

# Your home buying goal may be within reach

## *With our Community Development Mortgage Program*

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### *How the CDMP can make a difference:*

- **Less funds are needed:**
  - As low as 2% downpayment
  - No mortgage insurance
- **Help is allowed** – some or all of your down payment and closing costs can come from approved sources, including gift funds, downpayment assistance programs (DAPs), and the home seller can contribute to closing costs
- **Just remember** – the home you buy must be your primary residence, and you may be required to take a homebuyer education class

The Wells Fargo Community Development Mortgage Program (CDMP) is designed to help make homeownership more attainable for low-to-moderate income customers.

#### **Homebuyers can benefit from:**

- A low down payment
- Lower out-of-pocket costs
- Allowable down payment and closing cost assistance
- Fixed interest rates that stay the same for the life of your mortgage loan
- No requirement to be a first-time homebuyer

#### **Knowledge is power**

I'm ready to answer your questions and help you understand how the CDMP program works, so you can make informed home financing decisions.

## **Call me today!**



### **Louis Candell**

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# Your new address may be waiting for you

## *With our Neighborhood Community Development Mortgage Program*

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### *How the NCDMP can make a difference:*

- **Less funds are needed:**
    - As low as 5% downpayment
    - No mortgage insurance
  - **Help is allowed** – some or all of your down payment and closing costs can come from approved sources, including gift funds, downpayment assistance programs (DAPs), and the home seller can contribute to closing costs
  - **Just remember** – the home you buy must be your primary residence, and you may be required to take a homebuyer education class
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The Wells Fargo Neighborhood Community Development Mortgage Program (NCDMP) is designed to help make homeownership more attainable in low-to-moderate income neighborhoods.

#### **Homebuyers can benefit from:**

- **No income restrictions**
- A low down payment
- Lower out-of-pocket costs
- Fixed interest rates that stay the same for the life of your mortgage loan

#### **Knowledge is power**

I'm ready to answer your questions and help you understand how the NCDMP program works, so you can make informed home financing decisions.

## **Call me today to see if the home you want to buy is eligible!**



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