

\$30,000 to help you buy a home of your own

We are partnering with Community Housing Development Corporation of North Richmond, a local nonprofit, to help you make homeownership a reality with the **NeighborhoodLIFT** down payment assistance grant. You could receive a \$30,000 grant to help you buy a home in the counties of Alameda, Contra Costa, San Francisco, and Solano. To be eligible, your total income cannot be more than 100% of the area median income (AMI) and 100% AMI for military. If more than one person will be on the mortgage, the sum of your incomes cannot be more than the income limits for your household size.

2017 Income Limits for Alameda and Contra Costa County

Income	\$104,300	\$104,300	\$104,300	\$104,300	\$112,650	\$121,000	\$129,350	\$137,700
Military-eligible income	\$104,300	\$104,300	\$104,300	\$104,300	\$112,650	\$121,000	\$129,350	\$137,700
Household size	1	2	3	4	5	6	7	8

2017 Income Limits for San Francisco County

Income	\$131,600	\$131,600	\$131,600	\$131,600	\$142,150	\$152,700	\$163,200	\$173,750
Military-eligible income	\$131,600	\$131,600	\$131,600	\$131,600	\$142,150	\$152,700	\$163,200	\$173,750
Household size	1	2	3	4	5	6	7	8

2017 Income Limits for Solano County

Income	\$80,400	\$80,400	\$80,400	\$80,400	\$86,850	\$93,300	\$99,700	\$106,150
Military-eligible income	\$80,400	\$80,400	\$80,400	\$80,400	\$86,850	\$93,300	\$99,700	\$106,150
Household size	1	2	3	4	5	6	7	8

The 2017 income limits are effective on loan applications taken on or after April 14, 2017. All individuals living at the property will be considered in household size (including children).

 Go to wellsfargo.com/lift
for more details.

See reverse side for an overview of the program details.

NeighborhoodLIFT Program details*

- ✓ Your income cannot be more than 100% of the area median income (AMI) to qualify. If more than one person will be on the mortgage, the sum of your incomes must be within the income limits for your household size (see chart on reverse side).
- ✓ The home you purchase must be your primary residence and located in the counties of Alameda, Contra Costa, San Francisco, and Solano.
- ✓ You don't have to repay the grant if you live in the home for five years.¹
- ✓ You need to be approved for a first mortgage by an approved lender.²
- ✓ If you own your current home, it must be sold before closing.
- ✓ You must complete homebuyer education before your closing.
- ✓ Assistance is available for military and non-military customers.

Military eligibility

- Current active members of the United States Army, Navy, Marine Corps, Coast Guard, Air Force, Army National Guard, Air National Guard, or Reservists
- Veterans of any of the above organizations
- Eligible surviving spouses of any of the above organizations

Military program details

- Your income cannot be more than 100% of the area median income (AMI) to qualify. If more than one person will be on the mortgage, the sum of your incomes must be within the income limits for your household size (see chart on reverse side).
 - Basic Allowance for Housing (BAH), meals, and other bonuses aren't included in income evaluation.



Go to wellsfargo.com/lift for more details.

**You must meet all program requirements.*

For more information, contact a Wells Fargo Home Mortgage consultant or Community Housing Development Corporation of North Richmond at chdcnr.org.

Neighborhood**LIFT**[®]
Let's Invest for Tomorrow



1. The pro-rated balance must be repaid if you transfer the title, refinance, sell the property or the property is foreclosed on. If you are active military and provide official Permanent Change of Station transfer orders prior to the end of the five-year period, the balance will be fully forgiven.

2. The first mortgage can be financed by any **NeighborhoodLIFT** program-approved lender.

Down payment assistance grants cannot be used to purchase bank-owned properties managed by Wells Fargo Premier Asset Services.

The **NeighborhoodLIFT** program is a collaboration of Wells Fargo Bank, N.A., Wells Fargo Foundation, and NeighborWorks[®] America, an independent nonprofit organization.

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