

AFFORDABLE HOME MORTGAGE PROGRAM

Up to \$15K Grant for underserved borrowers/communities

- ⊗ Up to \$15K for Closing Costs
- ⊗ No need to pay back
- ⊗ No increase in interest rate
- ⊗ Primary House: Purchase only
- ⊗ Subject to Census Tract, Household Income
- ⊗ Loan amount: conforming limit (1-4 units) and FHA
- ⊗ First time homebuyer not required, Can not own more than 1 property at closing
- ⊗ **Free \$15k available for conforming, FHA, opportunity programs (allowing less than 20% down including Zero percent down for conforming 766k , loan amount up to high balance limit about 1.149m with 5% down min**

This address is QUALIFIED for a Special \$15,000 Free Lender Credit

Opportunity CRA (zero percent down) Available in

CA with selected counties: Contra Costa, Los Angeles, Napa, Orange, Placer, Riverside, Sacramento, San Bernardino, San Diego, San Francisco, San Mateo, Santa Clara, Ventura
MA with selected counties Essex, Middlesex, Norfolk, Suffolk

Call today for community lending in your area!!

All programs/rates are subject to change and underwriting approval without advance notice, additional restrictions might apply. This does not represent any credit decision.

GMCC is not approved to conduct New York business.

Texas Consumer Compliant Link: <https://www.sml.texas.gov/consumers/complaints/#:~:text=File%20a%20Complaint%20Online>



INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN-TO-VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN-ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE-RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD; ARMS ASSUME 30-YEAR TERM.

General Mortgage Capital Corporation, Real Estate Broker, California Department of Real Estate NMLS# 254895, CA DRE 01509029, HQ: 1350 Bayshore Highway, STE 740, Burlingame, CA 94010

Interest rates and annual percentage rates (APRs) are based on current market rates, are for informational purposes only, are subject to change without notice and may be subject to pricing add-ons related to property type, loan amount, loan-to-value, credit score and other variables—call for details. This is not a credit decision or a commitment to lend. Depending on loan guidelines, mortgage insurance may be required. If mortgage insurance is required, the mortgage insurance premium could increase the APR and the monthly mortgage payment. Additional loan programs may be available. APR reflects the effective cost of your loan on a yearly basis, considering such items as interest, most closing costs, discount points (also referred to as "points") and loan-origination fees. One point is 1% of the mortgage amount (e.g., \$1,000 on a \$100,000 loan). Your monthly payment is not based on APR, but instead on the interest rate on your note. Adjustable-rate mortgage (ARM) rates assume no increase in the financial index after the initial fixed period. ARM rates and monthly payments are subject to increase after the fixed period; ARMs assume 30-year term. General Mortgage Capital Corporation and eMeta Funding are licensed in the following state: Alabama – NMLS: 23260, Arizona – NMLS: 1026178, Arkansas – NMLS: 129869, California CFI – NMLS: 60260-66066, California DRE – NMLS: 01509029, Colorado – NMLS: 254895, Connecticut – NMLS: 254895, Delaware – NMLS: 038061, Florida – NMLS: MLD2191, Georgia – NMLS – 254895, Hawaii – NMLS: HF-254895, Idaho – NMLS: NBL-2080254895, Illinois – NMLS: MB-6761662, Indiana – NMLS: None, Iowa – NMLS: 2022-0038, Kansas- NMLS: MC.0025844, Kentucky – NMLS: MC782027, Louisiana – NMLS: 254895, Maine- NMLS: 254895, Maryland – NMLS: 254895, Massachusetts – NMLS: MC254895, Michigan – NMLS: FR0024243, Minnesota – NMLS: MO-MN-254895, Mississippi – NMLS:254895, Missouri – NMLS: 254895, Montana – NMLS: 254895, Nebraska – NMLS: 254895, Nevada – NMLS: 5419, New Hampshire – , New Jersey – NMLS: 254895, New Mexico: NMLS – 254895, North Carolina – NMLS: L-208502, North Dakota – NMLS: MB104140, Ohio – NMLS: RM.804881.000, Oklahoma – NMLS: MLO14608, Oregon – NMLS: 254895, Pennsylvania – NMLS: 96566, Rhode Island – NMLS: None, South Carolina – NMLS: 254895, South Dakota – NMLS:254895.ML, Tennessee – NMLS: 254895, Texas – NMLS: 254895, Utah – NMLS: 12679832, Vermont – NMLS: LL-254895, Virginia – NMLS: MC-7314, West Virginia – NMLS: 254895, Washington – NMLS: CL-254895 Washington DC – NMLS: MLB254895, Wisconsin – NMLS: 254895A, Wyoming – NMLS: 4763.