



Apply from GMCC MLO NOW

- Conforming, FHA, community opportunity loan programs only
- A closing cost assistance program offered to underserved buyers in selected counties/states (13 Counties in CA, 4 Counties in MA) with income limit
- And the buyer must be Moving To or From a Majority Minority Census Tract in the above selected counites
- Up to \$15K if qualified, not a lien, not a government grant, no need to pay back, no impact on the rate
- Purchase & Owner Occupied only, First-time home buyer is NOT required, but may NOT hold ownership in another property at the time of closing
- Only used once per borrower
 - Apply to majority of counties in Bay Area / Southern Cal, Boston area
 - Subject to 150% MFI (Median Family Income):

And If First Generation Buyer, income limit up to 200% MFI

ie, Santa Clara county up to \$363k,

San Francisco up to \$350k, Orange County, \$255k

Norfolk, MA \$298k for income limit

All loans are subject to underwriting approval and change without advance notice. Additional restrictions may apply, this does not represent credit decision.



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