



Give your legacy room to grow

With the help of the \$10,000 Homebuyer Access® grant,¹ you can write the next chapter in your family's life.

Are you thinking of buying a home? The \$10,000 Homebuyer Access® grant¹ may help.

- No repayment is required on the down payment grant money
- You need to already live in or plan to move into one of the select eligible areas
- You'll need to meet income requirements for the county you're buying in. Contact me to get more information about location and income requirements.
- May be combined with other select programs to move your homebuying goals within reach²

Let's talk today

Call me to start exploring your options. I'm here to help.



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To find out more about the eligible areas, call me or scan the QR code with your mobile device camera.

Our Dream. Plan. Home.® closing cost credit may provide up to \$5,000 for one-time closing costs, such as appraisal and processing fees.³ Knowing you'll have the help and support you need, you can move ahead with confidence.

Disclosures:

1. The Homebuyer Access® grant may help customers purchase a home by providing a grant for a down payment, subject to eligibility requirements. Grant funds cannot be used in connection with the financing of a Wells Fargo real estate owned (REO) property purchase. Repayment is not required for the grant. To use the grant, the full award amount must be applied toward the down payment. We cannot apply less than the full amount. The down payment grant is available in certain areas. Eligibility for grant money will not be confirmed until underwriting is complete.

Eligibility requirements:

Loan type: The grant may be used with a Wells Fargo fixed-rate conventional loan only. Loan types, such as non-conforming loans, government loans, and conventional adjustable-rate mortgages, are not eligible.

Income: There will be income limitations based on where the subject property is located.

Location: The borrower's verified current permanent residential address must be located in an eligible area or the subject property the borrower is purchasing must be located in an eligible area.

Occupancy: The borrower must occupy the subject property they are purchasing as their primary residence.

Possible tax implications: Accepting and using grant funds may be considered additional taxable income and will be reported on Form 1099-MISC for the primary borrower (the first person listed on the loan) on the application. This means the borrower may owe taxes on that additional income. The grant funds received may also affect any eligibility for income based assistance, such as government programs like student loan payment relief or other government payments that may be based on income. Before accepting this grant, customers should consider speaking with a tax advisor to understand if their taxes may be affected by this grant.

2. The Homebuyer Access® grant may be combined with Dream. Plan. Home.® closing cost credit, Corporate Mortgage Benefit Program, Union Plus® Mortgage program, non-Wells Fargo funded down payment assistance programs (DAPs), Builder Credits, and the Employee Mortgage Program. Standard Agency underwriting guidelines apply.
3. The Dream. Plan. Home.® closing cost credit may help eligible consumers purchasing their primary residence. Income limits may apply based on the property location. The closing cost credit is available in certain areas and is not available with all loan types. Please speak with me for details.

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