RBC U.S. Mortgage

City National Bank

# Get up to $20,000 toward a place to call your own.

With the RBC U.S. Mortgage Hello Home Program, eligible borrowers may receive up to $20,000 for down payments, closing costs or rate buydowns. Grant amounts vary by eligibility and location.[1,2]

## 4170 Lavinia Ave - Lynwood, CA 90262

Payment options below are as of 9/23/2026

## Listing Price - $799,999

| 30-year fixed-rate mortgage with RBC U.S. Mortgage Hello Home Program[3,4] | | | | | | |
|---|---|---|---|---|---|---|
| | Down payment | Loan amount | Rate | APR | Points | Monthly payment |
| Example 1 | 3.000% | $775,999 | 7.170% | 7.206 | 0.0% = $0 | $5,252 |
| Example 2 | 3.000% | $775,999 | 6.545% | 6.787% | 2.1% = $16,296 | $4,928 |



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### Program Benefits

- Down payment as low as 3%[3]
- **No mortgage insurance required**
- Grants of $7,500–$20,000 (based on eligibility and location)
- Use funds toward down payment, closing costs, or rate buydowns

Learn more at cnb.com/HelloHome

All loans and lines of credit are subject to credit and property review and approval. Loans must be secured by a first lien on a 1- to 4-unit residential dwelling. Additional terms and conditions apply. Not all applicants will qualify. All stated rates, terms and discounts are subject to change without notice.

[1] Grant amount is determined by property location and area median income limits. Income limits do not apply if the property is located within a low-to-moderate income census tract. Maximum grant amount ranges from $7,500 to $20,000 depending on the property location and eligibility.

[2] If receiving a grant, you may not receive cash back at closing. Lender grant is available only on closed transactions when all conditions have been met. Borrowers may receive only one grant every 36 months. This grant is non-transferable, cannot be applied retroactively, and may not be redeemed for cash. Additional terms and conditions apply. This is not a loan approval or a commitment to lend. Depending on your tax situation, the grant may be taxable income to you. If taxable, City National will send a tax reporting form. City National does not give tax advice. You should consult with a tax advisor on the potential effects of the grant on your taxes. To be eligible for a grant, the property must be located in a qualifying market in California, Georgia, Maryland, Nevada, New Jersey, New York, Tennessee, Virginia, Washington, Washington DC, and West Virginia.

[3] Down Payment Requirements: A minimum 3% down payment applies only if the property has 1 unit and all borrowers live in the property. A minimum 5% down payment is required if the loan has a borrower who does not live in the property and for all 2- to 4-unit properties.

[4] Payment figures represent principal and interest payments only. The monthly payment does not include homeowner's insurance or property taxes. Actual payment obligations will be greater, and your actual rate could be higher. Borrowers must pay certain closing costs. Request an official Loan Estimate prior to choosing a loan.

EQUAL HOUSING LENDER NMLSR #536994

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