City National Bank · No income limits · 120-day lock with one free float down

$20,000 WELCOME HOME GRANT

435 W Center St Promenade #221, Anaheim | $688,000 | 2 bd / 2 ba | 1,083 sq ft | HOA $540

3% DOWN
$20,640 down, not $137,600

$0 PMI
No mortgage insurance, any down payment

NO INCOME CAP
Unlike most CA assistance programs

660 minimum score · 30-year fixed

Owner occupied · one property only

CNB financing required

		LOWEST CASH TO CLOSE		LOWEST MONTHLY PAYMENT
Monthly Snapshot	Without the grant	Grant to down payment or closing	Partial buydown	Maximum buydown
Interest rate	6.665%	6.665%	6.415%	6.165%
APR	6.706%	6.706%	6.533%	6.358%
Principal & interest	$4,291	$4,291	$4,181	$4,072
Property taxes (est.)	$707	$707	$707	$707
Insurance (est.)	$167	$167	$167	$167
HOA dues	$540	$540	$540	$540
Total monthly	$5,705	$5,705	$5,595	$5,486
HOW THE $20,000 IS USED				
Buys down the rate	–	$0	$5,339	$10,678
Left for down payment & closing	–	$16,990	$11,745	$6,415
Cash to close*	$23,650	$3,650	$8,895	$14,225
Cash saved vs. no grant	–	$20,000	$14,755	$9,425

4 YEAR BREAK-EVEN

The maximum buydown costs $10,575 more up front than putting the grant toward your down payment, and saves $219 a month. Stay longer than four years and the buydown wins; sell sooner and you would rather have kept the cash.

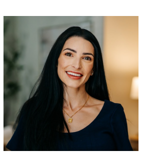
LOWEST MONTHLY PAYMENT
Maximum buydown. Rate drops to 6.165%; $6,415 applies to closing costs.

PRESERVE UPFRONT CASH
Grant to down payment and closing. About $3,650 to close.

BEST OF BOTH
Partial buydown. Lower rate, $11,745 left for closing.

WHICH OPTION FITS YOUR PLANS?

Scan the QR code for more info



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Estimates only; not lending, legal or tax advice. Per CNB rate comparison 8/12/2026: $688,000 price, $20,640 down (3%), $667,360 loan, 360 payments, APRs shown; rates subject to change. Jade Larney and Anvil Real Estate are not the lender and not affiliated with CNB. Not a commitment to lend; subject to credit approval; not all applicants qualify.