Connect to Own® program
Let’s work together to educate homebuyers

Join Bank of America in helping consumers make informed choices about home buying. Our national Connect to Own® program offers tools, resources and counseling to all prospective homebuyers. We also connect borrowers to down payment and cost savings programs for first-time homebuyers or clients with modest incomes.¹

If your organization shares our passion for helping consumers understand the home buying process, please contact us. We’re looking forward to working with you.

Steps to becoming a Connect to Own® partner

Your organization could become an approved Connect to Own homebuyer education provider within as little as one week. Here’s the process:

**Eligibility:** Our partners are nonprofit, governmental or quasi-governmental organizations that play a key role in serving the community and improving their neighborhood’s quality of life. See if your organization qualifies with our easy assessment form.

**Training:** Our Connect to Own regional managers will schedule a brief one-on-one training. Then complete the Homebuyer Education & Counseling Agreement to have your organization officially approved for compensation when it provides education that meets our requirements.

**Work with us:** We can help you identify Bank of America® mortgage applicants who have received or need homebuyer education and counseling. Your organization will receive payment for services provided under the Connect to Own program.

Start your application today by emailing us at homebuyereducation@bankofamerica.com. For more information, visit bankofamerica.com/neighborhoodlending.
Benefits of a Connect to Own® partnership

Partners who are approved and sign our agreement can:

• Receive lender-paid fees for in-person or online homebuyer education and counseling services.
• Work with homebuyers who are interested in buying a home.
• Partner with lending specialists to help meet homebuyer needs.

Program requirements

To participate in the program, your organization must:

• Be listed on the HUD.gov website as a HUD-approved housing counseling agency.
• Be registered as a nonprofit 501(c)(3) or government or quasi-governmental organization.

In addition, we recommend that your organization:

• Adopt the National Industry Standards for Homeownership Education and Counseling.
• Accept the Foreclosure Intervention Specialty standards of the National Industry Standards for Homeownership Education and Counseling (if the provider offers foreclosure intervention services).

To learn more about National Industry Standards, visit homeownerstandards.com.

Additional resources for your clients

Learn about 3% down payment mortgage options including Affordable Loan Solution®² (nationwide) and Freddie Mac® Home Possible® mortgage² (in select markets³).

Better Money Habits®

BetterMoneyHabits.com provides free, easy-to-understand videos and other resources on managing finances, including how to prepare for buying a new home.

For more program-related information, visit bankofamerica.com/neighborhoodlending.

1 Down payment and/or closing cost assistance programs may not be available in your area. Down payment and/or closing cost assistance amount may be due upon sale, refinance, transfer, repayment of the loan, or if the senior mortgage is assumed during the term of the loan. Some programs require repayment with interest and borrowers should become fully informed prior to closing. Not all applicants will qualify. Minimum credit scores may apply. Sales price restrictions and income requirements may apply. Homebuyer education may be required. Owner-occupied properties only. Maximum loan amounts may apply.

2 Available for fixed-rate purchase loans with terms of 25 or 30 years and on primary residences only. Certain property types are ineligible. Borrower(s) must not have an individual or joint ownership interest in any other residential property at time of closing. Maximum purchase loan-to-value is 97% and maximum combined purchase loan-to-value is 103%. For loan-to-values >95% any secondary financing must be from an approved Community Second Program, ask for details. Homebuyer education may be required. Restrictions apply regarding co-borrowers. Maximum income and loan amount limits may apply.

3 Home Possible mortgage is available in 37 select markets, including Albuquerque, NM; Anaheim, CA; Baltimore, MD; Boston, MA; Charleston, SC; Charlotte, NC/SC; Chicago, IL; Dallas, TX; Denver, CO; Detroit, MI; Durham, NC; Elgin, IL; Fort Lauderdale, FL; Jacksonville, FL; Las Vegas, NV; Los Angeles, CA; Miami, FL; Minneapolis, MN; Nassau, NY; New York City, NY/NJ; Newark, NJ; Oakland, CA; Orlando, FL; Oxnard, CA; Philadelphia, PA; Phoenix, AZ; Richmond, VA; San Antonio, TX; San Francisco, CA; San Jose, CA; Seattle, WA; St. Louis, MO/IL; Tampa, FL; Virginia Beach, VA; Waco, TX; Washington DC/VA/MD; West Palm Beach, FL. Freddie Mac and Home Possible are registered trademarks of Federal Home Loan Mortgage Corporation (FHLMC), known as Freddie Mac.

Credit and collateral are subject to approval. Terms and conditions apply.

This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Affordable Loan Solution, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.

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