

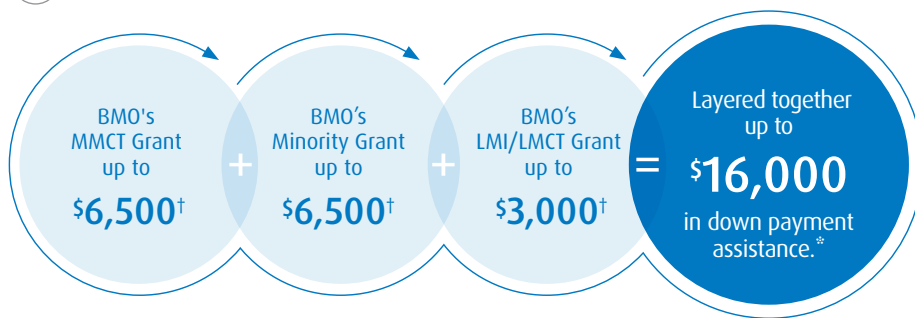
Purchase a home and receive  
down payment assistance up to  
**\$16,000\***



At BMO, we are committed to supporting our communities by introducing our “**Welcome Home Grants**”. This program offers up to **\$16,000†** for down payment and closing cost assistance for qualified borrowers financing purchases in the designated Low or Moderate Census Tracts, Majority Minority Census Tracts and to buyers who identify as a Minority. Homebuyers may be able to combine these grants with additional down payment assistance options that may be available in their area.‡

- ✓ With the help of these programs, you can contribute as little as \$1,000 from your own funds.
- ✓ Conventional or FHA financing available.
- ✓ Program also eligible for DACA<sup>A</sup> recipients.

**San Francisco / Bay Area**  
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\* BMO offers affordable mortgage programs and works with government and community organizations that offer down payment and closing cost assistance. The availability and amount of down payment and closing cost assistance varies based on income and property location. †Down payment assistance up to \$16,000 is made possible through the following programs:

† BMO's Welcome Home Grants BMO offers grant money of up to \$13,000 (\$6,500 to Minority Borrowers and \$6,500 to Borrowers in Majority Minority Census Tracts) to borrowers purchasing a primary residence, not to exceed 3% of the Purchase Price with a minimum of \$3,500, in select counties nationwide. Separately, BMO offers up to \$3,000 grant to borrowers purchasing or refinancing a primary residence in a low- or moderate- income census tract in designated counties in Illinois. Income and property restrictions apply. BMO's Welcome Home Grant Program may be subject to other applicable restrictions. Applications must be received between August 1st, 2023, and January 31st, 2024. Additional down payment assistance options may be available. Contact a Banker for Details.

<sup>A</sup> DACA refers to Deferred Action for Childhood Arrivals program.

Banking products and services are subject to bank and credit approval. BMO Harris Bank N.A. Member FDIC

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