

Money is available to help you buy a home of your own

You could receive up to \$7,500 to help you buy a home through the NeighborhoodLIFT® program.¹ The amount you receive is based on the amount you're able to put toward the purchase of a home in the limits of Maricopa County. These funds can come from your own savings, other down payment assistance programs, or as a gift from family members.²

How does the program work?

Here's an illustration of how the program worked for Henry, a sample customer:



 \$2,500	+	 \$3,500	=	 \$6,000
<i>Henry has a down payment amount for his home.</i>		<i>At the NeighborhoodLIFT event, he qualifies for additional money in down payment assistance.</i>		<i>Henry now has a new total for a down payment on his new home.</i>

Program guidelines*

- Income for all borrowers on the loan must fall within the income limits (see chart on reverse side).³
- You need to be approved for a first mortgage by an approved lender.⁴
- The home you purchase must be your primary residence and located in the limits of Maricopa County.
- If you currently own a home, it must be sold before closing.
- You must complete homebuyer education before your closing.
- You don't have to repay the funds if you live in the home for three years.⁵

*You must meet all program requirements.



Go to wellsfargo.com/lift for more details.

1. Down payment assistance grants range from \$2,500 to \$7,500, based on the amount the borrower is able to contribute.
 2. This list is not all inclusive, and not all sources are acceptable for all mortgage products/programs.
 3. Income for all borrowers on the loan cannot exceed 80% of the area's median income (AMI), adjusted for household size. Down payment assistance grants cannot be used to purchase bank-owned properties managed by Wells Fargo Premier Asset Services.
 4. The first mortgage can be financed by any NeighborhoodLIFT program-approved lender.
 5. The pro-rated balance must be repaid if you refinance or foreclose on the property.
 The NeighborhoodLIFT program is a collaboration of Wells Fargo Bank, N.A., Wells Fargo Foundation, and NeighborWorks America®, an independent nonprofit organization.

You could **receive up to \$7,500¹** to help you buy a home. The amount you receive is based on the amount you're able to put toward your down payment.

NeighborhoodLIFT Down Payment Assistance Program*		
Your money	NeighborhoodLIFT's contribution	New total down payment
\$0 up to \$1,500	+ \$2,500	= \$2,500 - \$4,000
\$1,501 - \$2,500	+ \$3,500	= \$5,001 - \$6,000
\$2,501 - \$5,000	+ \$6,000	= \$8,501 - \$11,000
Over \$5,000	+ \$7,500	= \$12,501+

* NeighborhoodLIFT assistance amount is based on the borrower's contribution level in each tier with a minimum amount of \$2,500 and a maximum amount of \$7,500.

2015 Income Limits for Phoenix ²								
Income	\$51,200	\$51,200	\$51,200	\$51,200	\$55,300	\$59,400	\$63,500	\$67,600
Household size	1	2	3	4	5	6	7	8

The 2015 income limits are effective on loan applications taken on or after March 16, 2015. All individuals living at the property will be considered in household size (including children). However, only the income of borrowers listed on the loan will be considered in the income limits.



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Neighborhood**LIFT**[®]
Let's Invest for Tomorrow

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