

Purchase a home and receive
down payment assistance up to
\$47,000*



BMO's **Welcome Home Grant** offers down payment and closing cost assistance to eligible borrowers looking to buy a home.º
For a limited time, BMO is extending an offer of up to \$13,000† in down payment assistance and closing costs to borrowers looking to purchase a home in an eligible communities in California (or currently lives in an eligible community). Borrowers can also receive an additional \$3,000† if the property is located in a low- or moderate-income census tract (LMCT) in California. These grants can be combined with other programs to receive up to \$47,000* in down payment assistance to help make the dream of homeownership a reality.

- ✓ Get a 30-year fixed rate mortgage.
- ✓ Contribute as little as \$1,000 from your own funds.
- ✓ Ask about programs eligible for DACA^Δ recipients.

Maribeth Guevara

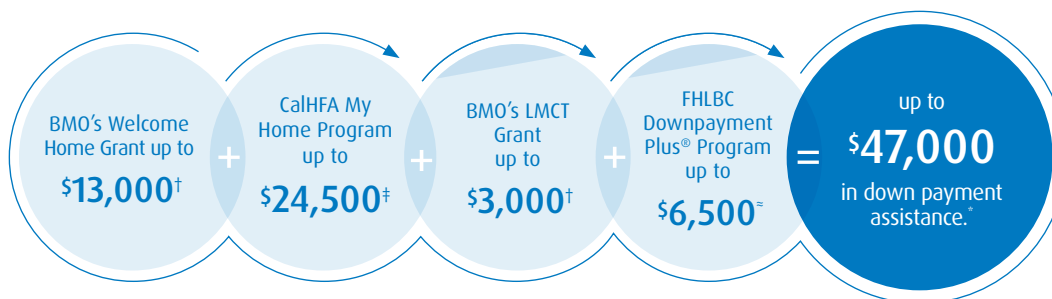
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* BMO offers affordable mortgage programs and works with government and community organizations that offer down payment and closing cost assistance. The availability and amount of down payment and closing cost assistance varies based on income and property location. Down payment assistance is made possible through the following programs:

† **BMO's Welcome Home Grants**

BMO offers grants of up to \$13,000, not to exceed 3% of the Purchase Price with a minimum grant of \$3,500, to qualified borrowers who purchase a home in a low-moderate-census tract or currently live in a low-moderate census tract in specific communities in the counties of Alameda, Contra Costa, El Dorado, Orange, Placer, Riverside, Sacramento, San Bernardino, San Diego, San Francisco, San Joaquin, San Mateo, Santa Clara, Stanislaus and Yolo (the "Welcome Home Grant"). Separately, BMO offers grants up to \$3,000 to qualified borrowers purchasing a primary residence in a low-or-moderate-income census tract in designated areas of California (the "LMCT Grant"). The LMCT Grant can be combined with the Welcome Home Grant for total assistance of \$16,000. Income and property restrictions apply to all grants. The Welcome Home Grants are subject to BMO's continued ability to offer the programs as determined in BMO's sole discretion. Applications must be received between May 1, 2025, to October 31, 2025. Additional down payment assistance options may be available. Contact a banker for details.

‡ **CalHFA My Home Program**

CalHFA My Home Program offers offers down assistance of up to 3.5% of the lesser of the purchase price or appraised value (\$24,500 using \$700,000 purchase price) to first time homebuyers purchasing a primary residence. Assistance is a silent 2nd mortgage with 1% simple interest that is due in full on term of 1st mortgage, sell or refinance. Subject to CalHFA eligibility requirements as detailed on www.calhfa.ca.gov/homebuyer/programs/index.htm.

≡ **FHLBC Downpayment Plus® Program**

Downpayment Plus is a program from the Federal Home Loan Bank of Chicago offering up to \$6,500 to qualified borrowers. The assistance provided is in the form of a five-year forgivable grant. Grants are forgiven on a monthly basis over a five-year retention period. Upon completion of five years, the grant is forgiven. Restrictions apply. Please see the Federal Home Loan Bank of Chicago's website at www.fhlbc.com for complete requirements. "Downpayment Plus" is a registered trademark of the Federal Home Loan Bank of Chicago.

Δ **DACA refers to Deferred Action for Childhood Arrivals program.**

º **Relationship Requirement:** If the property is not located in the following locations; AZ, CA, CO, FL, ID, IL, IN, IA, KS, MN, MO, NE, NV, NM, ND, OK, OR, SD, UT, WA, WI, WY, and El Paso County, TX (Home Equity Line of Credit is not available in Texas), to be eligible for our real estate secured lending products, you must be a pre-existing BMO customer for at least six months at the time of application; contact a Banker for details. A BMO customer relationship includes any deposit, retirement, small business, secured and unsecured credit, and investment accounts (BMO Alto accounts are excluded). Not applicable to our Private Bank clients or BMO employees.

Accounts are subject to approval and are provided in the United States by BMO Bank N.A. Member FDIC © 2025 BMO Bank N.A.

