



Chase Homebuyer Grant<sup>SM</sup>

# Helping make homeownership easier with \$5,000 for eligible homebuyers

We want every homebuyer to have a great homebuying experience. In addition to one-on-one service and dedicated support, we offer grants such as the exclusive Chase Homebuyer Grant.<sup>1</sup>

This grant, offered only through Chase, can help buyers save money at closing. In select areas across the country, it provides \$5,000 to be used on a new home purchase to qualifying customers.

## How the Chase Homebuyer Grant works

- Grant funds are first applied to lower the interest rate
- Funds are then applied to Chase fees or other fees
- Remaining funds can be applied toward the down payment on applicable loans



### Try our homebuyer assistance finder

Scan this QR code or visit [chase.com/HBAT-Grant](https://chase.com/HBAT-Grant) to use our homebuyer assistance tool and see if a property has a grant or other closing benefits available to your clients.

## Chase mortgage benefits really add up

Homebuyers can combine other offers and discounts, like the Chase Homebuyer Grant with the \$5,000 Chase Closing Guarantee,<sup>2</sup> to save even more, if they qualify.

**Chase Home Lending is committed to helping your clients in every way.  
To learn more, contact me today.**



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<sup>1</sup> The Chase Homebuyer Grant is available on primary-residence purchases only. Customer may be eligible for the \$5,000 savings when applying for a DreaMaker<sup>SM</sup>, 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.

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.

<sup>2</sup> Ask me about eligibility, timing and documentation requirements. Contract closing date must be at least 21 calendar days (30 calendar days for FHA- and VA-insured loans and 60 calendar days for all cooperative project [co-ops] purchases) after receipt of a completed mortgage application, supporting documents and a fully executed purchase contract. Loan type, property type and other restrictions and limitations apply. This offer is subject to change at any time without notice. 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. The Chase Closing Guarantee may be reported on Form 1099-MISC. Your clients should contact their tax advisor or the IRS for more details.

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.



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