

Let's make homeownership a reality in your community

Each person in your community has different needs, but many of them have one thing in common: the desire to be a homeowner.

We're here to help people achieve the dream of homeownership, which is why we offer a variety of lending options with low down payments, low monthly payments and loans for homebuyers with flexible credit guidelines.

When they're ready to get started, I'm here to help.



Tanyika Rickard
Community Home Lending Advisor
T: (609) 410-3796
tanyika.rickard@chase.com
homeloan.chase.com/tanyika.rickard
NMLS ID: 34831

	Chase DreaMaker SM mortgage ¹	Federal Housing Administration (FHA) ⁴	Standard Agency ⁶	Veterans Affairs (VA) ⁷
Need a low down payment?	Low 3% down payment option ²	Down payments as low as 3.5% ⁵	Down payment as low as 3% ²	Zero down payment option
	Can come entirely from gift or grant funds	Can come entirely from gift funds	Can come entirely from gift or grant funds	N/A
	Get another \$500 toward closing after completing a homebuyer education course ³	N/A	Education course required if your loan amount is 95% of the home's value	N/A
Need a low monthly payment?	Chase Homebuyer Grant SM offers \$5,000 to lower closing costs and interest rate ³	Chase Homebuyer Grant SM offers \$5,000 to lower closing costs and interest rate ³	Chase Homebuyer Grant SM offers \$5,000 to lower closing costs and interest rate ³	Chase Homebuyer Grant SM offers \$5,000 to lower closing costs and interest rate ³
	Mortgage Insurance (MI) is only required if the loan amount is more than 80% of the home's value, and can be canceled as the principal is paid down.	Requires up-front mortgage insurance premium (UFMIP) and annual MIP paid monthly	Mortgage Insurance (MI) is only required if the loan amount is more than 80% of the home's value, and can be canceled as the principal is paid down.	No MI required
Need flexible income and credit score requirements?	Income limits apply	No income limits	No income limits	No income limits
	Good option for people with lower credit scores	Good option for people with lower credit scores	Good option for people with higher credit scores	Good option for people with lower credit scores

Plus, they can take advantage of our Chase Closing Guarantee. We promise an on-time closing in as soon as three weeks or they'll get \$2,500.⁸



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¹The DreaMakerSM mortgage is only available for purchase and no-cash-out refinance of a primary residence 1-4 unit property for 30-year fixed-rate terms. Income limits and homebuyer education apply on a DreaMaker mortgage.

²A 3% down payment on a 30-year, fixed-rate loan of \$153,158 with an interest rate of 3.625% / 4.2336% APR will have 360 monthly principal and interest payments of \$822.28. Payments shown do not include taxes and insurance. Actual payments will be higher. This is assuming a New Jersey purchase transaction, 45-day lock, 97% LTV, 720 FICO, detached single family, owner-occupied, closest to zero points, rates change daily.

The APR shown is based on the interest rate and points only and does not take into account other loan-specific finance charges you may be required to pay.

³The Chase Homebuyer Grant is available on primary residence purchases only. Customer may be eligible for the \$5,000 savings when applying for a DreaMakerSM, Standard Agency, FHA and VA home purchase mortgage loan product and where applicable census tract requirements are met. Income limits and homebuyer education apply on a DreaMaker mortgage.

The Chase Homebuyer Grant funds will be applied at purchase loan closing first to points on the loan, if any, then to Chase fees, then to non-Chase fees or down payment. Grant funds may not be used for the down payment on an FHA or VA purchase loan.

The \$500 Homebuyer Education Benefit is available on DreaMaker primary residence purchases only. Customer must supply certificate of completion for education course from an approved education provider. The \$500 Homebuyer Education Benefit funds will be applied at loan closing first to points on the loan, if any, then to Chase fees and then to non-Chase fees. The \$5,500 savings consists of the \$5,000 Chase Homebuyer Grant and the \$500 Homebuyer Education benefit.

The Chase Homebuyer Grant and Homebuyer Education benefit may be considered miscellaneous income and may be reportable on Form 1099 MISC (Miscellaneous Income) or Form 1042S (Foreign Person's U.S. Source Income Subject to Withholding) to the customer and the IRS for the year in which they are awarded. We encourage customers to consult with a personal tax advisor for questions about the impact to personal income tax returns.

Your Home Lending Advisor can help you find providers that offer online courses at potentially no cost to you and answer any questions you may have. For a list of HUD Approved Housing Counseling Agencies in your area, also call 1-800-569-4287 or visit HUD.gov and search for "counseling agencies" and then sort by your state name.

⁴FHA loans require an up-front mortgage insurance premium (UFMIP) which may be financed, or paid at closing and monthly premiums will apply.

FHA requires flood insurance through the National Flood Insurance Program (NFIP) if a loan is secured by property located in a Special Flood Hazard Area (SFHA). Private flood insurance is not acceptable to FHA.

⁵A 3.5% down payment on a 30-year, fixed-rate loan of \$153,158 with an interest rate of 5.125% / 5.195% APR will have 360 monthly principal and interest payments of \$833.93. Payments shown do not include taxes and insurance. Actual payments will be higher. This is assuming a New Jersey purchase transaction, 45-day lock, 96.5% LTV, 720 FICO, detached single family, owner-occupied, closest to zero points, rates change daily.

The APR shown is based on the Interest Rate and Points only and does not take into account other Loan specific Finance charges you may be required to pay

⁶Standard Agency mortgages require at least one customer on the loan be a first-time homebuyer to be eligible for the LTV>95%. Homebuyer education requirements may apply.

⁷Borrowers must identify themselves as veterans or members of the U.S. military. Documentation of service may be required to receive Military Mortgage Benefits. Restrictions and limitations apply.

The APR shown is based on the Interest Rate and Points only and does not take into account other Loan specific Finance charges you may be required to pay

⁸The Chase Closing Guarantee offers assurance to customers purchasing a home with a Chase mortgage that the loan will close on or before the Contract Closing Date, or the customer will receive monetary compensation in the form of a check, post-closing.

Eligibility: To be eligible for the Chase Closing Guarantee, the customer must (1) Complete a mortgage application online, by telephone, or face-to-face. (2) Provide all requested supporting documentation including income/asset documents needed to make a loan decision and signed disclosures. (3) Provide a fully-executed purchase contract which must include all pages, addendums, and required signatures. (4) Closing Date: This offer is only available for new, residential first-lien loan applications submitted directly to Chase. If obtaining conventional financing, the contract closing date must be at least 21 calendar days after receipt of a completed mortgage application, supporting documents, and a fully-executed purchase contract. If obtaining FHA or VA financing, the contract closing date must be at least 30 calendar days after receipt of a completed mortgage application, supporting documents, and a fully-executed purchase contract. For required FHA/VA specific home repairs, Chase guarantees closing within the later of 5 business days from receipt of satisfactory repairs or date agreed upon to close at application. (5) Final Inspection for New Construction: For any property that receives an initial appraisal subject to repairs/completion, a final inspection will be required. Chase guarantees closing within 3 business days of receipt of a satisfactory final inspection. (6) Condo must be FHA or VA (as applicable) approved at application submission. (7) Conventional Purchase applications with a property address received on or after February 4, 2019 are eligible for the Chase Closing Guarantee. (8) FHA/VA Purchase applications with a property address received on or after April 9, 2021 are eligible for the Chase Purchase Closing Guarantee.

Ineligibility: The Chase Closing Guarantee will not apply in any of the following cases: (1) Refinances. (2) Customer or seller-initiated changes to the original closing date documented in the purchase agreement. (3) The following customer or seller-initiated changes within 10 days of closing: loan amount, product, contract terms, interest rate and initial rate locks. (4) Closing date extensions due to a delay in completion of new construction, improvements, or repairs being made to the subject property. (5) Failure by either party to meet contract terms and requirements, including seller-related delays. (6) Transactions involving Cooperative projects (Co-ops), Consolidation, Extension and Modification Agreements (CEMAs), or requiring two or more appraisals. (7) Delays due to force majeure events, including weather or natural disaster. (8) Delays caused by third parties other than Chase required service providers. (9) Delays due to customer's failure to respond to Chase requests within 2 business days. (10) Delays due to non-arm's length transactions (a purchase transaction in which a direct personal, financial or business relationship exists among any of the parties to the transaction).

Chase reserves the right to amend, terminate, or withdraw the Chase Closing Guarantee at any time without prior notice.

Credit Card Point awards, grants, cash back, closing guarantees, and other awards ("awards") transferred to you under the terms of the program will be considered by Chase a discount of underwriting fees paid at mortgage closing. Any awards transferred at or outside closing in excess of the value of the underwriting fees may be considered miscellaneous income received from Chase and we may be required to send you, and file with the IRS, a Form 1099-MISC (Miscellaneous Income) or Form 1042-S (Foreign Person's U.S. Source Income Subject to Withholding) for the year in which you participate and are awarded the benefits of the program. You are responsible for any tax liability related to participating in the program. Please consult your tax advisor if you have any questions about your personal tax situation.

For down payments less than 20% on conventional loans, Mortgage Insurance (MI) may be required and MI charges may apply.

All home lending products are subject to credit and property approval. Rates, program terms and conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions and limitations apply.

