

**From idea
to loan.
From house
to home.**



Whether you're a first-time buyer or looking for your next home, TD Bank has several affordable mortgage programs to help you achieve your dream. Our flexible loans feature:

- Low down payment
- Unique mortgage insurance solutions
- Flexible sources of funds¹
- Competitive interest rates



Hans Molins
Community Mortgage Loan Officer
NMLS ID# 1242460
mobile 1-609-230-4457
hans.molins@td.com



America's Most Convenient Bank[®]

You find the dream home. We'll find the right loan.

TD has a variety of home loans that can suit your needs.
See how some of our affordable options stack up.

	TD Right Step Mortgage ⁴	TD Home Access Mortgage ⁴	HomeReady ^{®4}	FHA
Term	30-year fixed-rate	30-year fixed-rate	30- or 15-year fixed-rate	30-year fixed-rate
Minimum Down Payment	3% minimum down payment	3% minimum down payment	3% minimum down payment	3.5% minimum down payment
Mortgage Insurance (MI)	No borrower-paid insurance (lender-paid PMI)	No borrower-paid insurance (lender-paid PMI)	Affordable PMI and cancelable ²	Yes, Mortgage Insurance Premium (MIP). The monthly MIP can be less than standard monthly PMI.
Low Down Payment Options (1-unit properties)³	Minimum of \$500 of your own funds	Minimum of \$500 of your own funds	No minimum required from your own funds	No minimum required from your own funds
Homebuyer Education	Required by a HUD-approved state program	Required by a HUD-approved state program	Required by a HUD-approved state program for purchases only	Not required
Additional Product Features	No income limits for properties located in low-to-moderate income census tracts	\$5,000 Lender Credit available	No minimum contribution for single-family properties	No income limits

First home or forever home—our experts offer all the guidance you need.

Some products have income and/or geographic requirements⁴ you'll need to meet, but you don't have to be a first-time home buyer to qualify for an affordable home loan. Plus, our experienced Mortgage Loan Officers can help you find the loan that works for you and guide you through the full mortgage process.

To learn more, call
1-609-230-4457.



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¹ Funds from a gift, grant or other sources may be allowed.

² You may request your lender/servicer cancel PMI when you have reached the date when the principal balance of the mortgage is scheduled to fall to 80% of the original value of your home or you have paid down the mortgage balance to 80% of the home's original appraised value and you are up to date with your monthly payments. Your lender/servicer is required to automatically terminate PMI when your loan is scheduled to reach 78% of the original value of your home and you are up to date with your mortgage payments.

³ Minimum borrower contribution varies for properties with 2 or more units. See your Mortgage Loan Officer for details.

⁴ Final loan approval for the TD Right Step Mortgage product requires satisfaction of Low-to-Moderate income requirements, or the Subject property must be located in a Low-to-Moderate income census tract. Final loan approval for the HomeReady product requires satisfaction of Low-to-Moderate income requirements. Final loan approval for the TD Home Access Mortgage product requires satisfaction of geographic and income requirements.