

Home Ownership Made Easier (HOME)

At BBVA Compass we believe smart mortgage lending helps build strong neighborhoods and communities. That's why we're committed to investing in communities and helping more people achieve the dream of home ownership through our Home Ownership Made Easier (HOME) mortgages.

See how a Home Ownership Made Easier mortgage can bring the dream of homeownership to your clients.

- Up to 100% Loan-to-Value¹ for certain transactions (requires a \$500 contribution from borrowers own funds)
- While funds last, BBVA Compass may pay certain closing fees for low and moderate income transactions or where the property is located in a low or moderate income census tract²
- No Private Mortgage Insurance (PMI)
- Minimum credit score of 620
- Borrowers may use Seller Contributions, Gift Funds from a relative, or BBVA Compass approved Down Payment Assistance (DPA) programs to help qualify
- Take 30 years to repay. Or the client may choose to build wealth (equity) faster using a 10, 15, 20 or 25 year repayment term with discounted rates based on market trends.
- No income limits apply when the property is located in a Low or Moderate income census tract

Talk with a BBVA Compass Mortgage Expert for details and complete eligibility requirements.

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