







Join me for a free Homebuyer Workshop

If you're interested in becoming a homeowner, get started by attending my free Homebuyer Workshop. I'll help you learn the basics of home buying, answer your questions, and talk with you about:

-  The benefits of owning a home
-  How to review your credit and decide how much you can comfortably afford
-  Types of mortgage programs, including our Affordable Loan Solution® mortgage for modest-income borrowers that offers a down payment as low as 3% with no mortgage insurance required¹
-  Steps to becoming a homebuyer, including prequalification²
-  Using the Bank of America Down Payment Center to help make buying a home more affordable³
-  Tools and resources on my website and easy-to-understand educational videos on BetterMoneyHabits.com

Wednesday July 25, 2018

6:00 pm to 8:00 pm
Rosa Parks Community School
369 Main St., Orange, NJ 07050
Hosted: Orange Public Schools
Reserve Your Seat Today:
973-744-4141

Refreshments will be served.

Guest Speakers

Victoria Lindsey, Director
HomeCorp Housing Counseling
Bank of America Team

Please let me know as soon as possible if you'll be joining us. To RSVP, simply contact me or visit my website to enroll online.

Alberto Fernandez

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LIFE / BETTER CONNECTED®

¹ 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 apply.

² Prequalification is neither preapproval nor a commitment to lend; borrower must submit additional information for review and approval.

³ 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.

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. Bank of America, N.A., Member FDIC.  Equal Housing Lender. ©2018 Bank of America Corporation. AR8F4J95 | FL-05-18-0241 | 00-62-3066D | 05-2018

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