

BANK OF THE WEST

WE'VE JOINED **BMO** 

UP TO \$10,500 LENDER GRANT



Ready to buy a new home or refinance a property?

Take advantage of our lender grant offer¹ for qualified applicants in Alameda, Contra Costa, El Dorado, Los Angeles, Orange, Placer, Riverside, Sacramento, San Benito, San Bernardino, San Diego, San Francisco, San Joaquin, San Mateo, Santa Clara, Stanislaus, Ventura and Yolo counties in California.

We can help you achieve homeownership

- \$10,500 towards down payment and closing costs on purchase transactions (\$4,650 in Stanislaus and San Joaquin counties).
- \$4,000 towards closing costs on refinance transactions.
- Eligible applicants may use a participating Down Payment Assistance (DPA) program to further lower their out-of-pocket expenses.²
- Eligible with Conventional, Federal Housing Association (FHA), Veterans Association (VA), United States Department of Agriculture (USDA) and jumbo loans.

Speak to a Mortgage Banker for more details.

Bank of the West is a trade name used by BMO Harris Bank N.A. Banking products and services are subject to approval and are provided by BMO Harris Bank N.A. To qualify, all accounts must be branded Bank of the West. BMO branded products and services do not qualify and are not eligible for the offers contained herein.

¹ All loans subject to credit approval, standard mortgage qualifications and underwriting requirements. Additional fees, conditions and restrictions may apply. Contact a mortgage banker for details. Offer, terms and conditions are subject to change without notice. Lender grant offer available to low to moderate income (LMI) applicants for purchase-money or refinance loans on owner-occupied properties in Alameda, Contra Costa, El Dorado, Los Angeles, Orange, Placer, Riverside, Sacramento, San Benito, San Bernardino, San Diego, San Francisco, San Joaquin, San Mateo, Santa Clara, Stanislaus, Ventura and Yolo counties in California, or to applicants seeking a loan to purchase or refinance an owner-occupied property located in a designated LMI census tract in Alameda, Contra Costa, El Dorado, Los Angeles, Orange, Placer, Riverside, Sacramento, San Benito, San Bernardino, San Diego, San Francisco, San Joaquin, San Mateo, Santa Clara, Stanislaus, Ventura and Yolo counties in California.

² Not eligible in all markets. Speak to Mortgage Banker for more details.