



It all begins with home

A \$10,000 down payment grant may get buyers closer to having their own home

We may be able to help your buyers with the \$10,000 Homebuyer Access® grant.¹

- No repayment is required on the down payment grant money
- Buyers need to already live in or plan to move into an eligible area
- No separate application required for the grant, we will automatically determine eligibility
- Buyers must meet the income requirements for the county they're buying in
- May be combined with other select programs to move homebuying goals within reach²

Call us today. Let's talk about how this grant can help more homebuyers become homeowners.



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To find out more about the eligible areas, call me or scan the QR code with your mobile device camera.

Disclosures:

1. The Homebuyer Access® grant may help customers purchase a home by providing a grant for a down payment, subject to eligibility requirements. Grant funds cannot be used in connection with the financing of a Wells Fargo real estate owned (REO) property purchase. Repayment is not required for the grant. To use the grant, the full award amount must be applied toward the down payment. We cannot apply less than the full amount. The down payment grant is available in certain areas. Eligibility for grant money will not be confirmed until underwriting is complete.

Eligibility requirements:

Loan type: The grant may be used with a Wells Fargo fixed-rate conventional loan only. Loan types, such as non-conforming loans, government loans, conventional adjustable-rate mortgages, and bond loans, are not eligible.

Income: There will be income limitations based on where the subject property is located.

Location: The borrower's verified current permanent residential address must be located in an eligible area or the subject property the borrower is purchasing must be located in an eligible area.

Occupancy: The borrower must occupy the subject property they are purchasing as their primary residence.

Contact me to discuss eligibility requirements.

Possible tax implications: Accepting and using grant funds may be considered additional taxable income and will be reported on Form 1099-MISC for the primary borrower (the first person listed on the loan) on the application. This means the borrower may owe taxes on that additional income. The grant funds received may also affect any eligibility for income-based assistance, such as government programs like student loan payment relief or other government payments that may be based on income. Before accepting this grant, customers should consider speaking with a tax advisor to understand if their taxes may be affected by this grant.

2. The Homebuyer Access® grant may be combined with Dream. Plan. Home.® closing cost credit, Corporate Mortgage Benefit Program, Union Plus® Mortgage program, non-Wells Fargo funded down payment assistance programs (DAPs), Builder Credits, and the Employee Mortgage Program. Standard Agency underwriting guidelines apply.

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