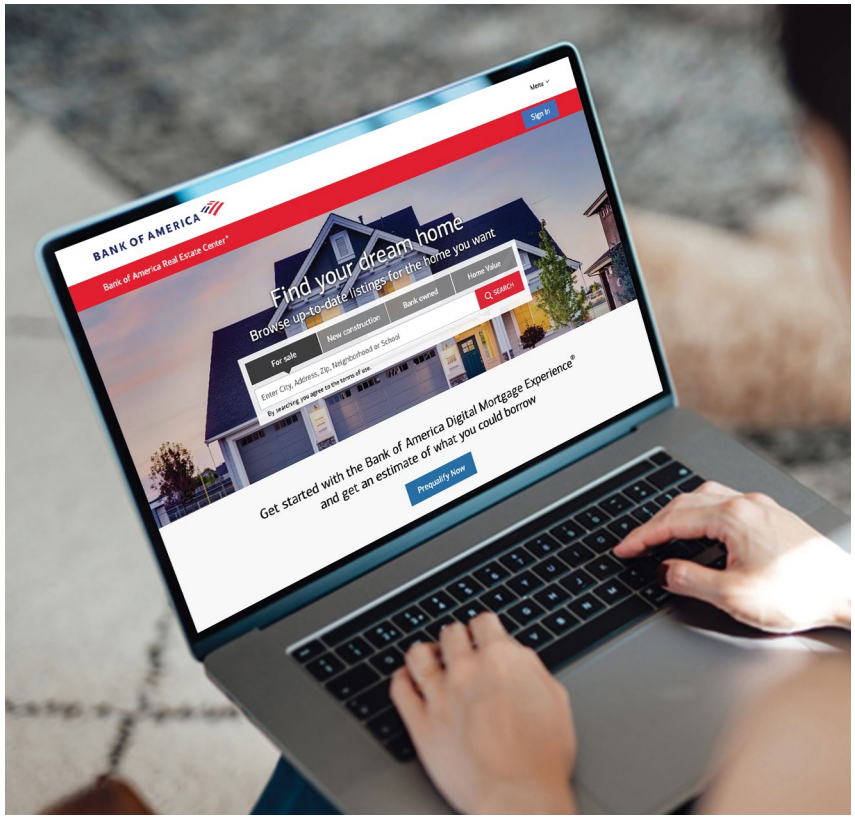
Low down payment mortgage options[5,6] + homebuyer grants

Requires a minimum 3% down payment and can be combined with the following homebuyer grants:

- America's Home Grant covers up to $7,500 in eligible nonrecurring closing costs.[3]
- Down Payment Grant pays up to $10,000 toward the down payment or 3% of the purchase price, whichever is less. First-time homebuyers only (no homeownership in the past three years) and restrictions apply.[4]
- Grant funds do not require repayment.

Additional information about our 3% mortgage options:[5,6]
Mortgage insurance is required.
Homebuyer education course completion is required for first-time homebuyers.

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See for yourself.
Visit the **Real Estate Center** today.

Want to learn more? Let's talk.
Find your regional relationship manager at
bankofamerica.com/builderteam or
your local lending specialist at
bankofamerica.com/mlolocator
for additional information.

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1 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.

2 The data presented on the Bank of America Real Estate Center is provided under the auspices of the Internet Data Exchange program of the local Multiple Listing Services (MLS) in coordination with a Member Broker. Source data may include inconsistencies in various markets that impact results. As such, while data is deemed reliable, readers should understand it is not guaranteed. Information is provided by seller and/or other sources and has not been verified by Bank of America or Member Broker. All representations and warranties regarding the information are disclaimed. Some properties that appear for sale on this website may subsequently have sold and may no longer be available. Information provided is for consumer's personal, noncommercial use and may not be used for any purpose other than to identify prospective properties that consumer may be interested in purchasing.

3 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, real estate commissions or miscellaneous real estate agent fees, 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, restrictions apply, please ask for details.

4 Qualified borrowers must meet eligibility requirements such as being owner-occupants, first-time homebuyers (no homeownership in the past three years), and purchasing a home within a certain geographical area. Maximum income and loan amount limits apply. Minimum combined loan-to-value must be greater than or equal to 80%. Program funds can be applied toward down payment only. Borrowers cannot receive program funds as cash back in excess of earnest money deposits. Down Payment Grant program may be considered taxable income, a 1099-MISC will be issued, consult with your tax advisor. May be combined with other offers. The home loan must fund with Bank of America. Down Payment Grant may only be applied once to an eligible mortgage/property, regardless of number of applicants. Homebuyer education is required. Bank of America may change or discontinue the Bank of America Down Payment Grant Program or any portion of it without notice. Not available with all loan products, restrictions apply, please ask for details.

5 **Affordable Loan Solution®:** 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.

6 **HomeOne®:** Must be a first-time homebuyer (no homeownership in the past three years). 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.

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